

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANDREW, RADCLIFFE

England & Wales · Charity number 1165132

Details

Other names ST ANDREW, RADCLIFFE

Status Registered

Legal form Previously excepted

Registered 2016-01-11

Register [View on the Charity Commission register](#)

Contact

Address St Andrews Church
St Andrews Road
Radcliffe
Manchester
M26 4HU

Phone 07928 495645

Email standrewsradcliffe@outlook.com

Website www.standrewsradcliffe.org.uk

Activities

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

Activities: Supporting the ministry of the Church of England parish of St Andrew's Church in Radcliffe, Manchester; proclamation of the Christian faith; supporting and showing the love of Christ to our local community, including running various groups and a pre-school educational facility; and partnering with other organisations supporting Christian ministry.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- Bury

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£62,284	£88,156	-	-
2023-12-31	£88,148	£77,850	-	-
2022-12-31	£136,824	£127,485	-	-
2021-12-31	£150,123	£196,461	-	-
2020-12-31	£181,022	£168,706	-	-

Trustees

Name	Role	Appointed
Rev Stephanie Mawhinney	Chair	2024-10-08
Alison Ruth Young		2023-05-15
Canon Barbara Jane Mann		2022-05-15
Harishchandra Patel		2021-05-15
Linda Oldfield		2025-05-25
Rachael Potts		2025-05-25
Raynor Brown		2020-03-15
Sally Ann Haughton-Brooks		2020-03-15
Sandy Shum		2023-05-15
Sarah Louise Taylor		2018-03-18
Sheila Ann Roberts		2018-03-18
Sheila Smith		2023-05-15
Simon Lloyd Trewartha		2022-05-15
Stephen Mawhinney		2025-05-25
Susan Hampson		2020-03-15

Accounts



st andrew
RADCLIFFE

*Knowing and making known the God who is love:
Reaching people for Christ Jesus:
Equipping the believers: Growing leaders*

APCM Reports for 2024

Agenda for the Meeting of Parishioners And Annual Parochial Church Meeting

To be held on Sunday 25th May 2025 at 10am

Annual Vestry Meeting

1. Apologies for Absence
2. Appointment of Secretary for the Annual Meeting
3. Minutes of the 2024 Annual Vestry Meeting
 - a. Approval
 - b. Matters arising from the Minutes
4. Election of Church Wardens: (Sally Haughton-Brooks and Raynor Brown)

Annual Parochial Meeting

1. Apologies for Absence
2. Minutes of the Annual Parochial Meeting 2024
 - a. Approval
 - b. Matters arising from the Minutes
3. Electoral Roll Officer's Report and adoption of new electoral roll
4. Financial Report - including:
 - a. Treasurer's Report
 - b. Appointment of the Independent Examiner
5. Churchwardens Report (*In APCM Report Booklet*)
6. Buildings Report (*In APCM Booklet*)
7. Deanery Synod Report (*In APCM Report Booklet*)
8. Safeguarding Officer's Report (*In APCM Report booklet*) – Policies to be read
9. Reports from different church groups & organisations (*In APCM Report Booklet*)
10. Elections and Appointments
 - a. Election of Parochial Church Council Members (Sarah Taylore and Rachael Potts)
 - b. Appointment of Readers to serve on PCC (Canon Jane Mann, Steve Mawhinney, Sue Hampson)
11. Questions from the congregation (*people that are registered on the Electoral Roll*)
12. Setting the next APCM Date



Minutes for the Meeting of Parishioners And Annual Parochial Church Meeting held on Sunday 28th April 2024 at 10am

Annual Parochial Meeting In attendance

Alexandra Bradbury	Sally Haughton-Brooks	Mhlanga Mbuso	Brian Samuels
Raynor Brown	Geoff Hayes	Linda Oldfield	Anthony Skelly
William Dudley	Glenys Hayes	Harish Patel	Elizabeth Skelly
Maureen Faucett	Matthew Laycock	Lesley Payne	Sheila Smith
Stephen Gregory	Mavis Leach	Beverley Powell	Jennifer Tomlinson
Elizabeth Guite	Jane Mann	Gemma Roberts	Fiona Trewartha
Sue Hampson	Julie Macauley	Sheila Roberts	Simon Trewartha
Jennifer Hardman	Gary Matthews	Sandra Rowbottom	Stephen Vickers
Diana Harrison	Revd Bob May	Sandy Shum	Deb Vine
			Alison Young

Annual Vestry Meeting

1. Apologies for Absence – Mike Vine
 2. Appointment of Secretary for the Annual Meetings – Jane Mann proposed by Alison Young, Seconded Steve Vicars. Agreed nem con
 3. Minutes of the 2023 Annual Vestry Meeting
Approval Proposed: Sue Hampson, Seconded Sally Haughton-Brooks Approved nem con
Matters arising from the Minutes – No matters arising
- Election of Church Wardens
In his absence, thanks to David for his six years as Church Warden
 - Sally Haughton Brooks: Proposer: Maureen, seconded Mavis Leach
 - Raynor Brown : Proposer: Sally Haughton-Brooks, seconded Sue HampsonElected as their positions are not contested
Meeting closed.

Annual Parochial Meeting

1. Apologies for absence – Mike Vine
2. Minutes of the Annual Parochial Meeting 2023
 - a. Adoption of minutes: Proposed: Sue and seconded by Sally. Carried nem con
 - b. Matters arising from the Minutes – Finalised accounts had not been approved by last year's APCM. PCC approved them later at the June meeting
3. Electoral Roll Officer's Report – Raynor Brown (attached)
4. Financial Report
 - a. Treasurer's Report – prepared by Treasurer Sandy Shum, presented by Jane Mann
 - b. Adoption of independently examined accounts which had previously been at the back of church and published online was proposed by Gemma Roberts and seconded by Simon Trewartha. Approved nem con.
 - c. Appointment of the Independent Examiner: Donaldson and Bentley – agreed
5. Churchwardens Report: Sally read hers (*In APCM Report Booklet*)
6. Buildings Report (*In APCM Booklet*)
7. Deanery Synod Report (*In APCM Report Booklet*)
8. Safeguarding Officer's Report: Gemma Roberts, Safeguarding Officer read out the church safeguarding policies which are displayed in the church porch
9. Reports from different church groups & organisations (*In APCM Report Booklet*)
- 10. Elections and Appointments**
 - 1. Election of Parochial Church Council Members**

Duly Elected – No contested positions

Sheila Roberts: proposed Sandra Rowbottom, seconded Simon Trewartha

Simon Trewartha, proposed Steve Vickers, seconded, Harish Patel

Harish Patel, proposed Gemma Roberts, seconded Bob May
 - 2. Deanery Synod:** Linda Oldfield, proposed by Raynor Brown, seconded Harish Patel, Elizabeth Guite; proposed by Maureen Faucett seconded by Alison Young
 - 3. Appointment of Deputy Wardens :** Harish Patel agreed to stay on. There is one vacancy for this post.
- 11. Questions from the congregation (*people that are registered on the Electoral Roll*)**

Matthew: Are the diocese aware that our electoral roll has gone done and Parish share gone up? They are and steps will be taken to try and renegotiate our parish share, although we are in a minority of 11% of parishes in the Diocese who pay

our way. What has happened to the pump in boiler house. Pump stopped working and the water had nowhere to go. It has been fixed now. Are there any plans to change back to 10.30? The PCC have discussed this. We can't agree any changes in an interregnum. Are there any plans to go back to bread not wafers? Again, this cannot be discussed until we have a new incumbent.

12. Setting the next APCM Date: Normally this would be 27th April 2025 but this is Low Sunday as Easter is so late, so the date will be agreed when we have a new Vicar.

Proposed 2025 St Andrew's PCC Membership List

Ex-officio Members:

Priest: Revd Stephanie Mawhinney
Church Warden 1: Sally Haughton-
Brook

Church Warden 2: Raynor Brown

Appointed Members (Licensed Readers)

Sue Hampson, Steve Mawhinney, Jane Mann

Elected Members (Max 9 positions):

- | | |
|-------------------------------|---------------------------|
| 1. Sarah Taylor* | 6. Sandy Shum (Treasurer) |
| 2. Sheila Roberts | 7. Alison Young |
| 3. Rachael Potts* | 8. Sheila Smith |
| 4. Simon Trewartha (Gift Aid) | 9. Vacant |
| 5. Harish Patel | *to be re-elected |

Deanery Synod Reps

1. Elizabeth Guite
2. Linda Oldfield

Co-Opted (1yr)

1. Vacant
2. Vacant

Standing Committee

Vicar: Revd Steph Mawhinney
Lay Chair: Sue Hampson
PCC Secretary: Jane Mann
PCC Treasurer: Sandy Shum
Church Warden: Sally Haughton-Brooks
Church Warden: Raynor Brown
PCC Member: Harish Patel
PCC Member: Sarah Taylor

Annual Reports

from January – December 2024

St Andrew's Mission Statement & MAP

Vicar's reflections on the mission and ministry during 2024

Reports:

Godly Governance

1. Church Wardens' Report
2. Treasurer's Report
3. PCC Secretary's Report
4. Safeguarding Report
5. Deanery Synod Report
6. Mission Partners Report
7. Building & Grounds report

Knowing and making known the God who is love (worship)

1. Emmanuel Community
2. Sunday StAR Group
3. Worship Group

Reaching people for Christ Jesus (mission)

1. Mission Community
2. Celebration of a child
3. Thursday 3.45 Service
4. Thursday Wiggle Tots
5. CAP Job Club Report
6. Oasis
7. Men's Group
8. Schools' Ministry

Equipping the believers (discipleship)

1. Youth Group
2. Connect groups

Growing leaders

1. Leading and Preaching team
2. Curate
3. Readers
4. Authorised Lay Ministry and vocations



St Andrew's

Mission Statement:

- Knowing and making known the God who is love:
 - Reaching People for Christ Jesus
 - Equipping the believers
 - Growing leaders

Here is our MAP plan (adapted for the vacancy) based on the one agreed by the PCC at the 2024 APCM:

1. Buildings for ministry:
 - a. Keep the building in as good order as the PCC can during the vacancy, i.e.
 - i. Tidying up of within the building
 - ii. Keeping on top of the graveyard
 - iii. Painting the porchway and renewing the notice board.
 - iv. Put a screen near the creche area for parents
 - v. Replace the kitchen unit doors
2. Grow homegroups/life groups/discipleship → Pastoral Care
 - a. Pastoral care could be developed under this area. There is a new team including the two Pastoral ALMs moving forward on this.
3. Midweek All age Service: Grow more leaders and the team to continue this ministry. Already a number of people have stepped up to enable this to happen. Focus on growing this congregation.
4. **Children's and Young people's ministry:**
 - a. Sunday morning children's work developed over the past year but as Gemma Roberts has stepped down re-establishing this is a priority. Currently Alison and Jeanette – Gemma Roberts and her team are doing a great job, having taken over this ministry very recently. This needs to be supported, developed and encouraged
 - b. We have been praying for someone to start a Youth Group and are delighted that Sarah Taylor has felt called to do this. She hopes to begin ALM training in January. We hope to start this in the new year, but we need others to work with her, on a rota basis. We see children and teenagers as an integral part of the church family and this ministry needs developing.

Vicar's reflections on God at work in the life of St Andrew's from appointment

I was licensed as vicar of St Andrew's and of Christ Church, Walshaw at a service on Wednesday 2nd October, so my report can only cover from that date to the end of 2024. First, let me thank every member of the church for the wonderfully warm welcome that Steve and I have received, and your patience and understanding as I learn how to manage my responsibilities across the two parishes. We are really enjoying becoming part of this lovely church family and look forward to the years ahead.

I also want to thank everyone who has played a part in ensuring that the church has not only survived but thrived since Jo left. There are a lot of you! I really appreciate all you have done and continue to do to serve St Andrew's. It is exciting to be joining a church where so many people contribute to making everything work on a Sunday, and where there is so much going on during the week.

I made a conscious choice when I first started not to try and impose my ideas on the church but to take time to get to know you and to work out together where God may be leading us in this new phase. During this initial phase of learning about the church and the parish I have seen much to encourage me that God is at work here, which you can read about in the other reports for individual ministries. The biggest challenge of these first few months was the flood in November which left us with no heating for the coldest part of the winter, as the replacement parts needed for our boiler were not easy to get hold of. Thank you all who soldiered on coming to church when we could see our breath, and apologies to those who weren't able to do that. We are taking steps to protect the boiler from any extreme weather this winter, as well as working towards addressing other priorities for maintaining the church.

Looking ahead, I am planning to take the new PCC for an away day at Barrow Bridge Church in Bolton, a chance to come together as a team to worship and pray and to seek to renew our vision for the work of this church over the next few years. Broadly speaking, I hope that together we can serve our community and the wider world, sharing the Gospel and growing as followers of Jesus. I am excited that St Andrew's is already doing so much in all these areas, and I am always open to ideas of where God may be leading us.

Revd Steph Mawhinney

Reports:

Godly Governance

Wardens' Report

Well that's another year done. How quick does that go and with so much going on! We had once again 2 successful leavers services. Church groups going from strength to strength, and home groups are also growing. In October/November we welcomed our new Vicar Steph Mawhinney, husband Stephen and their dog Woody.

As a church warden I would say that I can cope with most church related problems. You may disagree, but there is one thing that really stresses me out, and that's the boiler. On the weekend of the 23/24 November we had about a week's worth of rain in one day, which resulted in the boiler house once again being flooded. I dread it raining so once again we had to go through the process of getting the engineer out and waiting for parts. It had a bad knock on effect, not only the fact that we had no heating in the coldest months of the year. (Again).

So it will be our upmost promise and as far as we are able to not be without heating for another winter.

Sally Haughton-Brooks and Raynor Brown

Treasurer's Report Year ended 31st December 2024

See separate report

Gift Aid

I am pleased to say we achieved the target for our Parish Share for 2024 within the requested time limit. This gave us a reward of £700 towards this years obligation.

As it stands we pay Parish Share on a quarterly basis with the 25% add on of Gift Aid included.

I am also able to claim 25% on cash payments from Service collections. We were helped by a negotiated agreement with a reduced payment continuing over the next two years. Your continued financial support is very much appreciated.

Simon Trewartha, Gift Aid

PCC Secretary

The PCC has continued to meet each month in the Vicarage during the interregnum. Meetings have generally been well-attended and always quorate, despite there being fewer members now due to the fall in the Electoral Roll numbers which means we only have 9 elected members and 7 ex-officio members, plus the vacancy left by the previous incumbent. (This will change this year as Readers are now in a special category, though can be elected to the PCC). It is very heartening that this lovely group of people are so committed that they regularly attend, despite being very busy in their non-church lives. We were sad to lose Gemma Roberts as a member of the PCC and Safeguarding Officer, due to an increase in her work commitments, and thank her very much for her service.

The PCC have continued to work together to ensure we have been able to meet the challenges of serving the church in the interregnum. They agreed unanimously to advertise for a Vicar to share with Christ Church Walshaw, in plurality, which means that the parishes remain totally separate with their own PCCs etc and the Vicar spends half their time in each parish. This was all sorted with the help of the Archdeacon Rachel Mann and Area Dean Revd Donna Williams who also assisted with the interviews and questions. The two parish representatives, myself, and Sue Hampson were unanimously elected to act on behalf of the PCC and together we were delighted to appoint Revd Steph Mawhinney who joined the church family in October.

We continue to open meetings in prayer and conclude with a very short service of Celtic Compline, usually led by Revd Bob May, which has been much appreciated. Bob has also been very helpful in taking minutes on the rare occasions I have been unable to attend.

Thank you to every single member of the PCC for their prayer, support and contributions, particularly to Sue who, as Lay Chair, had to Chair meetings in the absence of an incumbent.

Jane Mann, PCC Secretary

Safeguarding

The safety of everyone who is involved at St Andrew's, and especially children and vulnerable adults, is a priority for all involved in leadership. No safeguarding concerns have been raised during the past year. Allison Young is now our parish Safeguarding Officer. Rev Stephanie Mawhinney is the DBS Recruiter and Verifier.

Details of the Parish Safeguarding policy can be found under the Safeguarding section of the parish website.

Safeguarding is a standing agenda item at all PCC meetings. The PCC works in line with the Church of England safeguarding policy and practice guidance. The PCC has complied with the duty under Section 5 of the Safeguarding and clergy discipline measure 2016. The PCC has adopted the Church of England safeguarding policy and practice guidance for the recruitment of ex-offenders.

Clergy, Churchwardens and Parish Safeguarding Officer have all completed Safeguarding Leadership training, as required. Other members of the PCC have completed the Basic and Foundation Courses for Safeguarding.

Alison Young, Parish Safeguarding Officer

Deanery Synod

The Deanery Synod is made up of clergy and lay representatives from all churches within our Deanery of Bury and Rosendale. It covers the five Mission Communities of Ramsbottom & Tottington, Prestwich & Kersal; Rossendale; Bury; and Radcliffe & Whitefield. The synod meetings are chaired by Rev Donna Williams, the Area Dean, as clergy Chair and by Kath Pollard as Lay chair. They are supported by Julie Pearson as Deanery Synod Secretary.

We meet five /six times during the year at different churches and on Zoom as well as occasionally at St Johns House in Bury. St Andrews church representatives are as follows: Rev Steph and Rev Bob, Linda Oldfield and Elizabeth Guite.

The Synod has discussed various issues our churches face today in society. Each meeting we have reports from the budget secretary, the Diocesan Synod and

the General Synod. In the last year we have focused our discussions on matters such as:

- Eco church – ensuring each church has an Eco Champion and encouraging a push towards Silver awards and keeping us on task for completion of the energy footprint tool
- A future strategy for the Diocese, which strives to be a Worshipping, Growing and Transforming presence in every community.
- Deanery Hubs – introducing the work of Amelia Brummitt as Assistant Deanery Enabler setting up Hubs as meeting point for families and children and to connect with schools, on a termly basis.
- Feedback on our Mission Communities, establishment of Focal Leaders and the type of joint missional activities happening across the Deanery
- Monitoring growth in our churches and looking at best practice examples of successful programmes for growth such as running enquirers courses; establishing church plants, creating fresh Expressions of church; and establishing pre-school congregations.
- Deanery wide drop-in sessions for Church Wardens to help them in understanding and undertaking their roles
- Ensuring parish share meetings are organized and taking place; and encouraging parishes to commit to paying the agreed amount

Linda Oldfield, Elizabeth Guite and Revd Bob May

Mission Partners

As a PCC we continue to financially support Open Doors, CAP (Christians Against Poverty) and Mission Direct. In the year to come we shall be examining our giving, to make sure we are giving 10% of our income, and also we will continue to review our giving to mission partners.

Jane Mann

Building & Grounds

After a good start before Rev Steph arrived we we're trying to get through a long list of jobs. Still the large job of the side window!

Rev Steph arrived, we had a good look around the church and grounds to prioritise the work that needed to be done. Then get quotes for the most urgent jobs, perimeter wall, tree's foot path around church and the roof window in the vestry.

Then the boiler house flooded!

That's all sorted , so now we can once again get on with the long list of work that the church needs.

We will keep you posted.

Sally Haughton-Brooks

Knowing and making known the God who is love (worship)

Emmanuel Community

Emmanuel Community is a church plant who meet in the lounge at St Philip's Community Centre on a Sunday afternoon. It is a fresh expression of church with a relaxed friendly style. We sing lively songs, watch videos, often have a quiz and have activities for the children. We have two small home-groups, social times together and occasional outreach events. Our vision is to make church fun and accessible to everyone, especially those with no church background. Emmanuel Community is part of the Antioch Network and we are looking forward to the Antioch weekend away in May.

Working with Trinity Baptist Church, we began 'Messy Church' last year in Radcliffe Primary, where we have crafts, eat together and have a simple message about Jesus. This has been very successful with 35-45 people attending each month.

Julie and Karen Openshaw began 'The Sanctuary' last year, a quiet reflective service with candles and music, bringing together the teaching of mindfulness with prayers of healing and passages from the bible.

Please pray that our church family to grow, and for Julie to have help with the leadership. Please also pray that each individual grows in their relationship

with Jesus and experiences more of God's peace, healing, and freedom in their lives. Thankyou.

Julie Macauley

Sunday StAR Group

This year, kids club has gained some families and lost others. I feel this is due to families attending church in order to secure a school place.

We have been able to use the television screen and a laptop to access stories, videos and songs, mainly from the Cheeky Panda series which teaches children the values such as faithfulness, love, kindness and joy. Other lessons have been closely planned to link with the teachings be taught in church.

Every session included a craft activity which the children enjoyed sharing with the congregation and online.

Gemma Roberts

Worship Group

Worship group

The group remains much the same as last year. Diana and myself are the mainstays and Bob always joins us with his usual enthusiasm and encouragement whenever he's there. Jane has also sung with us and played violin (when the temperature of the church allows!) We are still singing to backing tapes which is obviously not as good as having a live band and would welcome any musicians who feel called to join us.

Sheila Smith ALM Worship and Liturgy

Reaching People for Christ Jesus (mission)

Mission Community

St Andrew's is part of the Whitefield and Radcliffe Mission Community, which also includes Christ Church Ainsworth, Christ Church Walshaw, Emmanuel Radcliffe, St Thomas and St John Radcliffe, St Mary's Radcliffe, All Saints Stand,

St Andrew's Hillock and St George's Unsworth. Sue Hampson and now Rev Steph Mawhinney attend regular meetings to consider how these churches can support one another and work together in mission. The former mission community leader, Donna Williams, was licensed as our Area Dean in January and Alison Hartley of Christ Church Ainsworth has now taken on this role.

During Lent, each church in the Mission Community hosted a short service of prayer midweek and invited people from the other churches to attend. There was also a focus around prayer between Ascension and Pentecost. On Ascension Day one prayer walk began at Christ Church Walshaw and visited St Andrew's as well as the other churches in the northern half of the community, joining a second prayer walk which had begun at St George's and walked from the south for a service of Holy Communion led by our Archdeacon, Ven Rachel Mann, at St Thomas' and St John's, Radcliffe. This was followed by a short time of prayer on Zoom every evening until Pentecost Sunday.

There has been a focus on helping our churches become more environmentally friendly this year. Several churches have achieved their Bronze Eco Church Award. In July, each parish organised a litter picking event around the church. Several have gone on to make this a monthly event. We are also seeking to co-ordinate attempts to encourage recycling of items the Council does not collect. Old pairs of glasses, hearing aids, bras, keys, foreign currency, stamps, printer and photocopier cartridges are now collected in each church and different people arrange for them to be collected for recycling.

As in previous years, there was a short time of prayer every evening during Advent on Zoom, with different churches taking it in turns to lead.

Sue Hampson and Revd Steph Mawhinney

Baptisms, Thanksgivings, Weddings and Funerals

These services, or at least three of them: Baptisms, Weddings and Funerals, are collectively known as 'Occasional Offices'. Sometimes referred to as 'Hatching, Matching and Dispatching', these Church of England Occasional Offices are the services that a parish is obliged to offer to those who live in the parish boundary. The Church of England has been counting the number of babies it

has baptised for centuries, but the number of funerals its ministers have taken (in church or crematoria) has only been published since the year 2000.

All of these services often provide an opportunity to reach out to those with little or no regular contact with the church. This is true of all types of Occasional Offices and so they are an important part of the work of Steph and I do that sits alongside our normal pattern of Sunday and Thursday worship services.

In keeping with many churches we make use of the desire for baptism to provide a very special welcome for the families of the parents involved.

At St Andrew's we offer two types of service that celebrate the gift of a child, Baptisms and Thanksgiving. The former, sometimes called Holy Baptism or Christening, is for children whose parents are baptized and as people of faith want their child brought up in the Christian faith. Its also for those who as older children or adults are able to make that decision for themselves.

Thanksgiving services are offered as an alternative where parents wish to give thanks to God for the gift a child, whilst leaving the child to come to their own decision later in life when they are old enough to do so for themselves as to whether they wish to be baptized.

For much of the last year, in vacancy, I have been assisted by Sheila Smith, Sandra Rowbottom and Sally taking care of the many practical arrangements that have to be put in place to enable services to happen. Thank you.

The encouraging growth and flourishing of our Wiggle Worship and 3.45 AAW ministries on a Thursday and STaR on a Sunday where new families join us, feel comfortable and are made welcome has continued to result in a number of families bringing their children for both Thanksgiving and Baptism services.

Rev Bob May

Thursday 3.45 AAW

As we explained last year, our mid-week All Age Worship (AAW) service is now an established congregation in its own right – almost a church plant within a church. It runs during term time and has a regular congregation of up to 20 each week, usually around 12-14, made up from a group of around 25 children and adults who come at least 6 times a year.

We follow the service pattern set by Sunday worship (the themes and readings), with Holy Communion once a month as part of the service.

The service itself is 'café-style' using the space at the back of the church, very often sitting around tables and making use of the space for activities. There is a focus on informality and fellowship, with an extended 'welcome' at the beginning of our time together where families gather, catch up and enjoy refreshments. This includes our sharing of 'Good News', a firm favourite that we have brought in to the AAW services on a Sunday.

As an AAW it is intentionally inter-generational with parents and grandparents sitting with and joining in activities and worship alongside their children. Our aim is always to have the adults as engaged as the children and 'working' together as much as possible.

To maintain this pattern and style of worship is time consuming. It also requires a good deal of collaborative ministry. The three of us meet an hour before the start to set things up and ensure that we are on-hand to spend time with people as they arrive. We then spend an hour after each service reflecting on what went well and what might go better if we tweaked it; as well as planning for the week ahead.

This way of doing church works, offering an opportunity for families to worship together that they otherwise might not have with weekends being so busy, and we thank the PCC and church family for continuing to support it.

Rev Bob, Alison Young and Linda Oldham

Wiggle Tots and Wiggle Worship

Wiggle (our multi-colored caterpillar who lives in a box in the Chancel) is a firm favourite with the under 4s. We have almost 30 children on our register and up until we had extended problems with our heating we regularly had 20 Wigglers and a similar number of adults each week. Sadly, the period from November onwards when the church was cold meant that we have lost a lot of 'regulars, because a cold church is not a good place to be for a baby or toddler. We feel sure that now the heating is fixed the numbers will recover, albeit slowly as people will have made other arrangements

Our weekly pattern is that starting at 9.00am with Wiggle Tots the children are encouraged to play together and interact with one another (something many

are still not used to doing), with access to a wide variety of toys and an endless supply of buttered toast.

At 10.00am we all tidy up together and prepare to march down the aisle to one of our regular songs to take part in Wiggle Worship sitting on cushions in the Chancel. Each week we have a set pattern of worship that lasts about 15-20 minutes including three songs, prayers and an illustrative story from the Bible, expertly told by Shiela.

A huge thank you to our wonderful Wiggle Team of Elizabeth Guite (setting up the night before and refreshments on the day), Sheila Roberts (refreshments); Maureen Fawcett (Register, money collection and badges), Sandra Rowbottom (music) and Sheila Smith (Bible story & fuzzy felt).

Rev Bob and Sheila Smith

CAP Job Club

For the last six years I have managed and ran a CAP Job club in Radcliffe where we put on eight-week courses giving friendly practical support to help members on their job-seeking journey. However, after much thought and prayer I am now putting down the Job Club. I will continue to support Job club members, providing references, helping with CVs, and delivering food parcels when needed.

I will also continue to put on the CAP Money Management course. This is simple, yet life changing courses which helps individuals take control of their finances.

Julie Macauley

Oasis

We are very thankful to be able to use the Vicarage, where we meet every Tuesday to knit and natter and learn new crafts.

At present we have 14 regulars, 5 of which are non-church people.

In December we had a very successful Christmas Fare, raising around £600.

Sandra Rowbottom and Margaret Livesey

Men's Talk

The St A Men's group was started two years ago and still has 18 in regular contact through WhatsApp group and meeting up.

It's a very informal and loose grouping - deliberately so – with no pressure to attend, but rather simply to provide a space when we can come together as we need and are able to do. Most importantly its about forming community and a space where we can talk within a group or 1:1 about life, our faith and living as a Christian in our modern world.

We like to support local business with our custom, whether for a pint, a curry or an afternoon tea; as well as being on hand when needed to do physical tasks around the church and grounds.

In the spring and summer we get out and about with our 'walk and talk' evenings .

If you are reading this and thinking it sounds like something you or a friend might enjoy being involved with then please do let Mike know, as he is now the 'Administrator' of the WhatsApp group and can add you.

Rev Bob

Schools Ministry

We have continued our links with St Andrew's CofE Primary School, who come to the church at the end of each term for special services to celebrate Christmas and Easter and a service for the Year 6 leavers in summer. As it is a church school, the church is able to nominate people to serve as foundation governors. Our current foundation governors are Danny Downes, who is also the chair of governors, Fiona Trewartha, Matthew Graham and Garry Taylor. Susan Brown has recently come to the end of her term of office. If you would be interested in becoming a governor, please speak to Steph or Danny.

Steph is also a governor of the school ex-officio as vicar of St Andrew's. She leads collective worship in the school every other Tuesday and supported the school leadership team in their recent SIAMS inspection

Revd Steph

Equipping the believers (discipleship)

Youth Group

The youth group started in March last year. It runs on a Tuesday evening from 7pm to 8pm.

We play games, have Bible readings, discuss our faith, do crafts and pray together. We had a movie night recently and would like to do this again.

Sarah a recently licensed ALM leads the group. Sandy, Jane and Rev Steph now she has joined St. Andrew's help on a rota basis.

We are looking forward to where Jesus is leading us next.

Sarah Taylor, ALM Youth

Connect Groups/House Groups

Thursday - Sandra Bradbury

Sandra Bradbury's Home Group continues to meet weekly on a Thursday usually having a look at a text study in a series of 8 to 10 per book. Appreciation as always for Sandra hosting what is a supportive nurturing environment.

Simon Trewartha

Wednesday - Sheila Smith

Our housegroup meets every week in three different homes which we rotate. We are still five people but always manage to have some lively discussions and are currently studying Philippians. We would be more than happy to welcome new blood but recognise that our group would be difficult for anyone who works full time as we meet at 10am every Wednesday morning. If you are interested or would like to pop in for a chat, then please speak to me on a Sunday morning in church.

Sheila Smith- ALM in Worship and Liturgy

Thursday evening group (Mutual Encouragement) Mike and Deb

Our group has 12 members in all who are all very supportive of each other through friendship and prayer. We meet on-line on a Thursday evening at 7pm. We follow the previous Sunday's readings each week. As we discuss and learn together, we encourage our members to take an active role in the church. We support each other as we take on new challenges.

Not all our members are able to meet with us for various reasons. However, we also have a WhatsApp group where we share support and pray for each other. This works really well for us and it enables those who can't make the group feel connected and part of us. At the end of the meetings, we share the readings and often a message/challenge for us to think about during the next week.

We meet socially once a term at Radcliffe market for food and friendship. Partners and friends often join us who don't necessarily attend the group or church. We always have lots of fun along with as you might imagine lots of food!

We absolutely love our group and value each and every member and their contributions. Thank you to all our group members for your support for us and each other. We love how when anyone asks for prayer on our group chat within seconds people reply and offer their prayers for whatever the situation. It's amazing to see people change and grow in their faith especially when they take a step forward and accept a new challenge.

If anyone would like to join us, please speak to either Mike or Deb Vine.

Mike and Deb Vine

Bible Babes – Vicarage (moveable) Sue Hampson

Our group continues to meet on a Tuesday or Wednesday evening once or twice a month in the vicarage.

This year we have covered women of the Bible, a reflection of the Christmas story and angels.

There are 8 ladies in the group where we freely explore what God is saying to us and are a source of support for one another.

Sue Hampson

Growing Leaders

Leading and Preaching Team (L&P)

The team of people who lead services and preach at St Andrew's met regularly during the interregnum, joined by the church wardens while there was no vicar, to review how things are going and plan ahead. Many thanks to Jane Mann, who took on responsibility during that time for putting together the rota of themes, leaders and preachers, and to Eileen Middleton, who faithfully matches up the people available with all the other columns on the rota. Special thanks must also go to Revd Bob May, our Curate and the Church Wardens, Sally and Raynor, without whom we could not have continued to have regular Sunday services of Holy Communion, baptisms, funeral ministry etc. and much more besides. All members of the L&P team have a great number of gifts resulting in worship leading, music, preaching, pastoral care etc., not to mention ensuring the technology works, a full-time job in itself.

During 2024, as well as following the lectionary to celebrate the church's main festivals, we have had a sermons series on Fruit of the Spirit, with each member of the team preaching on a different aspect of spiritual fruit as outlined in Galatians and this proved very enlightening and helpful for the church family. This was followed by a short series on discipleship which included talks on honesty, discipline and bearing witness, again well received, with additional one-off services such as Back to School Sunday. Wherever possible, we tried to ensure that the 3.45 service followed the same themes.

All the team, apart from Alison, are members of the Wholeness and Healing Prayer ministry team and offer laying on of hands and prayers for all church family members who feel called to at our monthly Holy Communion service with Wholeness and Healing. We are delighted to have been joined by Revd Steph as the incumbent, and Steve, a licensed Reader. We all see ourselves as part of the church family, here to serve and encourage spiritual and practical gifts within the church community.

Jane Mann and Revd Steph

Curate

As I write this I am conscious that it is a report on the calendar year of 2024, but is being written in April when I have already told the church family that my

time as Curate at St Andrew's is coming to an end. A curacy is a fixed term, typically 3 years, in which the Curate has to work in a variety of settings and undertake a wide variety of roles in order to gain experience and satisfy their Bishop that they are competent ministers who can be given the responsibility of running their own church or exercising some other area of ministry they may be called to undertake (some of my fellow curates are going on to diverse ministries such as becoming Hospital Chaplains or as Pioneer Ministers planting new churches).

I have always felt that my calling is to work alongside another Minister, rather than being a 'vicar' myself so that I can continue to serve as a 'Planner-Priest' helping to develop thinking around what makes a good society and how we, as a nation, Diocese and Deanery, develop our land to enable all to flourish and live fulfilling lives.

To that end, the last calendar year saw me complete my Masters degree with a dissertation providing a critique of the CoE report into the housing crisis called 'Coming Home' and the development of a theology of planning. Being in vacancy hasn't allowed me the time I would then have liked to be able to take that writing further and so I now have a long list of articles and essays to write, some started and some just titles, that will occupy me in the coming months.

Over the last 12 months my curacy development has been 'overseen' by Rev Alan Saunders of St Peter's Halliwell, who I meet every month. Many will know him as the 'trumpeting vicar', a true inspiration and now friend.

Because many of our neighboring parishes and our Mission Community have also been in vacancy there has continued to be ample opportunity for me to exercise ministries of Baptisms, Weddings and Funerals as well as presiding at Holy Communion. I have been blessed to be able to serve at St Stephen's, Elton; St Thomas & St John, Radcliffe; St Mary Radcliffe; and Christ Church Ainsworth.

Thursdays have continued to be my 'in parish day' during the week. I have been able to continue to serve alongside others on a Thursday at Wiggle Worship and the 3.45 AAW. Between those services I visit Abbeycliffe Care Home in Radcliffe to lead a service of Holy Communion.

As a member of Chapter, Deanery Synod and now Diocesan Synod I try to be fully engaged with the life of the wider Diocese of which we are all a part. Maintaining those connections and being involved in the wider life of the

church is something I have valued as a Curate. It is something we can all do and I would encourage everyone to think about.

Revd Bob May, Curate

Readers

2024 was a busy and exciting year for us all, but being close to the centre of things has made it more so for us as we read, lead, preach regularly. We started 2024 with two Readers (myself and Jane) with Sue in training and finished it with four, Sue having been licenced and Steve joining us when Steph became our vicar. Sue's formal training has continued after her licencing but will be complete soon. For all of us there are continuing development days organised by the diocese, coupled with our on-going experience of the Holy Spirit who continues to shape both us and everyone who is a believer!

Although our visible roles as Readers centre on the services, there are other roles we fill, including on the PCC. We could not continue with our ministry without the prayer and support we receive from everybody in church, for which we take this opportunity to say "Thank you from the bottom of our hearts."

The biggest event during the course of 2024 was Steph's arrival as vicar. We are still working out what this means for both us and Christ Church Walshaw, and, with Bob responding to his call to move on, I am sure that there is more ahead in 2025.

As you read the APCM reports, you will be aware of the wide and diverse nature of the roles that support God's work here at Saint Andrew. If you feel called to any of them, please feel free to talk to any of us. We never have enough people to cover the work, so please respond if the Lord is calling (Matthew 9:38).

Please continue to pray for us.

Mike Vine

Authorised Lay Ministry (ALM)

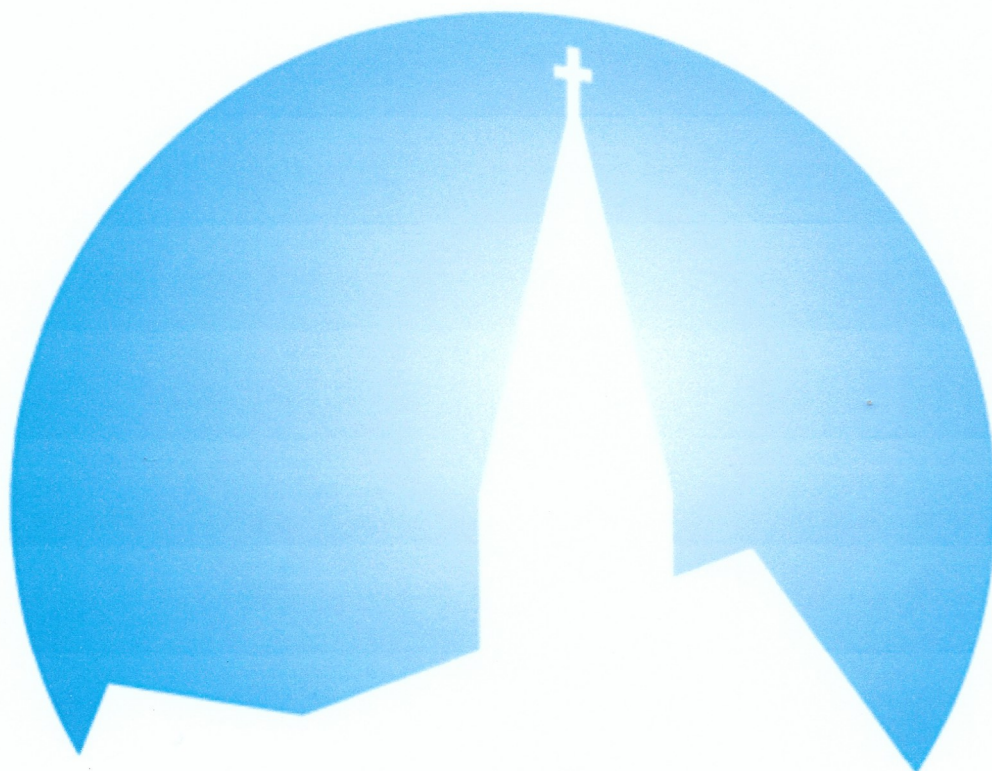
2024 was an exciting year in the development of lay ministry at St Andrew's. Our existing authorised lay minister (ALM), Sheila Smith, was joined by four new ministers, all authorised at a special service at Manchester Cathedral on 21st September 2024. They all undertook a core programme of study, followed by additional training in their chosen specialism. Alison Young was authorised for work with children and families, Sarah Taylor for youth and Diana Harrison and Raynor Brown for pastoral care.

Sheila has continued as a leader at Wiggle Tots, leading sung worship as part of the music group and leading services. Diana and Raynor are looking to set up a new pastoral team working with Sue Hampson. They will support other volunteers on the team as well as visiting people in need themselves. Alison has been leading our 3.45 service, along with Bob, Steph and other leaders on Thursday afternoons. Sarah now runs a youth group on a Tuesday evening with help from volunteers on a rota basis.

Revd Steph

Thank you for reading these reports.
Praise be to God that he is our rock.

Please make sure that you are on the Electoral Roll
Otherwise you will not be able to participate in voting for
the PCC.



st andrew
RADCLIFFE

Knowing and making known the God who is love:
Reaching people for Christ Jesus:
Equipping the believers: Growing leaders

Accounts for 2024

Prepared by Sandy Shum, Treasurer and Revd Steph
Mawhinney, Vicar
Independently examined by: Gordon Clark

Independent examiner's report to the trustees of St Andrew's Church, Radcliffe

I report to the trustees on my examination of the accounts of St Andrew's Church for the year ended 31st December 2024.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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.

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.

Signed: 

Name: Gordon Clark

Relevant professional qualification or membership of professional bodies (if any):

Address: 5 Walshaw Brook Close, Walshaw, Bury BL8 3TB

Date: 20th May 2025

Saint Andrew, Radcliffe
Funds - General Summary
for the year ended 31 December 2024

		31/12/2024	31/12/2023
		£	£
Unrestricted Funds			
General Fund		£ 13,989.54	£ 29,221.80
Current Account	£ 700.14		£ 538.71
Deposit Account	£ 13,289.40		£ 28,683.09
Cash	£ -		£ -
Plus cheques received not yet banked	£ -		£ -
Less Cheques issued not yet banked	£ -		£ -
Less Outstanding Invoices/Commitments	£ -		£ -
Total Unrestricted Funds		£ 13,989.54	£ 29,221.80
Restricted Funds			
Central Board of Finance Fixed Interest Securities:-			
Income Generating	£ 1,761.11		£ 1,613.36
Building Fund	£ 9,051.88		£ 7,947.87
Total Restricted Funds excluding CAP Job Club		£ 10,812.99	£ 9,561.23
St Andrew's CAP Job Club			
Bank account	£ 135.16	£ 135.16	£ 10,127.69
Cash	£ -		£ 10,064.43
Less Outstanding Cheques			£ 63.26
Total Restricted Funds		£ 10,948.15	£ 19,688.92
Designated Fund			
Central Board of Finance - Roof Fund Account		£ 8,651.76	£ 7,960.56
Total Net Assets		£ 33,589.45	£ 56,871.28
		2024	2023
Total Income and Expenditure		Income	Expenditure
General Fund	£ 46,376.00	£ 61,608.00	£ 83,467.64
Building Fund	£ 1,104.01	£ -	£ 1,025.28
CAP Job Club	£ 5,704.16	£ 16,548.19	£ 6,988.00
Totals	£ 53,184.17	£ 78,156.19	£ 91,480.92
		Income	Expenditure
General Fund	£ 46,376.00	£ 61,608.00	£ 83,467.64
Building Fund	£ 1,104.01	£ -	£ 1,025.28
CAP Job Club	£ 5,704.16	£ 16,548.19	£ 6,988.00
Totals	£ 53,184.17	£ 78,156.19	£ 96,373.65
Note - These figures exclude transfers between funds and capital growth of investments			

Financial statement for the Year Ending 31 December 2024

General Fund Receipts and Payments Account

INCOME	2024 £	2023 £
Direct Giving	43,409	64,046
Gift Aided planned giving	28,590	32,884
Income Tax Recovered		13,925
non-Gift Aided planned giving	4,160	4,683
Payroll Giving	1,680	1,995
Collections at Services	4,778	6,457
Other Services and General Gifts (including Oasis and Wiggle)	2,379	2,274
SumUp Credit/Debit Card Gifts	322	766
On-line Gifts	370	164
Gifts and Collections for Particular Causes	1,131	898
Investment Income	418	540.16
Dividends & Interest	418	540
Events & Activities	2,549	14,588
Bible Notes	-	(50)
Fund Raising events	-	4,264
Payments for New Wine fees	1,053	827
Parochial Fees due to Parish	274	682
Parochial Fees due to the Diocese	1,222	8,675
Collections by Other Organisations at Church	-	190
Other Income	0	4,293
Legacies and Grants	-	-
Utility Bills Refunds	-	540
Donations towards Vicarage Expenses	-	-
Donations for Refreshments & Event Food	-	-
None charitable trading	-	-
Loan short-term cash flow	-	-
Other income		3,753
Funds Transfer	0	4,680
Transfer from Building Fund	-	4,680
Transfer from Harry Taylor Account (discretionary fund)	-	-
Transfer from CAP job club	-	-
Transfer from Investments	-	-
Total Income	46,376	88,148

PAYMENTS

	2024		2023	
	£		£	
Mission and Charitable Giving		2,810		2,400
Overseas Missionary Societies	2,400		2,400	
Home Mission & Church Societies	50			
Antiock Network	300			
From Collections and Donations for Specified Causes			-	
Vicar & Church Wardens Discretionary Fund	60		-	
Relating to work of the Church		26,901		42,940
Interest free short term cash flow loan				
Parish Share	26,901		42,940	
Salaries and Honoraria		-		-
Payments for Staff other than the vicar	-		-	
Clergy & Other Ministry Expenses		443		1,153
Incumbents Working Expenses	443		1,153	
OLM				
Assistant Staff & Visiting clergy	-		-	
Mission and Evangelism Costs		250		1,792
Alpha / Life Worth Living	-		-	
Wiggle	-		-	
Support & Educational Costs	-		-	
Church Mission (Including CAP expenses)	-		206	
New wine personal costs	250		-	
New wine	-		1,586	
Church Activities and Groups		405		1,607
Upkeep of Services	47		1,342	
Refreshments & Event Food	293		265	
Youth and Children's Church Groups	65		-	
Church running Expenses		24,166		20,479
Heating, Lighting, Utility	14,755		5,291	
Cleaning	828		510	
Insurance	5,110		5,090	
Maintenance	1,884		5,994	
Publicity	-		-	
Administration & Professional Costs	1,084		155	
Upkeep of Churchyard	-		2,108	
Live streaming tech	310		753	
Others	195		578	
Cost relating to Trading		1,522		254
Wedding fees etc to Diocese	1,450		157	
Bible Notes	72		97	
Collections by Other Organisations at Church	-		-	
Governance		360		1,344
Governance	360		1,344	
Major Capital Expenditure		3,851		4,680
Church Building	3,851		4,680	
Church Hall	-		-	
Loans and Transfers of money		900		1,200
Transfer to Building Fund	-		-	
Transfer to CAP Job Club Account	900		1,200	
Total Expenditure		61,608		77,850
Total Income		46,376		88,148
Surplus / Deficit	Deficit	(15,233)	Surplus	10,297
Outstanding Financial Commitments at 31 December		0		0
Invoices and purchase expenses incurred				
Upkeep of Churchyard	-		-	
Other Outstanding Committed Payments				
Wedding / Funeral fees payable to the Diocese	-		-	
Christmas collections for other charities	-		-	
Emmanuel community church funds	-		-	

St Andrews Radcliffe PCC
St Andrew's CAP Job Club
Income and Expenditure
for the year ending 31st December 2024

	2024	2023
<u>Income</u>		
Standing orders	£ 540.00	£ 485.00
Other Donations	£ 0.16	£ 503.00
Refund from CAP	£ 240.00	
Refund of bank charges	£ 24.00	
Fund-raising Income	£ -	£ -
Other Income	£ 4,000.00	£ 6,000.00
Net Income	£ 4,804.16	£ 6,988.00
Transfer - support from Church		
PCC	£ 900.00	£ 1,200.00
Transfer from General Fund -		
Other gifts less expenses		
Total Income	£ 5,704.16	£ 8,188.00
<u>Expenditure</u>		
Wages (from 8th October 2019)	£ 8,361.62	£ 11,836.28
HMRC	£ 322.60	£ 967.80
NEST Pensions	£ 306.46	£ 508.53
Manager's personal expenses	£ -	£ 108.90
Bank charges	£ 24.00	
Admin Resources	£ -	£ 398.39
Publicity	£ -	£ 13.24
Refreshments	£ -	£ 48.84
Events	£ -	£ 44.26
Training and Regulations	£ -	£ -
Room Hire	£ -	£ 397.00
CAP head office	£ 240.00	£ 720.00
Transfer to Antioch	£ 7,293.51	
Other Expenditure	£ -	
Total Expenditure	£ 16,548.19	£ 15,043.24
Surplus / Deficit	Deficit £ (10,844.03)	Deficit £ (6,855.24)

Outstanding Liabilities

Outstanding invoices / commitments

Balance Sheet
for the year ended 31 December 2024

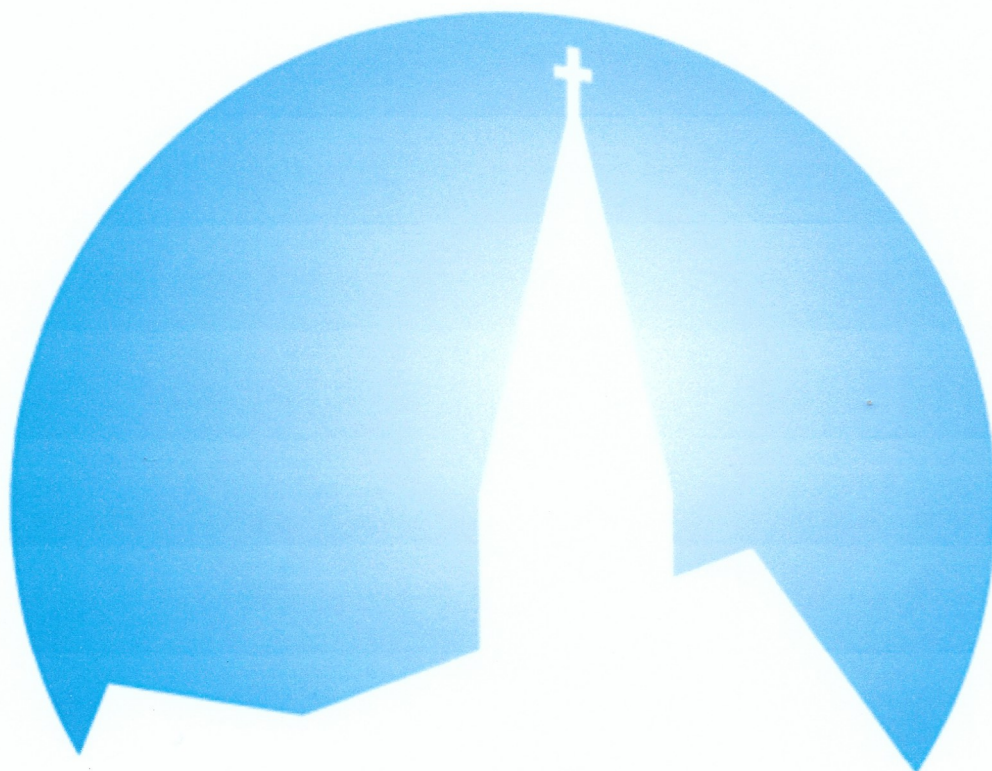
St Andrew's General Fund		
	2024	2023
	£	£
Balance Brought Forward (from the previous year)	29,221.80	18,242.93
Add back outstanding invoices from previous balance sheet		
Annual Surplus / Deficit	-£15,232.26	£10,297.23
Less Outstanding invoices/commitments at end of year	<u>0</u>	<u>0</u>
Balance carried forward	<u>13,989.54</u>	<u>28,540.16</u>

Building Fund Account - Receipts and Payments		
for the year ended 31 December		
(This is a Restricted Fund)		
	2024	2023
	£	£
Balance Brought Forward (from the previous year)	7,947.87	11,602.59
Income		
Gift envelopes	320	45
Donations by Standing Order	640	850
Donations from Bookstall	0	0
Craft Sales and other fund-raising	0	0
Gift Day and Other Donations	0	0
Bank Interest	144.01	130.28
Transfers from General Fund	<u>0</u>	<u>0</u>
	9,051.88	12,627.87
Expenditure		
Transferred to General Fund	-	4,680
Balance carried forward	<u>9,051.88</u>	<u>7,947.87</u>

St Andrew's CAP Job Club		
for the year ended 31 December		
(This is a Restricted Fund)		
	2024	2023
	£	£
Balance Brought Forward (from the previous year)	£ 10,979.19	£ 17,420.31
Add back outstanding invoices from previous balance sheet	0.00	0.00
Operating Surplus (Deficit) for the year	-£ 10,844.03	-£ 6,377.08
Less Outstanding invoices at end of year	<u>0</u>	<u>0</u>
Balance carried forward	<u>135.16</u>	<u>11,043.23</u>

Saint Andrew, Radcliffe
Summary of Investments (Legacies and other accounts)
for the year ended 31 December 2024

	2024 £	2023 £
Invested with the Central Board of Finance		
Roof Fund Account (an unrestricted fund)		
124001633D B14742 Radcliffe PCC Roof Fund Account	8651.76	7960.56
Other Fixed Interest Accounts (income generating) Restricted Funds		
124001392F Consolidated (H Rothwell) General Purposes	1761.11	1613.36
	<u>10412.87</u>	<u>9573.92</u>



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Knowing and making known the God who is love:
Reaching people for Christ Jesus:
Equipping the believers: Growing leaders

Accounts for 2024

Prepared by Sandy Shum, Treasurer and Revd Steph
Mawhinney, Vicar
Independently examined by: Gordon Clark

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Signed: 

Name: Gordon Clark

Relevant professional qualification or membership of professional bodies (if any):

Address: 5 Walshaw Brook Close, Walshaw, Bury BL8 3TB

Date: 20th May 2025

Saint Andrew, Radcliffe
Funds - General Summary
for the year ended 31 December 2024

		31/12/2024		31/12/2023	
		£		£	
Unrestricted Funds					
General Fund		£	13,989.54	£	29,221.80
	Current Account	£	700.14	£	538.71
	Deposit Account	£	13,289.40	£	28,683.09
	Cash	£	-	£	-
	Plus cheques received not yet banked	£	-	£	-
	Less Cheques issued not yet banked	£	-	£	-
	Less Outstanding Invoices/Commitments	£	-	£	-
Total Unrestricted Funds		£ 13,989.54		£ 29,221.80	
Restricted Funds					
Central Board of Finance Fixed Interest Securities:-					
Income Generating		£	1,761.11	£	1,613.36
Building Fund		£	9,051.88	£	7,947.87
Total Restricted Funds excluding CAP Job Club		£ 10,812.99		£ 9,561.23	
St Andrew's CAP Job Club		£ 135.16		£ 10,127.69	
	Bank account	£	135.16	£	10,064.43
	Cash	£	-	£	63.26
	Less Outstanding Cheques				
Total Restricted Funds		£ 10,948.15		£ 19,688.92	
Designated Fund					
Central Board of Finance - Roof Fund Account		£	8,651.76	£	7,960.56
Total Net Assets		£ 33,589.45		£ 56,871.28	
		2024		2023	
Total Income and Expenditure		Income	Expenditure	Income	Expenditure
	General Fund	£ 46,376.00	£ 61,608.00	£ 83,467.64	£ 76,650.41
	Building Fund	£ 1,104.01	£ -	£ 1,025.28	£ 4,680.00
	CAP Job Club	£ 5,704.16	£ 16,548.19	£ 6,988.00	£ 15,043.24
	Totals	£ 53,184.17	£ 78,156.19	£ 91,480.92	£ 96,373.65
Note - These figures exclude transfers between funds and capital growth of investments					

Financial statement for the Year Ending 31 December 2024

General Fund Receipts and Payments Account

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Dividends & Interest	418	540
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Parochial Fees due to the Diocese	1,222	8,675
Collections by Other Organisations at Church	-	190
Other Income	0	4,293
Legacies and Grants	-	-
Utility Bills Refunds	-	540
Donations towards Vicarage Expenses	-	-
Donations for Refreshments & Event Food	-	-
None charitable trading	-	-
Loan short-term cash flow	-	-
Other income	-	3,753
Funds Transfer	0	4,680
Transfer from Building Fund	-	4,680
Transfer from Harry Taylor Account (discretionary fund)	-	-
Transfer from CAP job club	-	-
Transfer from Investments	-	-
Total Income	46,376	88,148

PAYMENTS

	2024		2023	
	£		£	
Mission and Charitable Giving		2,810		2,400
Overseas Missionary Societies	2,400		2,400	
Home Mission & Church Societies	50			
Antiock Network	300			
From Collections and Donations for Specified Causes			-	
Vicar & Church Wardens Discretionary Fund	60		-	
Relating to work of the Church		26,901		42,940
Interest free short term cash flow loan				
Parish Share	26,901		42,940	
Salaries and Honoraria		-		-
Payments for Staff other than the vicar	-		-	
Clergy & Other Ministry Expenses		443		1,153
Incumbents Working Expenses	443		1,153	
OLM				
Assistant Staff & Visiting clergy	-		-	
Mission and Evangelism Costs		250		1,792
Alpha / Life Worth Living	-		-	
Wiggle	-		-	
Support & Educational Costs	-		-	
Church Mission (Including CAP expenses)	-		206	
New wine personal costs	250		-	
New wine	-		1,586	
Church Activities and Groups		405		1,607
Upkeep of Services	47		1,342	
Refreshments & Event Food	293		265	
Youth and Children's Church Groups	65		-	
Church running Expenses		24,166		20,479
Heating, Lighting, Utility	14,755		5,291	
Cleaning	828		510	
Insurance	5,110		5,090	
Maintenance	1,884		5,994	
Publicity	-		-	
Administration & Professional Costs	1,084		155	
Upkeep of Churchyard	-		2,108	
Live streaming tech	310		753	
Others	195		578	
Cost relating to Trading		1,522		254
Wedding fees etc to Diocese	1,450		157	
Bible Notes	72		97	
Collections by Other Organisations at Church	-		-	
Governance		360		1,344
Governance	360		1,344	
Major Capital Expenditure		3,851		4,680
Church Building	3,851		4,680	
Church Hall	-		-	
Loans and Transfers of money		900		1,200
Transfer to Building Fund	-		-	
Transfer to CAP Job Club Account	900		1,200	
Total Expenditure		61,608		77,850
Total Income		46,376		88,148
Surplus / Deficit	Deficit	(15,233)	Surplus	10,297
Outstanding Financial Commitments at 31 December		0		0
Invoices and purchase expenses incurred				
Upkeep of Churchyard	-		-	
Other Outstanding Committed Payments				
Wedding / Funeral fees payable to the Diocese	-		-	
Christmas collections for other charities	-		-	
Emmanuel community church funds	-		-	

St Andrews Radcliffe PCC
St Andrew's CAP Job Club
Income and Expenditure
for the year ending 31st December 2024

	2024	2023
<u>Income</u>		
Standing orders	£ 540.00	£ 485.00
Other Donations	£ 0.16	£ 503.00
Refund from CAP	£ 240.00	
Refund of bank charges	£ 24.00	
Fund-raising Income	£ -	£ -
Other Income	£ 4,000.00	£ 6,000.00
Net Income	£ 4,804.16	£ 6,988.00
Transfer - support from Church		
PCC	£ 900.00	£ 1,200.00
Transfer from General Fund -		
Other gifts less expenses		
Total Income	£ 5,704.16	£ 8,188.00
<u>Expenditure</u>		
Wages (from 8th October 2019)	£ 8,361.62	£ 11,836.28
HMRC	£ 322.60	£ 967.80
NEST Pensions	£ 306.46	£ 508.53
Manager's personal expenses	£ -	£ 108.90
Bank charges	£ 24.00	
Admin Resources	£ -	£ 398.39
Publicity	£ -	£ 13.24
Refreshments	£ -	£ 48.84
Events	£ -	£ 44.26
Training and Regulations	£ -	£ -
Room Hire	£ -	£ 397.00
CAP head office	£ 240.00	£ 720.00
Transfer to Antioch	£ 7,293.51	
Other Expenditure	£ -	
Total Expenditure	£ 16,548.19	£ 15,043.24
Surplus / Deficit	Deficit £ (10,844.03)	Deficit £ (6,855.24)

Outstanding Liabilities

Outstanding invoices / commitments

Balance Sheet
for the year ended 31 December 2024

St Andrew's General Fund		
	2024	2023
	£	£
Balance Brought Forward (from the previous year)	29,221.80	18,242.93
Add back outstanding invoices from previous balance sheet		
Annual Surplus / Deficit	-£15,232.26	£10,297.23
Less Outstanding invoices/commitments at end of year	<u>0</u>	<u>0</u>
Balance carried forward	<u>13,989.54</u>	<u>28,540.16</u>

Building Fund Account - Receipts and Payments		
for the year ended 31 December		
(This is a Restricted Fund)		
	2024	2023
	£	£
Balance Brought Forward (from the previous year)	7,947.87	11,602.59
Income		
Gift envelopes	320	45
Donations by Standing Order	640	850
Donations from Bookstall	0	0
Craft Sales and other fund-raising	0	0
Gift Day and Other Donations	0	0
Bank Interest	144.01	130.28
Transfers from General Fund	<u>0</u>	<u>0</u>
	9,051.88	12,627.87
Expenditure		
Transferred to General Fund	-	4,680
Balance carried forward	<u>9,051.88</u>	<u>7,947.87</u>

St Andrew's CAP Job Club		
for the year ended 31 December		
(This is a Restricted Fund)		
	2024	2023
	£	£
Balance Brought Forward (from the previous year)	£ 10,979.19	£ 17,420.31
Add back outstanding invoices from previous balance sheet	0.00	0.00
Operating Surplus (Deficit) for the year	-£ 10,844.03	-£ 6,377.08
Less Outstanding invoices at end of year	<u>0</u>	<u>0</u>
Balance carried forward	<u>135.16</u>	<u>11,043.23</u>

Saint Andrew, Radcliffe
Summary of Investments (Legacies and other accounts)
for the year ended 31 December 2024

	2024 £	2023 £
Invested with the Central Board of Finance		
Roof Fund Account (an unrestricted fund)		
124001633D B14742 Radcliffe PCC Roof Fund Account	8651.76	7960.56
Other Fixed Interest Accounts (income generating) Restricted Funds		
124001392F Consolidated (H Rothwell) General Purposes	1761.11	1613.36
	<u>10412.87</u>	<u>9573.92</u>

Accounts



st andrew
RADCLIFFE

*Knowing and making known the God who is love:
Reaching people for Christ Jesus:
Equipping the believers: Growing leaders*

APCM Reports for 2023

Agenda for the Meeting of Parishioners And Annual Parochial Church Meeting

To be held on Sunday 28th April 2024 at 10am

Annual Vestry Meeting

1. Apologies for Absence
2. Appointment of Secretary for the Annual Meetings
3. Minutes of the 2023 Annual Vestry Meeting
 - a. Approval
 - b. Matters arising from the Minutes
4. Election of Church Wardens: (Sally Haughton-Brooks and Raynor Brown)

Annual Parochial Meeting

1. Apologies for Absence
2. Minutes of the Annual Parochial Meeting 2023
 - a. Approval
 - b. Matters arising from the Minutes
3. Electoral Roll Officer's Report
4. Financial Report - including:
 - a. Treasurer's Report
 - b. Appointment of the Independent Examiner
5. Churchwardens Report (*In APCM Report Booklet*)
6. Buildings Report (*In APCM Booklet*)
7. Deanery Synod Report (*In APCM Report Booklet*)
8. Safeguarding Officer's Report
9. Reports from different church groups & organisations (*In APCM Report Booklet*)
10. Elections and Appointments
 - a. Election of Parochial Church Council Members
 - b. Appointment of Deputy Wardens
11. Questions from the congregation (*people that are registered on the Electoral Roll*)
12. Setting the next APCM Date



Minutes for the Meeting of Parishioners And Annual Parochial Church Meeting held on Sunday 14th May 2023 at 10am

Annual Parochial Meeting In attendance

Raynor Brown	Glenys Hayes	Diane Moran	Fiona Trewartha
Eleanor Catterall	Matthew Laycock	Lesley Payne	Simon Trewartha
William Dudley	Mavis Leach	Rachael Potts	Stephen Vickers
Libby Greenhalgh	Margaret Livesey	Beverley Powell	Deb Vine
Paul Greenhalgh	Jane Mann	Gemma Roberts	Michael Vine
Elizabeth Guite	John Macauley	Sheila Roberts	Elizabeth Wainwright
Sue Hampson	Julie Macauley	Sandy Shum	David Wild
Sally Haughton-Brooks	Revd Bob May	Anthony Skelly	Alison Young
Geoff Hayes	Revd Jo McKee	Elizabeth Skelly	
	Hannah McKee	Sheila Smith	

Annual Vestry Meeting

2. Apologies for Absence – No apologies
3. Appointment of Secretary for the Annual Meetings – Jane Mann
4. Minutes of the 2022 Annual Vestry Meeting
 - b. Approval Proposed: Sue Hampson Seconded: Simon Trewartha
 - c. Matters arising from the Minutes – No matters arising
- Election of Church Wardens
 - Thanks to David (6th year), Sally (5th year)
 - David Wild: Proposer: Bob May; 2nd: Hannah McKee
 - Sally Haughton Brooks: Proposer: Hannah McKee, 2nd: Harish Patel
 - Elected as their positions are not contested.

Annual Parochial Meeting

1. Apologies for Absence – Diana Harrison
2. Minutes of the Annual Parochial Meeting 2022
 - b. Approval Proposed: Simon Trewartha Seconded Sheila Roberts
 - c. Matters arising from the Minutes -
 - Questions:
 - d. 10am Service time – Discussion as a PCC to review this and it was agreed that this time was currently working well.
 - e. Vicarage -Currently the diocese are not in the process of selling it and they will need to meet with the PCC before the process can start. Using it for children's work and small meetings
3. Electoral Roll Officer's Report – RAYNOR BROWN
4. Financial Report - including: BOB MAY (Slides)
 - b. Treasurer's Report
 - c. Appointment of the Independent Examiner: Donaldson and Bentley Proposed: Raynor Brown Seconded: Steve Vickers

Unfortunately, our financial report from the Independent Examiner has not come back in time for this meeting.

- With the agreement from the members*,
 - the report will be made available to all church members (those on the electoral roll)
 - Approve: PCC have permission to approve the Independent Examiners report once the report has been produced?
 - If there are any concerns within the report this will be brought to a special meeting of church members.
 - Proposed: Deb Vine, Seconded: Hannah McKee, All in agreement.

5.Churchwardens Report (*In APCM Report Booklet*)

6.Buildings Report (*In APCM Booklet*)

7.Deanery Synod Report (*In APCM Report Booklet*)

8.Safeguarding Officer's Report: **delivered on behalf of** Gemma Roberts by Sally Haughton-Brooks

9.Reports from different church groups & organisations (*In APCM Report Booklet*)

10. Elections and Appointments

Election of Parochial Church Council Members

Thank you to those standing down this during this year:

- Karen Ramsay (Ex-Off: Footsteps)
- Abby Latham Holt (Ex-Off - employee)
- Brad Latham-Holt
- Craig Giles
- Diane Moran – Baptism & Childrens ministry
- Elizabeth Wainwright
- Carroll Cummins
- Kobra

Stepping down today:

- Hannah McKee

Duly Elected – No contested positions

1. Raynor Brown was re-elected. (Previous incumbent)
2. Sheila Smith (1: Sally Haughton-Brooks, 2: Hannah McKee)
3. Alison Young Proposed: Deb Vine Seconded: Jane Mann)
4. Sandy Shum: Proposed: Sally Houghton Brooks Seconded: Hannah McKee
5. One position that is vacant. (Later filled by Rachael Potts)

c. Appointment of Deputy Wardens

- a. Raynor Brown
- b. Hannah McKee

11. Questions from the congregation (*people that are registered on the Electoral Roll*) There were none.

12. Setting the next APCM Date **APCM 28th April 2024**

Proposed 2024 St Andrew's PCC Membership List

Ex-officio Members:

Priest: Vacant currently
Church Warden 1: Sally Haughton-Brooks
Church Warden 2: Raynor Brown
Curate: Revd Bob May

Reader 1: Mike Vine
Reader 2: Jane Mann (Sec)
Employee: Julie Macauley
Gill Ellis (Head teacher of St Andrew's Primary)

Elected Members (Max 9 positions):

1. Gemma Roberts
2. Sheila Roberts*
3. Sarah Taylor
4. Simon Trewartha* (Gift Aid)
5. Harish Patel*

6. Sandy Shum (Treasurer)
7. Alison Young
8. Sheila Smith
9. Rachael Potts

*to be re-elected

Deanery Synod Reps

1. Elizabeth Guite
2. Linda Oldfield

Co-Opted (1yr)

1. Sue Hampson (Lay Chair)
2. Vacant

Standing Committee

Vicar: Vacant
Lay Chair: Sue Hampson
PCC Secretary: Jane Mann
PCC Treasurer: Sandy Shum
Church Warden: Sally Haughton-Brooks
Church Warden: Raynor Brown
PCC Member: Gemma Roberts
PCC Member: Harish Patel

PCC Member: Sarah Taylor

Annual Reports

from January – December 2023

St Andrew's Mission Statement & MAP

Lay Chair's reflections on the mission and ministry during 2023

Reports:

Godly Governance

1. Church Wardens' Report
2. Treasurer's Report
3. PCC Secretary's Report
4. Safeguarding Report
5. Deanery Synod Report
6. Mission Partners Report
7. Building & Grounds report

Knowing and making known the God who is love (worship)

1. Emmanuel Community
2. Sunday StAR Group
3. Worship Group

Reaching people for Christ Jesus (mission)

1. Mission Community
2. Celebration of a child
3. Thursday 3.45 Service
4. Thursday Wiggle Tots
5. CAP Job Club Report
6. Oasis
7. Men's Group
8. Schools' Ministry

Equipping the believers (discipleship)

1. First Aid Training
2. Youth Group
3. Connect groups

Growing leaders

1. Leading and Preaching team
2. Curate
3. Ordinand
4. Readers
5. Authorised Lay Ministry
6. Vocations



St Andrew's

Mission Statement:

- Knowing and making known the God who is love:
 - Reaching People for Christ Jesus
 - Equipping the believers
 - Growing leaders

Here is our MAP plan (adapted for the vacancy) based on the one agreed by the PCC at the 2022 APCM:

1. Buildings for ministry:
 - a. Keep the building in as good order as the PCC can during the vacancy, i.e.
 - i. Tidying up of within the building
 - ii. Keeping on top of the graveyard
 - iii. Painting the porchway and renewing the notice board.
 - iv. Put a screen near the creche area for parents
 - v. Replace the kitchen unit doors
2. Grow homegroups/life groups/discipleship → Pastoral Care
 - a. Pastoral care could be developed under this area.
3. Midweek All age Service: Grow more leaders and the team to continue this ministry. Already a number of people have stepped up to enable this to happen. Focus on growing this congregation.
4. **New area:**
 - a. Sunday morning kids work – Gemma Roberts and her team are doing a great job, having taken over this ministry very recently. This needs to be supported, developed and encouraged
 - b. We have been praying for someone to start a Youth Group and are delighted that Sarah Taylor has felt called to do this. She hopes to begin ALM training in January. We hope to start this in the new year, but we need others to work with her, on a rota basis. We see children and teenagers as an integral part of the church family and this ministry needs developing.

Lay Chair's reflections on God at work in the life of St Andrew's during 2023

Adapting ministries in response to our community:

God at work in people's lives:

2023 saw some considerable change. Libby and Craig, our Ordinands left us to continue their training. It seemed was going to leave a massive whole in our ministry at St Andrew's, both being such a big part of various ministries in Church. I am thankful for the time they were with us, helping us to grow as a Church and in our outreach. Both are due to be ordained in 2024 and my hope and prayers are that they were blessed with their time here at St Andrew's and helped them prepare as they look to move into their ministry leading their own Church in the future.

I am also are thankful for the ministry of Jo who moved to a new chapter in her ministry at the end of October. Jo led this Church for 7 years and helped us to grow in faith, stepping out into where God was leading each of us and navigated us through a particularly difficult time when Covid struck. Her legacy will be part of St Andrew's story for our future. Jo has led us to a place where we can recognise and encourage those who have giftings to step into the ministry here at St Andrew's, meeting the need of our community and sharing God's work. Nick and Hannah were also a big part of this family, Hannah who was on the PCC and deputy Church Warden and Nick, who led services here and always willing to step in at the last minute to ensure our services went well. I'm sure we all have fond memories of each of them. We continue to pray and wish them well for the future.

Since the Covid pandemic a lot of Churches saw a drop in attendance compared to pre-pandemic. Our Church was no different, but it is good to see that our numbers have been slowly increasing. This is especially good news when we are now without a vicar. It is your prayers and the hard work of all the Church family who volunteer and make newcomers welcome that have resulted in God's blessing this Church family with new members. It is good to get feedback from those who visit our Church for the first time that they are made to feel relaxed and welcome here.

Our connect groups continue to meet – we have 4 groups who meet and spend time getting to know God in a more intimate way and I know from my own group faith continues to grow as we seek God's word for our lives. If you are not a member of a group can I encourage you to join one, speak to any on the leadership team who can give you details of when and where the groups meet.

Despite having no vicar, 4 of our Church family were put forward for ALM training –

Diana Harrison and Raynor Brown who are on the pastoral course

Sarah Taylor who is doing the youth course

Alison Young who is on the children and young families course.

To have four people go forward for training, especially in a interregnum, is amazing and a sign that we continue to seek God's calling to serve this community despite the "vacancy at the top".

Of course, nothing would work well without our two Church Wardens, Sally and David. They do so much in the background to ensure our Church stays open, is organised and everything is prepared so we can carry out our work here at St Andrews. They are always around to listen and make sure where things are not quite as they should be, it gets rectified. A lot of their work goes unnoticed at times, but I am sure we all are very grateful for the work they have done.

God at work in mission:

A Sunday service takes a number of people to all work together to ensure things go well. Of course, there is the worship team who lead us in our praise. Thank you to Sheila Smith and Diana Harrison, supported by Bob who have led us so brilliantly.

There is a vibrant leading and preaching team who meet regularly to work together in putting our services together, led by Jane. It is wonderful that we have a strong team made up of our Curate, Reader Mike and lay people, myself, Sheila Smith and Alison which has made the losing of our vicar so much easier.

But those at the front are just a small part of the service. We have those who have been on ECamm – Ivana, Gemma and Amelia, Raynor and H on sound desk. Jennifer who makes sure we can get a brew after the service and Oasis who do the flowers. Our intercessions team and those who have volunteered to do the readings. All of us who take part are an integral part of our worship on a Sunday. Thank you to everyone involved, there are too many of you to list everyone.

Our StAR group continues the ministry to children on a Sunday. Diane Moran led this so beautifully for many years and as she stepped down, Gemma has taken up the mantle. I love to see what they have been doing when they come back into the service and see how God is speaking to them. Thank you to all involved in leading and supporting this ministry.

Traditionally, the Church looks to our Sunday congregation to see growth and how healthy a Church is, but it has come to realise that to reach the community around you there has to be new ways of outreach for those who for one reason or another, find that Sunday is not the best fit for their lives.

St Andrew's embraced this and set up Wiggletots and our 3.45 service on a Thursday. Both are growing as congregations and I would encourage to read their reports as to what they are doing. God is clearly working in these ministries as their numbers grow and parents respond to His Word. We have seen an increase in the number of parents asking for their children to be baptised and regularly attend.

A big thanks to our Wiggletots team - Bob, Sheila Smith, Sheila Roberts, Elizabeth, Maureen and Sandra Rowbottom and our 3.45 team – Bob, Alison and Linda.

This leads nicely onto our Baptism and Thanksgiving team. Firstly a big thank you to Diane Moran who has helped lead this ministry so well for a number of years alongside Sue McDonald. They have worked hard to make sure families are welcomed and talk them through the service. As they stepped down, Sheila and H have taken up the mantle to help Bob to continue this important ministry.

Our craft group Oasis continue to meet every Tuesday which has been a great ministry of informal chat and crafts. I am thankful to the group who raised funds for us at Christmas, enabling the Church to buy our children Bibles which they bring to the StAR group on a Sunday.

Our Church plant Emmanuel has been going strong and many thanks to Julie McCauley who leads this. Julie was commissioned as a Church Evangelist in the Church Army which was a joyous occasion with the Bishop Matthew visiting Emmanuel. They continue to seek God's leading in their lives. Please continue to pray for them as they grow in God's love.

God's provision:

Despite times being difficult for a lot of us and the costs of running a Church increasing, we were able to meet our Parish Share in full and increase our reserves for funding the important work here at St Andrews. It is a testament to God's provision and to be honest, His miraculous working that we were able to do this. Thank you to all who respond to God's calling to give to this Church.

Despite Jo leaving alongside Libby and Craig, God has led others to fill in the gap and it's good to remember that God, as He leads His people on to other work, will not leave us bereft of talent. He calls others to join and grow the work of this Church.

Thank you to all who have answered His call.

Things as church leader I'm praying about:

I am also grateful that as we went into interregnum, we were able to work together to produce a Parish Profile so quickly and move forward in finding a new vicar. I am praying that as we move towards interviews in June, that the right person is being prepared to come to St Andrew's and is being given a vision of how this Church moves forward.

I pray that God continues to equip His people here and that we continue to work together to grow His Kingdom in Radcliffe. That through His Spirit, we are sustained and refreshed as individuals and as a community and that the snares of the evil one are kept at bay.

Godly Governance

Church Wardens

Wardens' Report

Another interesting year in the life of a Church Warden. Numbers have now increased and we have a very lively children's group.

Wiggles and the 3:45 service are very well attended and enjoyed by all.

We had the sad news that our lovely Vicar Jo and family would be leaving us, so things have been a lot busier for us all.

The services over Christmas and Easter went well with everyone pulling together and sharing the work load.

The vicarage is now being used by Oasis and the Sunday groups also we now have a new youth group planned to meet on a Tuesday evening.

We will be sadly saying goodbye to David Wild as he has now served his term, we also said goodbye to Hannah McKee who served as a Deputy Warden.

Raynor has thankfully stepped up to be Warden and I myself will be carrying on.

And finally we have had many problems with the boiler after it was flooded. Had many cold days in church on Sundays and Thursdays which very much stresses me out but the less said about that the better. Many thanks Hannah, Harish and Raynor for their support and help over the 12 months.

Sally Haughton-Brooks and David Wild

Treasurer's Report

Year ended 31st December 2023

It has been an interesting year financially with a new treasurer, a massive hike in fuel prices and dreadful issues with the heating system, resulting in significant expenditure there. Brad, the previous treasurer has continued to give assistance to me as I took over at the APCM in May 2023 for which I am very grateful. Members of the church family have continued to be generous givers which has meant that despite the current financial climate, we have managed to pay our Parish Share of £42,900 in full. The wardens and PCC have continued to steward the church since Jo left which meant we finished the financial year with a surplus, despite our budget predicting a loss. Praise the Lord! Next year looks very difficult as our income is predicted to be significantly reduced due to a combination of circumstances and our giving will not cover our increased Parish Profile. This is definitely an issue for prayer.

I thank God that He enables us all to worship Him in our giving, both financially and with our time and abilities, and that he's guided us safely this year and into the interregnum. Thanks to all who give, and serve towards using our finances well.

Accounts FIGURES for 2023

	Predicted	Actual
Income around	£56,155	£83,145
Direct giving	£41,790	£50,050
Total Expenditure	£81,950	£77,850

The Accounts for 2023 have been independently examined by Donnelly Bentley Ltd and approved by the PCC.

Sandy Shum, Hon. Treasurer

Gift Aid

I am pleased to say that we are now up to date in claiming Gift Aid/Small Donations having had a backlog from August 2022. Your ongoing contributions are the main source of the Church income be they standing order/envelope /collection bag . Gift Aid /Small Donations are the 25% cherry on top of the Income cake

If you are considering becoming a Gift Aider please feel free to ask me for a form!
Thanks for giving to our church.

Simon Trewartha

PCC Secretary

The PCC has continued to meet each month in the Vicarage. Meetings have been well-attended and quorate, despite there being fewer members now due to the fall in the Electoral Roll numbers which means we now only have 9 elected members and 8 ex-officio members (7 now the Vicar has gone). It is very heartening that this lovely group of people are so committed that they regularly attend, sometimes on Zoom if they cannot come in person.

The PCC have continued to work together to ensure we have been able to meet the challenges of serving the Church now and for the future and has worked particularly well since we went into interregnum in November, producing an excellent Parish Profile in record time, by the end of December. We have continued to review the Mission Action Plan at every meeting and all members contribute to discussions and prayer. We have started to conclude the meeting with a very short service of Celtic Compline which has been much appreciated.

Thank you to every member of the PCC for their prayer, support and contributions, particularly to Sue who, as Lay Chair, has had to take over from Jo in controlling us!

Jane Mann

Safeguarding

This year, the safeguarding team have continued to manage safeguarding following all the relevant policies and procedures. Where advice has been needed, the safeguarding team at the diocese have supported. DBS certificates have been applied for when required and any further information that has been requested has been quickly sorted.

Gemma Roberts

Deanery Synod

This last year has seen a huge change in how our deaneries operate. We have previously been part of the Radcliffe and Prestwich deanery, but have now come together as a much larger deanery with Bury & Rossendale. We are now in Mission Community 1 with 8 other churches:

- St Mary's Radcliffe
- St Thomas' & St Johns
- Christ Church Ainsworth
- Christ Church Walshaw
- All Saints Stand
- St George's Unsworth
- St Andrew's Hillock

Jane Mann

Mission Partners

As a PCC we continue to financially support Open Doors, CAP (Christians Against Poverty) and Mission Direct. In the year to come we shall be examining our giving, to make sure we are giving 10% of our income, and also we will continue to review our giving to mission partners.

Jane Mann

Building & Ground

This year we have had continuous issue with the church roof and the boiler. The roof is the usual issues with slates sliding. Our usual roofer no longer attends church and a couple contacted don't have the correct cat ladders

The flat roofs have been replaced with new rubber roofing. This was because the old felt roof had perished in places, was leaking and the timbers had started to rot. The new roof comes with a 50 year guarantee (felt is just 10 years).

All the usual services have been completed include electrical testing, and lightening conduction protection.

The boiler issue is still ongoing, we have had parts replaced and others serviced but it still keeps failing. This issue is being dealt with daily by the Wardens and the plumber.

During this year, we had the Quinquennial Inspection and the report is available to view.

David Wild Church Warden

Knowing and making known the God who is love (worship)

Emmanuel Community

Emmanuel Community is a church plant who meet at St Philip's Community Centre on a Sunday afternoon. It is a fresh expression of church with a relaxed friendly style. In a lounge style room, we learn about Jesus, singing lively songs, watching videos and quite often a quiz. We have a short talk as we think about how the story applies to our lives, with activities for the children. We have two small homegroups, occasional outreach events, social times together and evangelistic events.

As part of our outreach work, Julie leads assemblies in Radcliffe Primary and Cams Lane schools, and she also manages a CAP Job Club on the local estate.

Emmanuel Community is part of the Antioch Network, we often meet up with other Antioch churches for fellowship, worship, and prayer. We are looking forward to the Antioch weekend away in June.

We are hoping to begin 'Messy Church' later in the year, which involves families with young children doing lots of crafts, eating together and hearing a simple message about Jesus, this will need lots of helpers, so if you feel you could help with crafts or making sandwiches, please let Julie know.

Please pray that our congregation will grow in numbers, we would love to have some new families come along regularly and it would also be great to have some people to help with the leadership. Please pray that everyone in our Emmanuel family grows in their relationship with Jesus and experiences more of God's peace, healing, and freedom in their lives. Thankyou.

Julie Macauley

Sunday StAR Group

The relaunch of the StAR Group has been well attended by children aged from 2-11. There are around 10 -12 regular attenders. The bibles gifted to the children by the Oasis group have been a valuable resource along with the bags also made by the ladies. Many other resources have been gifted to us along the way which has helped us to run the group effectively (Paper, craft items ect). Gemma has the support of three other adults with additional parents helping on occasions.

Gemma Roberts

Worship Group

We started having live music again in church with Jo the Vicar leading it but since she left and the live music group no longer play, the singers in the worship group have learnt to sing along to backing tracks which has been quite successful. Whilst this isn't as flexible as a live band, we have had some very positive comments from people in the congregation and are hoping in the future to encourage anyone who can play a musical instrument and feels lead by the Lord to join us. We really appreciate Jane's violin accompaniment and hope that soon Ivana will be able play keyboard with us. We would also welcome anyone who feels led to sing and encourage others in worshipping the Lord. (Hopefully the new incumbent will have an enormous musical family with lots of different instruments and a heart for musical worship) 🎵

Sheila Smith

Reaching People for Christ Jesus (mission)

Mission Community

We continue to be actively involved in our Mission Community, with Sue Hampson being commissioned as Mission Community Focal Leader this year. We have taken part in combined services during Lent and Advent, walks and services online and have representatives attending meetings. However, it has been a difficult year for the Mission Community as most of the churches are in interregnum. We have looked for support from Revd Donna Williams who is now our Area Dean and actively involved in Mission Community works.

Baptisms & Thanksgivings

At St Andrew's we offer two types of service that celebrate the gift of a child, Baptisms and Thanksgiving. The former, sometimes called Holy Baptism or Christening, is for children whose parents are baptized and as people of faith want their child brought up in the

Christian faith. Its also for those who as older children or adults are able to make that decision for themselves. Thanksgiving services are offered as an alternative where parents wish to give thanks to God for the gift a child, whilst leaving the child to come to their own decision later in life when they are old enough to do so for themselves as to whether they wish to be baptized.

For much of the last year that we are reporting on Diane Moran has led the co-ordination of both of these types of service, walking with parents on their journey of understanding and taking care of the many practical arrangements that have to be put in place to enable services to happen. Diane has undertaken this ministry with great care, dedication and love. We owe her a huge debt of thanks.

More recently, Sheila has been assisting me and together we are seeing a resurgence of interest in both baptism and thanksgiving services, so much so that we are booking 3+ months ahead! Some of this is down to the encouraging growth and flourishing of our Wiggle Worship and 3.45 AAW ministries on a Thursday and STaR on a Sunday where new families join us, feel comfortable and are made welcome.

Rev Bob and Sheila Smith

Thursday 3.45 AAW

Our mid-week AAW service is now an established congregation in its own right – almost a church plant within a church. It runs during term time and has a regular congregation of 20 each week, made up from a group of c 30 children and adults who come at least 6 times a year.

We follow the service pattern set by Sunday worship (the themes and readings), with Holy Communion once a month as part of the service.

The service itself is ‘café-style’ using the space at the back of the church, very often sitting around tables and making use the space for activities. There is a focus on informality and fellowship, with an extended ‘welcome’ at the beginning of our time together where families gather, catch up and enjoy refreshments.

As an AAW it is intentionally inter-generational with parents and grandparents sitting with and joining in activities and worship alongside their children. Our aim is always to have the adults as engaged as the children and ‘working ’ together as much as possible.

To maintain this pattern and style of worship is time consuming. It also requires a good deal of collaborative ministry. The three of us meet an hour before the start to set things up and ensure that we are on-hand to spend time with people as they arrive. We then spend an hour after each service reflecting on what went well and what might go better if we tweaked it; as well and planning for the week ahead.

It seems to us that this is a model that works, offering an opportunity for families to worship together that thy otherwise might not have with weekends being so busy.

Rev Bob, Alison Young and Linda Oldham

Wiggle Tots and Wiggle Worship

Wiggle (our multi-colored caterpillar who lives in a box in the Chancel) is a firm favourite with the under 4s. We have almost 30 children on our register and regularly get 20 Wigglers and the same number of adults each week.

Starting at 9.00am with Wiggle Tots the children are encouraged to play together and interact with one another (something many are not used to doing), with access to a wide variety of toys and an endless supply of buttered toast.

At 10.00am we all tidy up together and prepare to march down the aisle to one of our regular songs to take part in Wiggle Worship sitting on cushions in the Chancel. Each week we have a set pattern of worship that lasts about 15-20 minutes including three songs, prayers and an illustrative story from the Bible.

A huge thank you to our wonderful Wiggle Team of Elizabeth Guite (setting up the night before and refreshments on the day), Shiela Roberts (refreshments); Maureen Fawcett (Register, money collection and badges), Sandra Rowbottom (music) and Shiela Smith (Bible story & fuzzy felt).

Rev Bob and Sheila Smith

CAP Job Club

CAP Job clubs put on eight-week courses giving friendly practical support to help our members on their jobseeking journey. Jobseekers gain the tools, skills, and confidence to step back into employment.

We meet on Tuesday afternoons at Trinity Baptist Church. This works well because the local food bank is on their premises and many local unemployed people are familiar with the building. Our courses are free, and we provide free refreshments.

We have also delivered Money Management courses and Wellbeing courses. Each course has proved popular, and we have had excellent feedback. Our next Job Club course begins April 23rd, everyone is welcome.

We are looking into putting on the CAP Life Skills course soon, a friendly group which gives members the confidence and decision-making skills they need to live well on a low income, learning practical money saving techniques, such as cooking on a budget, living healthily for less, and making their money go further.

Please pray we will continue to have the finances and helpers we need to continue with this valuable work. Please also pray for our members to enjoy the courses and develop the skills and confidence they need.

If anyone is interested in helping, or donating towards this work, please contact Julie.

Julie Macauley

Oasis

Oasis continues to meet on Tuesday afternoons with a regular attendance of around 13 members, four of which are non-church ladies.

During the year, with our subs, we have been able to support The Red Door, a homeless centre in Bury. Also Christian Aid, Smile Train and Salvation Army. Our subs also pays for flowers for the altar.

Our Christmas Fayre was again well supported and we raised a wonderful £600 + for the Building Fund. From this money we were able to purchase 15 Bibles for children's church.

We are so thankful to be able to meet in the Vicarage, where we can knit and natter and learn new crafts in warm and comfortable surroundings.

Sandra Rowbottom & Margaret Livesey

Men's Talk

The St A Men's group was started over a year ago and now has 18 in regular contact through WhatsApp group and meeting up.

It's a very informal and loose grouping - deliberately so – with no pressure to attend, but rather simply to provide a space when we can come together as we need and are able to do. Most importantly its about forming community and a space where we can talk within a group or 1:1 about life, our faith and living as a Christian in our modern world.

We like to support local business with our custom, whether for a pint, a curry or an afternoon tea; as well as being on hand when needed to do physical tasks around the church and grounds.

With the arrival of spring and summer we will again be having our 'walk and talk' evenings and some more ambitious outings including a guided walk across Morecambe Bay; a visit to the Jewish Museum; and a trek from Glossop to see the remains of the WWII planes. Our next event is the Comedy night at the Met.

If you are reading this and thinking it sounds like something you or a friend might enjoy being involved with then please do let me know.

Rev Bob

Schools Ministry

Revd Jo McKee, Revd Bob May, Libby Greenhalgh (ordinand) and Julie Macauley (Church Army) were all involved with schools' ministry. We are connected to three schools in the area and they have continued to have access to the church building for their Christmas and end of term celebrations since Jo the Vicar left, but unfortunately we have not been able to continue to go in to these schools since Jo departed. However, members of the church are on the school governing body and several families join us for the 3.45 All Age Service on a Thursday.

Equipping the believers (discipleship)

First Aid Training

We were very fortunate to have Gina James, a first Aid Trainer to train up members of the PCC and other groups, as well as some other members of the church family. She did a comprehensive 3-hour first aid course in church on a Saturday morning which everybody found very good and entertaining as well as learning a great deal. We also purchased two new first aid kits, one for the church and one for the vicarage.

Youth Group

Rev'd Jo and Libby Greenhalgh enabled youth to continue to meet on Sunday nights until both left which meant this had to stop. However, after much prayer and guidance, Sarah Taylor agreed to start a new Youth Group on a Tuesday in 2024 which we are very grateful for.

Connect Groups/House Groups

Thursday (Sandra Bradbury)

We are still enjoying the hospitality of Sandra Bradbury on a Thursday evening and hoping to have a full compliment of attendees very soon.

Simon Trewartha

Wednesday (Sheila Smith)

Our housegroup has continued to meet every Wednesday morning from 10-12 (even throughout summer holidays)! We are still the same number but very supportive of each other as my own experience proved after having hip replacement surgery. We go out for birthday meals together and sometimes meet for morning coffee if someone is absent and doesn't want to miss the study.

We try to pick topics that are relevant for us and have studied Women of the New Testament. Ageing Well and are currently studying about David and Jonathan's friendship and how important friendship is. We have invited others to join us but unfortunately they've had other things on at the same time but the Lord knows best and I'm sure others will join us when the time is right.

Sheila Smith

Thursday evening group (Mutual Encouragement) Mike and Deb

Our group has 11 members in all who are all very supportive of each other through friendship and prayer. We meet on-line on a Thursday evening at 7pm. We follow the last previous Sunday's readings each week. As we discuss and learn together we encourage our members to take an active role in the church. We support each other as we take on new challenges.

Not all our members are able to meet with us for various reasons. However, we also have a WhatsApp group where we share support and pray for each other. This works really well for us and it enables those who can't make the group feel connected and part of us. At the end of the meetings, we share the readings and often a message/challenge for us to think about during the next week.

We meet socially once a term at Radcliffe market for food and friendship. Partners and friends often join us who don't necessarily attend the group or church. We always have lots of fun along with as you might imagine lots of food!

We absolutely love our group and value each and every member and their contributions. Thank you to all our group members for your support for us and each other. It's amazing to see people change and grow in their faith especially when they take a step forward and accept a new challenge.

If anyone would like to join us, please speak to either Mike or Deb Vine.

Bible Babes – Vicarage (moveable)

This group continues to meet roughly twice a month with different members of the group leading. We are currently working our way through bible studies on John's gospel. The membership is fluid but we can have up to 8 people attending. It is a friendly place to ask questions, learn from each other and God, and develop a deeper relationship with Jesus through the Holy Spirit.

Growing Leaders

Leading and Preaching Team (L&P)

What a team we are! Under the leadership of Jo who continued to encourage and develop the gifts of the Ministry Team, new members have been added to the team and are exercising their ministries. During her incumbency in the past 7 years we have had 6 members of our congregation selected for ordination training, 1 for Reader ministry and 2 ALM's. 3 ordinands have trained with us. This year has seen Libby, our ordinand, move on to pastures new, due to there being no Vicar in post to train her. She is greatly missed. The L&P team have continued to meet monthly to pray about the direction of the church, plan services etc. and bring their many and varied spiritual gifts to the church. During the Interregnum Canon Jane Mann, Licenced Reader has taken responsibility for this. All the team, apart from Alison, are members of the Wholeness and Healing Prayer ministry team and offer laying on of hands and prayers for all church family members who feel called to at our monthly Holy Communion service with Wholeness and Healing. We all see ourselves as part of the church family, here to serve and encourage spiritual and practical gifts within the church community.

Curate

So, here I am over ½ way through my Curacy – time is flying. I began under the expert supervision of Rev Jo as my Training Incumbent; and now after a period without a supervisor I am now being 'overseen' by Rev Alan Saunders of St Peter's Halliwell, who I meet every month.

After my Priesting in July I began presiding at Communion services and conducting weddings and baptisms. Because our neighboring parishes are also in vacancy there has been ample opportunity for me to exercise those ministries and it is not unusual for me be presiding at St Stephen's 8.30am BCP Communion, then coming to our church service before going to St Thomas & St John or St Mary Radcliffe for a baptism.

During the week I have been able to continue to serve alongside others on a Thursday at Wiggle Worship and the 3.45 AAW. The ministry I established at Abbeycliffe Care Home in Radcliffe as an Ordinand leading a service of Morning Prayer each week; has now become a weekly Holy Communion service with between 9 and 12 in the congregation.

After three years of studying at Emmanuel Theological college I finally completed my post-graduate studies with a dissertation written up over the summer (a critique of the CoE report into the housing crisis called 'Coming Home' and the development of a theology of planning) collecting my Masters degree from Durham University in January.

As with other Curates, my IME training continues as IME4/5, which includes a series of small group seminars looking at specific aspects of ministry (reflecting experiences of leading Thanksgiving and Funeral services for example) as well as more intensive weekend training days (which have included things such as leadership). These are interspersed with ILG (the CoE love's acronyms!) which stands for International Learning Group, which meets every 6 weeks to reflect theologically on aspects of 'day to day' ministry.

I continue to run my urban planning practice, mostly now 3 days a week now, with occasional more intense periods when cases go to appeal or court and it becomes full time. This is the other 'half' of me as 'Priest-Planner' and continues to inspire me to work though the thinking about a theology of planning, something I want to do more writing on in the near future as time allows.

Revd Bob May

Ordinand

Until she left in September 2023, Libby Greenhalgh, who will be ordained Deacon in June, was instrumental in helping with the 3.45 service, Wiggle, Sunday mornings and Youth ministry. She is finishing her training at the Horwich Team of churches in Bolton where she will become their curate. She leaves a big hole, but the Leading and Preaching Team have stepped up to cover brilliantly.

Mission Community

Sue Hampson, a long-standing member of the church family and member of the Leading and Preaching team was commissioned as Mission Community leader. She is also the Lay Chair of the PCC and has undertaken chairing PCC meetings during the interregnum.

Readers

We currently have two Readers, Jane Mann and myself with a third (Sue Hampson) in training. She will be licensed in July 2024. We are called to read, lead, preach and did so regularly whilst Jo was with us and have done this to an increased amount since she left for pastures new. In this we are ably helped by our ALMs and curate and are blessed by support from our churchwardens. We also occasionally have helped with the Thursday 3.45 and regularly conduct online services of compline. Sue is also the Lay Chair of the PCC, whilst Jane is the secretary, both large jobs in addition to their roles as Readers.

As you would expect, we are excited by the prospect of a new vicar and exploring what sharing our new one with Christ Church Walshaw means for us all.

Please continue to pray for us as we serve in this way.

Mike Vine

Authorised Lay Ministry (ALM)

Sheila Smith, who leads the worship group, was commissioned by Bishop Matthew of Bolton this year. She has continued to lead worship on Sunday, takes an active part in leading Wiggle Worship and hosts the Leading and Preaching Team meetings. She also runs a home group.

Alison Young joined the L&P team this year, bringing her many years of experience as a teacher and previously commissioned ALM. She co-hosts the Thursday 3.45 with Bob May and Linda Oldham as well as leading intercessions and reading on Sundays.

Vocations

We were delighted that at the beginning of the interregnum four members of the church family came forward to train as ALMs. Diana and Raynor will be majoring in Pastoral Care, Alison will be adding to her previous training by undertaking the core module again and the

children's ministry module, to add to her previously done Youth module while Sarah Taylor will be doing the Youth module.

Thank you for reading these reports.
Praise be to God that he is our rock.

Please make sure that you are on the Electoral Roll
Otherwise you will not be able to participate in voting for
new members for Deanery Synod or the PCC.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF St ANDREWS PCC, RADCLIFFE.

I report on the accounts of the PCC for the year ended 31 December 2023 which are set out on the pages aside.

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Charities Act, to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

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

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


A J Donohoe
DonnellyBentley Limited
Chartered Accountants
Hazlemere
70 Chorley New Road
Bolton BL1 4BY

Dated: 09 April 2024

Saint Andrew, Radcliffe
Funds - General Summary
for the year ended 31 December 2023

		31/12/2023 £	31/12/2022 £
Unrestricted Funds			
General Fund		29,282.90	18,985.41
	Current Account	538.71	681.38
	Deposit Account	28,683.09	18,242.93
	Cash	61.10	61.10
Total Unrestricted Funds		29,282.90	18,985.41
Restricted Funds			
Restricted Funds excluding Footsteps Playgroup			
Central Board of Finance - Roof Fund Account		8,215.69	7,960.56
Central Board of Finance Fixed Interest Securities:-			
Income Generating		1,709.50	1,613.36
Building Fund		7,947.87	11,602.59
Total Restricted Funds excluding CAP Job Club		17,873.06	21,176.51
St Andrew's CAP Job Club		11,042.45	17,420.31
	Bank account	10,979.19	17,356.27
	Cash	63.26	64.04
	Less Outstanding Cheques		
Total Restricted Funds		28,915.51	38,596.82
Total Net Assets		58,198.41	57,582.23

	31/12/2023		31/12/2022	
Total Income and Expenditure	Income	Expenditure	Income	Expenditure
General Fund	83,145.30	76,650.41	92,169.69	77,573.62
Building Fund	1,025.28	-	1,365.76	-
Harry Taylor Fund	-	-	0.80	-
Footsteps Playgroup	-	-	17,551.96	38,177.74
CAP Job Club	6,988.00	14,242.48	25,736.36	11,733.94
Totals	91,158.58	90,892.89	136,824.57	127,485.30

Note - These figures exclude transfers between funds and capital growth of investments


SUE HAMPSON
LAY CHAIR PCC

Financial statement for the Year Ending 31 December 2023
General Fund Receipts and Payments Account

INCOME	2023		2022	
	£		£	
Direct Giving		50,049.87		55,435.11
Gift Aided planned giving	32,884.00		36,394.54	
non-Gift Aided planned giving	4,683.13		4,870.00	
Payroll Giving	1,995.00		1,506.00	
Collections at Services	6,457.17		4,088.90	
Other Services and General Gifts	2,203.07		3,192.29	
SumUp Credit/Debit Card Gifts	765.79		2,549.24	
On-line Gifts	164.21		229.44	
Gifts and Collections for Particular Causes	897.50		2,604.70	
Investment Income		540.16		102.21
Dividends & Interest	540.16		102.21	
Events & Activities		14,658.90		7,561.87
Bible Notes	(49.86)		250.00	
Fund Raising events	4,263.85		-	
Payments for New Wine 2022 fees	827.08		613.60	
Who Let the Dads Out/Oasis/See&Know	70.70		440.80	
Parochial Fees due to Parish	682.00		3,876.47	
Parochial Fees due to the Diocese	8,675.13		2,381.00	
Collections by Other Organisations at Church	190.00		-	
Other Income		17,896.37		29,070.50
Legacies and Grants	-		5,689.50	
Utility Bills Refunds	540.00		-	
Gift Aid Receipts (via Diocesan Scheme)	13,925.49		-	
Donations for Refreshments & Event Food	-		81.35	
None charitable trading	-		288.85	
Loan short-term cash flow	-		20,000.00	
Other income	3,430.88		3,010.80	
Funds Transfer		5,002.60		3,591.37
Transfer from Building Fund	4,680.00		1,404.00	
Transfer from Hany Taylor Account (discretionary fund)	-		0.07	
Transfer from CAP job club	322.60		1,060.00	
Transfer from Footsteps	-		1,127.30	
Total Income		88,147.90		95,761.06
		-		75,761.06 without loan

Financial statement for the Year Ending 31 December 2023
General Fund Receipts and Payments Account

PAYMENTS

2023
£

2022
£

Mission and Charitable Giving		2,400.00
Overseas Missionary Societies	2,400.00	
Home Mission & Church Societies		
Vicar & Church Wardens Discretionary Fund		
Relating to work of the Church		42,940.08
Interest free short term cash flow loan	-	
Parish Share	42,940.08	
Salaries and Honoraria		
Payments for Staff other than the vicar		
Clergy & Other Ministry Expenses		1,153.38
Incumbents Working Expenses	1,153.38	
Assistant Staff & Visiting clergy		
Mission and Evangelism Costs		1,792.07
Support & Educational Costs		
Church Mission (Including CAP expenses)	206.44	
New wine	1,585.63	
Who Let the Dads Out		
Church Activities and Groups		1,607.21
Upkeep of Services	1,341.75	
Refreshments & Event Food	265.46	
Youth and Children's Church Groups		
Church running Expenses		20,479.22
Heating, Lighting, Utility	5,291.29	
Cleaning	509.56	
Insurance	5,090.47	
Maintenance	5,993.88	
Administration & Professional Costs	154.69	
Upkeep of Churchyard	2,108.00	
Live streaming tech	753.40	
Others	577.93	
Cost relating to Trading		254.45
Wedding fees etc to Diocese	157.00	
Bible Notes	97.45	
Governance		1,344.00
Governance	1,344.00	
Major Capital Expenditure		4,680.00
Church Building	4,680.00	
Footsteps demolition	-	
Loans and Transfers of money		1,200.00
Transfer to Building Fund		
Transfer to Footsteps Account		
Transfer to CAP Job Club Account	1,200.00	
Total Expenditure		77,850.41
Total Income		88,147.90
Surplus / Deficit	Surplus	10,297.49

	4,279.00
2,400.00	
1,700.00	
179.00	
	22,000.00
20,000.00	
2,000.00	
	3,032.98
3,032.98	
	2,109.17
1,752.47	
356.70	
	463.58
35.09	
409.89	
18.60	
	1,674.77
1,292.90	
358.83	
23.04	
	17,743.59
5,809.16	
343.25	
4,993.91	
3,005.37	
314.68	
1,448.00	
606.76	
1,222.46	
	7,508.53
7,303.00	
205.53	
	654.00
654.00	
	18,108.00
1,404.00	
16,704.00	
	17,127.30
1,127.30	
16,000.00	
	94,700.92
	95,761.06
Surplus	1,060.14

Balance Sheet
for the year ended 31 December 2023

St Andrew's General Fund		
	2023	2022
	£	£
Balance Brought Forward (from the previous year)	18,985.24	14,670.10
Add back outstanding invoices from previous balance sheet		3,255
Annual Surplus / Deficit	10,297.49	£1,060.14
Balance carried forward	29,282.73	18,985.24

Building Fund Account - Receipts and Payments		
for the year ended 31 December		
(This is a Restricted Fund)		
	2023	2022
	£	£
Balance Brought Forward (from the previous year)	11,602.59	9,887.79
Income		
Gift envelopes	45.00	495.00
Donations by Standing Order	850.00	705.00
Gift Day and Other Donations		150.00
Bank Interest	130.28	15.76
Transfers from General Fund		1,753.04
	12,627.87	13,006.59
Expenditure		
Transferred to General Fund	4,680.00	1,404.00
Balance carried forward	7,947.87	11,602.59

Harry Taylor Legacy Account - Receipts and Payments		
for the year ended 31 December		
(This is a Restricted Fund at the discretion of the Vicar and Church Wardens)		
	2023	2022
	£	£
Balance Brought Forward (from the previous year)		625.01
Income		
Bank Interest		0.80
		625.81
Expenditure		
Transferred to General Fund		0.07
Transferred to Building Fund		625.74
Balance carried forward	-	-

St Andrew's Church Playgroup - Footsteps		
for the year ended 31 December		
(This is a Restricted Fund)		
	2023	2022
	£	£
Balance Brought Forward (from the previous year)		5,753.08
Surplus (Deficit) for the year		(5,753.08)
Balance carried forward	-	-

St Andrew's CAP Job Club		
for the year ended 31 December		
(This is a Restricted Fund)		
	2023	2022
	£	£
Balance Brought Forward (from the previous year)	17,420.31	4,477.89
Surplus (Deficit) for the year	(6,377.08)	12,942.42
Balance carried forward	11,043.23	17,420.31

Saint Andrew, Radcliffe
Summary of Investments (Legacies and other accounts)
for the year ended 31 December 2023

	2023 £	2022 £
Invested with the Central Board of Finance		
Roof Fund Account (an unrestricted fund)		
124001633D B14742 Radcliffe PCC Roof Fund Account	8,215.69	7,960.56
Other Fixed Interest Accounts (income generating) Restricted Funds		
124001392F Consolidated (H Rothwell) General Purposes	<u>1,709.50</u>	<u>1,613.36</u>
	<u>9,925.19</u>	<u>9,573.92</u>


 SUE HAMPSON
 LAY CHAIR PCC
 17/04/2024

St Andrews Radcliffe PCC
St Andrew's Church Playgroup - known as Footsteps
Income and Expenditure
for the year ending 31st December 2023

	2023	2022
<u>Income</u>		
Fees / Dinner Club		16,801.25
Other Income		750.71
		<u>17,551.96</u>
Net Income		16,000.00
Transfer - support from Church		<u>33,551.96</u>
Total Income		<u><u>33,551.96</u></u>
<u>Expenditure</u>		
Wages		33,145.96
HMRC (tax & National Insurance)		2,207.03
NEST Pensions		1,162.73
Teaching Resources		66.57
Admin Resources		6.88
Cleaning / Routine Maintenance		9.20
Refreshments		19.39
Training and Regulations		20.00
Electricity		1,010.21
Telephone		97.03
Other Expenditure		432.74
		<u>38,177.74</u>
Transfer - to General Fund		1,127.30
Total Expenditure		<u><u>39,305.04</u></u>
Trading Surplus / Deficit	Deficit	(20,625.78)
Transfer - support from Church		16,000.00
Transfer - To General Fund		(1,127.30)
Overall Surplus / Deficit		<u><u>(5,753.08)</u></u>


SUE HARRISON
LAY PCC CHAIR
17/4/2024

St Andrews Radcliffe PCC
St Andrew's CAP Job Club
Income and Expenditure
for the year ending 31st December 2023

	2023 £	2022 £
<u>Income</u>		
Standing orders	485.00	2,815.00
Other Donations	503.00	1,188.20
Other Income	6,000.00	20,533.16
Net Income	6,988.00	24,536.36
Transfer - support from Church PCC	1,200.00	1,200.00
Total Income	8,188.00	25,736.36
<u>Expenditure</u>		
Wages	10,939.52	7,567.95
HMRC	645.20	3.20
NEST Pensions	508.53	-
Manager's personal expenses	90.90	312.75
Admin Resources	398.39	107.77
Publicity	13.24	12.44
Refreshments	48.84	90.03
Events	44.26	221.95
Room Hire	397.00	1,311.00
CAP head office	720.00	720.00
Other Expenditure	436.60	1,386.85
	14,242.48	11,733.94
Transfer - To General Fund	322.60	1,060.00
Total Expenditure	14,565.08	12,793.94
Trading Surplus / Deficit	(6,054.48)	14,002.42
Transfer to General Fund	(322.60)	(1,060.00)
Overall Surplus/Deficit	(6,377.08)	12,942.42
<u>Outstanding Liabilities</u>		
Outstanding invoices / commitments	-	-


SUE HAMPSON
CAY CHAIR PCC
17/04/2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF St ANDREWS PCC, RADCLIFFE.

I report on the accounts of the PCC for the year ended 31 December 2023 which are set out on the pages aside.

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Charities Act, to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

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

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


A J Donohoe
DonnellyBentley Limited
Chartered Accountants
Hazlemere
70 Chorley New Road
Bolton BL1 4BY

Dated: 09 April 2024

Saint Andrew, Radcliffe
Funds - General Summary
for the year ended 31 December 2023

		31/12/2023 £	31/12/2022 £
Unrestricted Funds			
General Fund		29,282.90	18,985.41
	Current Account	538.71	681.38
	Deposit Account	28,683.09	18,242.93
	Cash	61.10	61.10
Total Unrestricted Funds		29,282.90	18,985.41
Restricted Funds			
Restricted Funds excluding Footsteps Playgroup			
Central Board of Finance - Roof Fund Account		8,215.69	7,960.56
Central Board of Finance Fixed Interest Securities:-			
Income Generating		1,709.50	1,613.36
Building Fund		7,947.87	11,602.59
Total Restricted Funds excluding CAP Job Club		17,873.06	21,176.51
St Andrew's CAP Job Club		11,042.45	17,420.31
	Bank account	10,979.19	17,356.27
	Cash	63.26	64.04
	Less Outstanding Cheques		
Total Restricted Funds		28,915.51	38,596.82
Total Net Assets		58,198.41	57,582.23

	31/12/2023		31/12/2022	
Total Income and Expenditure	Income	Expenditure	Income	Expenditure
General Fund	83,145.30	76,650.41	92,169.69	77,573.62
Building Fund	1,025.28	-	1,365.76	-
Harry Taylor Fund	-	-	0.80	-
Footsteps Playgroup	-	-	17,551.96	38,177.74
CAP Job Club	6,988.00	14,242.48	25,736.36	11,733.94
Totals	91,158.58	90,892.89	136,824.57	127,485.30

Note - These figures exclude transfers between funds and capital growth of investments


SUE HAMPSON
LAY CHAIR PCC

Financial statement for the Year Ending 31 December 2023
General Fund Receipts and Payments Account

INCOME	2023		2022	
	£		£	
Direct Giving		50,049.87		55,435.11
Gift Aided planned giving	32,884.00		36,394.54	
non-Gift Aided planned giving	4,683.13		4,870.00	
Payroll Giving	1,995.00		1,506.00	
Collections at Services	6,457.17		4,088.90	
Other Services and General Gifts	2,203.07		3,192.29	
SumUp Credit/Debit Card Gifts	765.79		2,549.24	
On-line Gifts	164.21		229.44	
Gifts and Collections for Particular Causes	897.50		2,604.70	
Investment Income		540.16		102.21
Dividends & Interest	540.16		102.21	
Events & Activities		14,658.90		7,561.87
Bible Notes	(49.86)		250.00	
Fund Raising events	4,263.85		-	
Payments for New Wine 2022 fees	827.08		613.60	
Who Let the Dads Out/Oasis/See&Know	70.70		440.80	
Parochial Fees due to Parish	682.00		3,876.47	
Parochial Fees due to the Diocese	8,675.13		2,381.00	
Collections by Other Organisations at Church	190.00		-	
Other Income		17,896.37		29,070.50
Legacies and Grants	-		5,689.50	
Utility Bills Refunds	540.00		-	
Gift Aid Receipts (via Diocesan Scheme)	13,925.49		-	
Donations for Refreshments & Event Food	-		81.35	
None charitable trading	-		288.85	
Loan short-term cash flow	-		20,000.00	
Other income	3,430.88		3,010.80	
Funds Transfer		5,002.60		3,591.37
Transfer from Building Fund	4,680.00		1,404.00	
Transfer from Hany Taylor Account (discretionary fund)	-		0.07	
Transfer from CAP job club	322.60		1,060.00	
Transfer from Footsteps	-		1,127.30	
Total Income		88,147.90		95,761.06
		-		75,761.06 without loan

Financial statement for the Year Ending 31 December 2023
General Fund Receipts and Payments Account

PAYMENTS

2023
£

2022
£

Mission and Charitable Giving		2,400.00
Overseas Missionary Societies	2,400.00	
Home Mission & Church Societies		
Vicar & Church Wardens Discretionary Fund		
Relating to work of the Church		42,940.08
Interest free short term cash flow loan	-	
Parish Share	42,940.08	
Salaries and Honoraria		
Payments for Staff other than the vicar		
Clergy & Other Ministry Expenses		1,153.38
Incumbents Working Expenses	1,153.38	
Assistant Staff & Visiting clergy		
Mission and Evangelism Costs		1,792.07
Support & Educational Costs		
Church Mission (Including CAP expenses)	206.44	
New wine	1,585.63	
Who Let the Dads Out		
Church Activities and Groups		1,607.21
Upkeep of Services	1,341.75	
Refreshments & Event Food	265.46	
Youth and Children's Church Groups		
Church running Expenses		20,479.22
Heating, Lighting, Utility	5,291.29	
Cleaning	509.56	
Insurance	5,090.47	
Maintenance	5,993.88	
Administration & Professional Costs	154.69	
Upkeep of Churchyard	2,108.00	
Live streaming tech	753.40	
Others	577.93	
Cost relating to Trading		254.45
Wedding fees etc to Diocese	157.00	
Bible Notes	97.45	
Governance		1,344.00
Governance	1,344.00	
Major Capital Expenditure		4,680.00
Church Building	4,680.00	
Footsteps demolition	-	
Loans and Transfers of money		1,200.00
Transfer to Building Fund		
Transfer to Footsteps Account		
Transfer to CAP Job Club Account	1,200.00	
Total Expenditure		77,850.41
Total Income		88,147.90
Surplus / Deficit	Surplus	10,297.49

	4,279.00
2,400.00	
1,700.00	
179.00	
	22,000.00
20,000.00	
2,000.00	
	3,032.98
3,032.98	
	2,109.17
1,752.47	
356.70	
	463.58
35.09	
409.89	
18.60	
	1,674.77
1,292.90	
358.83	
23.04	
	17,743.59
5,809.16	
343.25	
4,993.91	
3,005.37	
314.68	
1,448.00	
606.76	
1,222.46	
	7,508.53
7,303.00	
205.53	
	654.00
654.00	
	18,108.00
1,404.00	
16,704.00	
	17,127.30
1,127.30	
16,000.00	
	94,700.92
	95,761.06
Surplus	1,060.14

Balance Sheet
for the year ended 31 December 2023

St Andrew's General Fund		
	2023	2022
	£	£
Balance Brought Forward (from the previous year)	18,985.24	14,670.10
Add back outstanding invoices from previous balance sheet		3,255
Annual Surplus / Deficit	10,297.49	£1,060.14
Balance carried forward	29,282.73	18,985.24

Building Fund Account - Receipts and Payments		
for the year ended 31 December		
(This is a Restricted Fund)		
	2023	2022
	£	£
Balance Brought Forward (from the previous year)	11,602.59	9,887.79
Income		
Gift envelopes	45.00	495.00
Donations by Standing Order	850.00	705.00
Gift Day and Other Donations		150.00
Bank Interest	130.28	15.76
Transfers from General Fund		1,753.04
	12,627.87	13,006.59
Expenditure		
Transferred to General Fund	4,680.00	1,404.00
Balance carried forward	7,947.87	11,602.59

Harry Taylor Legacy Account - Receipts and Payments		
for the year ended 31 December		
(This is a Restricted Fund at the discretion of the Vicar and Church Wardens)		
	2023	2022
	£	£
Balance Brought Forward (from the previous year)		625.01
Income		
Bank Interest		0.80
		625.81
Expenditure		
Transferred to General Fund		0.07
Transferred to Building Fund		625.74
Balance carried forward	-	-

St Andrew's Church Playgroup - Footsteps		
for the year ended 31 December		
(This is a Restricted Fund)		
	2023	2022
	£	£
Balance Brought Forward (from the previous year)		5,753.08
Surplus (Deficit) for the year		(5,753.08)
Balance carried forward	-	-

St Andrew's CAP Job Club		
for the year ended 31 December		
(This is a Restricted Fund)		
	2023	2022
	£	£
Balance Brought Forward (from the previous year)	17,420.31	4,477.89
Surplus (Deficit) for the year	(6,377.08)	12,942.42
Balance carried forward	11,043.23	17,420.31

Saint Andrew, Radcliffe
Summary of Investments (Legacies and other accounts)
for the year ended 31 December 2023

	2023 £	2022 £
Invested with the Central Board of Finance		
Roof Fund Account (an unrestricted fund)		
124001633D B14742 Radcliffe PCC Roof Fund Account	8,215.69	7,960.56
Other Fixed Interest Accounts (income generating) Restricted Funds		
124001392F Consolidated (H Rothwell) General Purposes	<u>1,709.50</u>	<u>1,613.36</u>
	<u>9,925.19</u>	<u>9,573.92</u>


 SUE HAMPSON
 LAY CHAIR PCC
 17/04/2024

St Andrews Radcliffe PCC
St Andrew's Church Playgroup - known as Footsteps
Income and Expenditure
for the year ending 31st December 2023

	2023	2022
<u>Income</u>		
Fees / Dinner Club		16,801.25
Other Income		750.71
		<u>17,551.96</u>
Net Income		16,000.00
Transfer - support from Church		<u>33,551.96</u>
Total Income		<u><u>33,551.96</u></u>
<u>Expenditure</u>		
Wages		33,145.96
HMRC (tax & National Insurance)		2,207.03
NEST Pensions		1,162.73
Teaching Resources		66.57
Admin Resources		6.88
Cleaning / Routine Maintenance		9.20
Refreshments		19.39
Training and Regulations		20.00
Electricity		1,010.21
Telephone		97.03
Other Expenditure		432.74
		<u>38,177.74</u>
Transfer - to General Fund		1,127.30
Total Expenditure		<u><u>39,305.04</u></u>
Trading Surplus / Deficit	Deficit	(20,625.78)
Transfer - support from Church		16,000.00
Transfer - To General Fund		(1,127.30)
Overall Surplus / Deficit		<u><u>(5,753.08)</u></u>


SUE HARRISON
LAY PCC CHAIR
17/4/2024

St Andrews Radcliffe PCC
St Andrew's CAP Job Club
Income and Expenditure
for the year ending 31st December 2023

	2023 £	2022 £
<u>Income</u>		
Standing orders	485.00	2,815.00
Other Donations	503.00	1,188.20
Other Income	6,000.00	20,533.16
Net Income	6,988.00	24,536.36
Transfer - support from Church PCC	1,200.00	1,200.00
Total Income	8,188.00	25,736.36
<u>Expenditure</u>		
Wages	10,939.52	7,567.95
HMRC	645.20	3.20
NEST Pensions	508.53	-
Manager's personal expenses	90.90	312.75
Admin Resources	398.39	107.77
Publicity	13.24	12.44
Refreshments	48.84	90.03
Events	44.26	221.95
Room Hire	397.00	1,311.00
CAP head office	720.00	720.00
Other Expenditure	436.60	1,386.85
	14,242.48	11,733.94
Transfer - To General Fund	322.60	1,060.00
Total Expenditure	14,565.08	12,793.94
Trading Surplus / Deficit	(6,054.48)	14,002.42
Transfer to General Fund	(322.60)	(1,060.00)
Overall Surplus/Deficit	(6,377.08)	12,942.42
<u>Outstanding Liabilities</u>		
Outstanding invoices / commitments	-	-


SUE HAMPSON
CAY CHAIR PCC
17/04/2024

Accounts

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF St ANDREWS PCC, RADCLIFFE.

I report on the accounts of the PCC for the year ended 31 December 2022 which are set out on the pages aside.

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Charities Act, to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

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

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

A J Donohoe 
DonnellyBentley Limited
Chartered Accountants
Hazlemere
70 Chorley New Road
Bolton BL1 4BY

Dated: 23 May 2023

Saint Andrew, Radcliffe
Funds - General Summary
for the year ended 31 December 2022

		31/12/2022		31/12/2021	
		£		£	
Unrestricted Funds					
General Fund			18,985.41		14,670.27
	Current Account	681.38		656.15	
	Deposit Account	18,242.93		17,208.02	
	Cash	61.10		61.10	
	Plus cheques received not yet banked	-		-	
	Less Cheques issued not yet banked	-		-	
	Less Outstanding Invoices/Commitments	-		(3,255.00)	
Total Unrestricted Funds			18,985.41		14,670.27
Restricted Funds					
Restricted Funds excluding Footsteps Playgroup					
Central Board of Finance - Roof Fund Account			7,960.56		7,857.21
Central Board of Finance Fixed Interest Securities:-					1,865.86
Income Generating			1,613.36		
Harry Taylor Legacy Account					625.01
(discretion of Vicar and Church Wardens)			-		
Building Fund			11,602.59		9,887.79
Total Restricted Funds excluding Footsteps Playgroup and CAP Job Club			21,176.51		20,235.87
St Andrew's Church Playgroup (Footsteps)			-		5,753.08
	Bank - Classic a/c			6,925.88	
	Cash			(1,172.80)	
	Less Outstanding Cheques			-	
St Andrew's CAP Job Club			17,420.31		4,477.89
	Bank account	17,356.27		4,413.85	
	Cash	64.04		64.04	
	Less Outstanding Cheques				
Total Restricted Funds			38,596.82		30,466.84
Total Net Assets			57,582.23		45,137.11

		31/12/2022		31/12/2021	
		Income	Expenditure	Income	Expenditure
Total Income and Expenditure					
	General Fund	92,169.69	77,573.62	68,484.17	82,144.00
	Building Fund	1,365.76	-	1,872.46	9,301.92
	Harry Taylor Fund	0.80	-	0.05	-
	Footsteps Playgroup	17,551.96	38,177.74	76,575.47	91,966.33
	CAP Job Club	25,736.36	11,733.94	3,191.00	13,048.61
Totals		136,824.57	127,485.30	150,123.15	196,460.86

Note - These figures exclude transfers between funds and capital growth of investments

Financial statement for the Year Ending 31 December 2022
General Fund Receipts and Payments Account

INCOME	2022 £		2021 £
Direct Giving		55,435.11	64,687.30
Gift Aided planned giving	36,394.54		36,462.20
Income Tax Recovered	-		11,490.69
non-Gift Aided planned giving	4,870.00		8,189.58
Payroll Giving	1,506.00		1,339.00
Collections at Services	4,088.90		1,037.51
Other Services and General Gifts	3,192.29		2,578.00
SumUp Credit/Debit Card Gifts	2,549.24		1,141.07
On-line Gifts	229.44		1,163.83
Gifts and Collections for Particular Causes	2,604.70		1,285.42
Investment Income		102.21	55.33
Dividends & Interest	102.21		55.33
Events & Activities		7,561.87	3,731.54
Bible Notes	250.00		200.00
Fund Raising events	-		-
Payments for Soul Survivor fees	-		-
Payments for New Wine 2022 fees	613.60		551.40
Who Let the Dads Out/Oasis/See&Know	440.80		127.64
Parochial Fees due to Parish	3,876.47		234.00
Parochial Fees due to the Diocese	2,381.00		2,618.50
Collections by Other Organisations at Church	-		-
Other Income		29,070.50	10.00
Legacies and Grants	5,689.50		-
Utility Bills Refunds	-		-
Donations towards Vicarage Expenses	-		-
Donations for Refreshments & Event Food	81.35		-
None charitable trading	288.85		-
Loan short-term cash flow	20,000.00		-
Other income	3,010.80		10.00
Funds Transfer		3,591.37	9,334.92
Transfer from Building Fund	1,404.00		9,301.92
Transfer from Harry Taylor Account (discretionary fund)	0.07		-
Transfer from CAP job club	1,060.00		33.00
Transfer from Footsteps	1,127.30		-
Transfer from Investments	-		-
Total Income		95,761.06	77,819.09
		75,761.06 without loan	

Financial statement for the Year Ending 31 December 2022
General Fund Receipts and Payments Account

PAYMENTS		2022		2021	
		£		£	
Mission and Charitable Giving		4,279.00			3,100.00
Overseas Missionary Societies	2,400.00			2,400.00	
Home Mission & Church Societies	1,700.00			600.00	
From Collections and Donations for Specified Causes	-			100.00	
Vicar & Church Wardens Discretionary Fund	179.00			-	
Relating to work of the Church		22,000.00			38,426.00
Interest free short term cash flow loan	20,000.00				
Parish Share	2,000.00			38,426.00	
Salaries and Honoraria		3,032.98			5,199.96
Payments for Staff other than the vicar	3,032.98			5,199.96	
Clergy & Other Ministry Expenses		2,109.17			5,607.15
Incumbents Working Expenses	1,752.47			5,607.15	
OLM				-	
Assistant Staff & Visiting clergy	356.70			-	
Mission and Evangelism Costs		463.58			1,835.03
Alpha / Life Worth Living	-			-	
See & Know (Tuesday Group)	-			33.29	
Support & Educational Costs	35.09			121.11	
Church Mission (Including CAP expenses)	409.89			371.56	
New wine personal costs	-			1,288.00	
New wine	-			-	
Who Let the Dads Out	18.60			21.07	
Church Activities and Groups		1,674.77			1,851.99
Upkeep of Services	1,292.90			1,647.55	
Refreshments & Event Food	358.83			19.18	
Youth and Children's Church Groups	23.04			185.26	
Church running Expenses		17,743.59			16,064.80
Heating, Lighting, Utility	5,809.16			5,296.35	
Cleaning	343.25			80.50	
Insurance	4,993.91			4,324.44	
Maintenance	3,005.37			1,284.30	
Publicity	-			-	
Administration & Professional Costs	314.68			1,089.79	
Upkeep of Churchyard	1,448.00			2,544.00	
Live streaming tech	606.76			608.48	
Others	1,222.46			836.94	
Cost relating to Trading		7,508.53			397.33
Wedding fees etc to Diocese	7,303.00			-	
Bible Notes	205.53			157.33	
Collections by Other Organisations at Church	-			240.00	
Governance		654.00			360.00
Governance	654.00			360.00	
Major Capital Expenditure		18,108.00			9,301.92
Church Building	1,404.00			9,301.92	
Church Hall	-			-	
Footsteps demolition	16,704.00			-	
Loans and Transfers of money		17,127.30			7,360.00
Transfer to Building Fund	1,127.30			-	
Transfer to Footsteps Account	16,000.00			5,600.00	
Transfer to CAP Job Club Account	-			1,760.00	
Total Expenditure		94,700.92	74,700.92	without loan	89,504.18
Total Income		95,761.06	75,761.06	without loan	77,819.09
Surplus / Defecit	Surplus	1,060.14		Defecit	(11,685.09)
Outstanding Financial Commitments at 31 December		-			3,255.00
Invoices and purchase expenses incurred					
Upkeep of Churchyard	-			636.00	
Other Outstanding Committed Payments					
Wedding / Funeral fees payable to the Diocese	-			2,619.00	
Christmas collections for other charities	-			-	
Emmanuel community church funds	-			-	

St Andrews Radcliffe PCC
St Andrew's Church Playgroup - known as Footsteps
Income and Expenditure
for the year ending 31st December 2021

	2022	2021
<u>Income</u>		
Fees / Dinner Club	16,801.25	63,859.22
Photos	-	-
Insurance Claims	-	-
Bank Interest	-	-
Donations	-	-
Fund-raising Income	-	70.39
Other Income	750.71	12,645.86
Net Income	17,551.96	76,575.47
Transfer - support from Church	16,000.00	5,600.00
Total Income	33,551.96	82,175.47
<u>Expenditure</u>		
Wages	33,145.96	73,830.90
HMRC (tax & National Insurance)	2,207.03	6,445.02
NEST Pensions	1,162.73	2,868.08
Teaching Resources	66.57	1,235.55
Admin Resources	6.88	751.31
Cleaning / Routine Maintenance	9.20	614.85
Refreshments	19.39	239.64
Training and Regulations	20.00	408.94
Electricity	1,010.21	2,675.44
Telephone	97.03	185.95
Building Maintenance	-	570.00
Insurance	-	635.56
Photos	-	-
Fund-raising Expenses	-	-
Reimbursement of Fees Overpaid	-	-
Other Expenditure	432.74	1,505.09
	38,177.74	91,966.33
Transfer - to General Fund	1,127.30	
Total Expenditure	39,305.04	91,966.33
Trading Surplus / Deficit	Deficit (20,625.78)	Deficit (15,390.86)
Transfer - support from Church	16,000.00	5,600.00
Transfer - To General Fund	(1,127.30)	
Overall Surplus / Deficit	(5,753.08)	(9,790.86)
<u>Outstanding Liabilities</u>		
Outstanding invoices / commitments		

St Andrews Radcliffe PCC
St Andrew's CAP Job Club
Income and Expenditure
for the year ending 31st December 2022

	2022	2021
<u>Income</u>		
Standing orders	2,815.00	2,621.00
Other Donations	1,188.20	570.00
Fund-raising Income	-	-
Other Income	20,533.16	-
	<u>24,536.36</u>	<u>3,191.00</u>
Net Income	24,536.36	3,191.00
Transfer - support from Church PCC	1,200.00	2,820.00
Transfer from General Fund - Other gifts less expenses	-	-
Total Income	<u>25,736.36</u>	<u>6,011.00</u>
<u>Expenditure</u>		
Wages (from 8th October 2019)	7,567.95	7,337.84
HMRC	3.20	684.60
NEST Pensions	-	-
Manager's personal expenses	312.75	129.29
Admin Resources	107.77	2,341.46
Publicity	12.44	-
Refreshments	90.03	10.34
Events	221.95	93.26
Training and Regulations	-	-
Room Hire	1,311.00	612.00
CAP head office	720.00	660.00
Other Expenditure	1,386.85	1,179.82
	<u>11,733.94</u>	<u>13,048.61</u>
Transfer - To General Fund	1,060.00	-
Total Expenditure	<u>12,793.94</u>	<u>13,048.61</u>
 Trading Surplus / Deficit	 14,002.42	 (7,037.61)
Transfer - To General Fund	(1,060.00)	-
Overall Surplus / Deficit	<u>12,942.42</u>	<u>(7,037.61)</u>
 Outstanding Liabilities		
Outstanding invoices / commitments	<u> </u>	<u> </u>

Balance Sheet

for the year ended 31 December 2022

St Andrew's General Fund		
	2022	2021
	£	£
Balance Brought Forward (from the previous year)	14,670.10	25,783.10
Add back outstanding invoices from previous balance sheet	3,255.00	3,827.00
Annual Surplus / Deficit	1,060.14	(11,685.00)
Less Outstanding invoices/commitments at end of year	-	(3,255.00)
Balance carried forward	<u>18,985.24</u>	<u>14,670.10</u>

Building Fund Account - Receipts and Payments		
for the year ended 31 December (This is a Restricted Fund)		
	2022	2021
	£	£
Balance Brought Forward (from the previous year)	9,887.79	17,317.25
Income		
Gift envelopes	495.00	831.00
Donations by Standing Order	705.00	540.00
Donations from Bookstall	-	-
Craft Sales and other fund-raising	-	-
Gift Day and Other Donations	150.00	500.00
Bank Interest	15.76	1.46
Transfers from General Fund	<u>1,753.04</u>	<u>-</u>
	13,006.59	19,189.71
Expenditure		
Transferred to General Fund	<u>1,404.00</u>	<u>9,301.92</u>
Balance carried forward	<u>11,602.59</u>	<u>9,887.79</u>

Harry Taylor Legacy Account - Receipts and Payments		
for the year ended 31 December (This is a Restricted Fund at the discretion of the Vicar and Church Wardens)		
	2022	2021
	£	£
Balance Brought Forward (from the previous year)	625.01	624.96
Income		
Bank Interest	<u>0.80</u>	<u>0.05</u>
	625.81	625.01
Expenditure		
Transferred to General Fund	<u>0.07</u>	<u>-</u>
Transferred to Buildings Fund	<u>625.74</u>	<u>-</u>
Balance carried forward	<u>-</u>	<u>625.01</u>

St Andrew's Church Playgroup - Footsteps		
for the year ended 31 December (This is a Restricted Fund)		
	2022	2021
	£	£
Balance Brought Forward (from the previous year)	5,753.08	15,543.94
Add back outstanding invoices from previous balance sheet	-	-
Surplus (Deficit) for the year	(5,753.08)	(9,790.86)
Less Outstanding invoices at end of year	-	-
Balance carried forward	<u>-</u>	<u>5,753.08</u>

St Andrew's CAP Job Club		
for the year ended 31 December (This is a Restricted Fund)		
	2022	2021
	£	£
Balance Brought Forward (from the previous year)	4,477.89	11,515.50
Add back outstanding invoices from previous balance sheet	-	-
Surplus (Deficit) for the year	12,942.42	(7,037.61)
Less Outstanding invoices at end of year	-	-
Balance carried forward	<u>17,420.31</u>	<u>4,477.89</u>

Saint Andrew, Radcliffe
Summary of Investments (Legacies and other accounts)
for the year ended 31 December 2022

	2022 £	2021 £
Invested with the Central Board of Finance		
Roof Fund Account (an unrestricted fund)		
124001633D B14742 Radcliffe PCC Roof Fund Account	7,960.56	7,857.21
Other Fixed Interest Accounts (income generating) Restricted Funds		
124001392F Consolidated (H Rothwell) General Purposes	1,613.36	1,865.86
	<u>9,573.92</u>	<u>9,723.07</u>

Invested in Britannia Building Society

Legacy for General Building Work (decoration)
(Note: the 2018 figure only includes interest up to 2007)

Opening Balance

Interest from 2007 to 2019 (net)

Account Closed on 5th July 2019 * - withdrawn

Closing Balance

* Cheque paid into General Fund 9th July 2019.

Royal Bank of Scotland Gold Deposit Account	2022	2021
Harry Taylor Legacy Account (Restricted Fund)	£	£
Under the control of the Vicar and Church Wardens		
(see also under balance sheet)	<u>-</u>	<u>625.01</u>

Accounts



st andrew
RADCLIFFE

*Knowing and making known the God who is love:
Reaching people for Christ Jesus:
Equipping the believers: Growing leaders*

APCM Reports for 2021

Agenda for the Meeting of Parishioners And Annual Parochial Church Meeting

To be held on Wednesday 9th March 2022 at 7.30pm

Annual Vestry Meeting

1. Apologies for Absence
2. Appointment of Secretary for the Annual Meetings
3. Minutes of the 2021 Annual Vestry Meeting
 - a. Approval
 - b. Matters arising from the Minutes
4. Election of Church Wardens

Annual Parochial Meeting

1. Apologies for Absence
2. Minutes of the Annual Parochial Meeting 2021
 - a. Approval
 - b. Matters arising from the Minutes
3. Electoral Roll Officer's Report
4. Financial Report - including:
 - a. Treasurer's Report
 - b. Appointment of the Independent Examiner
5. Churchwardens Report (*In APCM Report Booklet*)
6. Buildings Report (*In APCM Booklet*)
7. Deanery Synod Report (*In APCM Report Booklet*)
8. Safeguarding Officer's Report
9. Reports from different church groups & organisations (*In APCM Report Booklet*)
10. Elections and Appointments
 - a. Election of Parochial Church Council Members
 - b. Appointment of Deputy Wardens
11. Questions from the congregation (*people that are registered on the Electoral Roll*)
12. Setting the next APCM Date:



ST ANDREW'S CHURCH

APCM Minutes of meeting

Wednesday 5th May 2021

Held on Zoom at 7.30pm

PRESENT

Jo McKee	Lindy Bladen	Roy Bladen	Harishchandra Patel
Dylan Brooks	Raynor Brown	Bill Dudley	Maureen Fawcett
Wendy Fawcett	Alan Forster	Joyce Forster	Ann Graham
Nicola Grindrod	Elizabeth Guite	Sue Hampson	Diana Harrison
Geoffrey Hayes	Glenys Hayes	Mavis Leach	Sally Haughton-Brooks
David Holden	Jayne Holden	Bill Openshaw	Bob May
Stephanie Noden	Karen Openshaw	Beverley Powell	Shelia Roberts
Sandra Rowbottom	Brian Samuels	Nicola Smithies	Sarah Taylor
Jennifer Tomlinson	Fiona Trewartha	Simon Trewartha	Deborah Vine
Mike Vine	David Wild	David Middlefell	Eileen Middlefell
Marie Laycock	Matthew Laycock		

2021 ANNUAL VESTRY MEETING

In this part of the meeting, voting for Churchwardens is open to everyone, i.e. you don't need to be on the electoral roll to approve the Minutes of last year to vote for our churchwardens

1) APOLOGIES FOR ABSENCE

As above.

2) APPOINTMENT OF SECRETARY FOR THE ANNUAL MEETING

Sue Hampson is secretary for the PPC. Jo asked Sue if she would take the Minutes for this meeting and this was accepted.

3) MINUTES OF THE 2020 ANNUAL VESTRY MEETING

a. Approval

There were no amendments.

Proposed: Jo McKee; Seconded: David Wild; Majority in agreement

b. Matters Arising from the Minutes

None.

4) ELECTION OF CHURCHWARDENS

Jo thanked David Wild and Sally Haughton-Brooks for all their hard work this year.

- David Wild
Proposed: Sarah Taylor
Seconded: Maureen Fawcett
Vote in agreement: All
- Sally Haughton-Brooks
Proposed: Maureen Fawcett
Seconded: Sarah Taylor
Vote in agreement: All

Annual Vestry Meeting formally closed

2021 ANNUAL PAROCHIAL MEETING

1. APOLOGIES FOR ABSENCE

As above.

2. MINUTES OF THE ANNUAL PAROCHIAL MEETING 2020

a) Approval – There were no amendments

Proposed: Jo McKee Seconded: Abby Latham-Holt

All in Agreement

b) Matters Arising from the Minutes

None.

3. ELECTORAL ROLL – OFFICER'S REPORT

Last year we had 133 people on the electoral roll. We have removed five people from the electoral. For individuals who have moved to different churches and sadly one member of the church family, Trevor Smith, has died.

This year we have added 10 people so we have 138 on our electoral roll.

a) Treasurer's Report – see attached. Thank you to Ruth Giles (Gift Aid) and Diana Harrison (banking).

Appointment of Independent Examiner Donnelly Bentley is the Accountants, who we have used for several years.

Proposed: Brad Latham-Holt; Seconded: Bob May; All in agreement

Any questions

There were no questions.

Jo thanked Brad for all his hard work in keeping the church and Footsteps accounts.

5. CHURCHWARDENS REPORT

Please see APCM Report booklet.

6. BUILDING REPORT

Please see APCM Report booklet.

7. DEANERY SYNOD REPORT

Please see APCM Report booklet.

8. SAFEGUARDING OFFICER'S REPORT

Jo thanked Steph for helping us keep the church as a safe environment for us all.

Steph read out the policies:

- 1) Policy Statement on the safeguarding of children and young people in St. Andrew's Parish
- 2) Policy Statement on the safeguarding of adults in St. Andrew's Parish.

These policies were agreed by the PCC in March of last year. They will be reviewed at our first PCC Meeting in May and any changes will be brought to us. The booklet will be at the back of church.

9. REPORTS FROM DIFFERENT CHURCH GROUPS AND ORGANISATIONS

All are in the APCM Report booklet. Jo thanked everyone for their reports.

10. ELECTIONS AND APPOINTMENTS

A) Parochial Church Council Members

Jo thanked those members of the PCC who were stepping down this year:

- 1) Danielle Halton
- 2) Steph Noden
- 3) Karen Ramsay
- 4) Nicola Smithies

We have 5 people coming forward for 3-year term on the PCC:

- 1) Hannah McKee
Proposed: Sally Haughton-Brooks Seconded: David Wild
All in agreement
- 2) Simon Trewartha
Proposed: Sally Haughton Brooks Seconded: David Wild
All in agreement
- 3) Craig Giles
Proposed: Sally Haughton-Brooks Seconded: David Wild
All in agreement
- 4) Elizabeth Wainwright
Proposed: Jo McKee Seconded: David Wild
All in agreement
- 5) Harish Patel
Proposed: Jo McKee Seconded: David Wild
All in agreement

b) Appointment of Side people/Deputy Wardens

Under new 2020 Church Representation rules sides persons will be approved in the first PCC Meeting after the APCM.

11. ANY QUESTIONS

There were no questions from the congregation.

12. APCM DATE FOR NEXT YEAR

To be confirmed.

Proposed 2022 St Andrew's PCC Membership List

Ex-officio Members:

- | | |
|--|--|
| 1. Priest: Rev Jo McKee | 6. Reader 3: Dave Roberts |
| 2. Church Warden 1: David Wild* ¹ | 7. Employee: Abby Latham-Holt |
| 3. Church Warden 2: Sally Haughton-Brooks* | 8. Employee: Julie Macauley |
| 4. Reader 1: Mike Vine | 9. Employee: Karen Ramsay |
| 5. Reader 2: Bob May | 10. Gill Ellis (Head teacher of St Andrew's Primary) |

Elected Members (Max 12 positions):

- | | |
|-------------------------------------|-------------------------|
| 1. Brad Latham-Holt (PCC Treasurer) | 7. Craig Giles |
| 2. Carroll Cummins | 8. Hannah McKee |
| 3. Gemma Roberts | 9. Elizabeth Wainwright |
| 4. Sheila Roberts | 10. Simon Trewartha |
| 5. Sarah Taylor | 11. Harish Patel |
| 6. Diane Moran (re-election)* | 12. Vacancy* |

Deanery Synod Reps:

1. Sue Hampson (PCC Secretary)
2. Deb Vine
3. Vacancy *
4. Raynor Brown

Electoral Roll Officer: Raynor Brown

Standing Committee: is required by Church Governance and so after this meeting the PCC shall nominate Standing Committee members: Vicar, Churchwardens, Lay-Chair, Treasurer, PCC Secretary, and 2 PCC members.

¹ *TBC through election at this APCM

Annual Reports

from January – December 2021

St Andrew's Mission Statement & MAP

Vicars reflections on the mission and ministry during 2021

Reports:

Godly Governance

1. Church Wardens Report
2. Treasurer's Report
3. PCC Secretary's Report
4. Safeguarding Report
5. Deanery Synod Report
6. Mission Partners Report
7. Building & Grounds report

Knowing and making known the God who is love (worship)

8. Emmanuel Community
9. Readers Report
10. Worship Band
11. Sunday See & Know
12. Tech Team

Reaching people for Christ Jesus (mission)

1. Schools ministry
2. CAP Job Club Report
3. Tuesday See & Know
4. Who Let The Dads Out?
5. Footsteps

Equipping the believers (discipleship)

1. Discipleship Evening
2. Youth Group
3. Connect groups

Growing leaders

4. Ordinands
5. Church Army
6. Vocations

Community building

7. Oasis
8. Quiz Night



St Andrew's

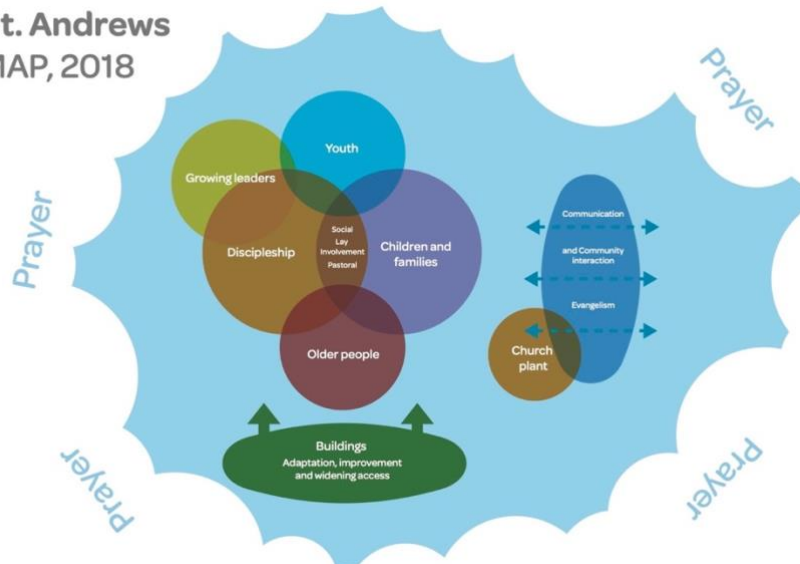
Mission Statement:

- Knowing and making known the God who is love:
 - Reaching People for Christ Jesus
 - Equipping the believers
 - Growing leaders

Mission Action Plan (MAP) Priorities²

1. Buildings for ministry
2. Grow homegroups / life groups / discipleship
3. Midweek All Age Service
4. Church Plant on the Coronation Estate

**St. Andrews
MAP, 2018**



² These were formally submitted to Manchester Diocese in 2018 and will be reviewed in light of the pandemic.

Vicars reflections on God at work in the life of St Andrew's during 2021

Adapting ministries in response to this everchanging COVID Season:

- 2 Online Sunday Services (Jan-July): 945 Kids Service & 1030 Morning Worship. From September we joined the services together at 10am.
- September we started the Thursday services: 2.30pm Fortnightly service and 4pm All Age weekly service.
- 3 weekly daily offices: Morning Prayer (MP), Evening Prayer (EP) and Night Prayer (NP) – mainly led by lay people.
- Tech Team established and new people brought onto the team.
- Live streaming from the building with an established following on Facebook (FB) & YouTube
- Weekly discipleship evening: x3 courses in 2021 with between 15-30 people attending, ages ranging from 15-86.
- Online Youth Group (Jan-July), Sunday evening Youth group (September onwards).
- Weekly 'Church Update Email' instead of the weekly paper news sheet. This has a Biblical reflection and prayer responses for people to engage with as well as being our main source of communication.

God at work in people's lives

- 134 households have now registered for our weekly 'Church Update Email' (124 in 2020)
- Official Ministry Training: Local Ordination and Church Army training started for 2 church family members.
- 2 new vocation enquiries
- 3 people exploring ALM ministry having been significantly involved in church life since the first lockdown.
- 1 new ordinand started in November 2021.
- Oasis started again in September and with the co-ordination of Steph managed to create the most beautiful Christmas Tree and Christmas event.

God at work in mission

- CAP Job Club has run a number of times this year.
- Emmanuel Community (new worshipping community) has now been invited to plant into Radcliffe Primary School and is now established within the Manchester Diocese 'Antioch Network' as Emmanuel Community Church.

God's provision

- Financially stable: Paid last year's Parish Share in full.

- Increased giving: Moved most people from the envelope scheme to Standing orders.
- Envelope giving was much higher than expected
- Ended the year in a better financial position than the previous year.
- A brilliant PCC to work with over the past year, making good decisions in difficult circumstances.
- Volunteers to run WLTD0 on a Saturday morning.

The things as church leader that I'm lamenting over:

- Funerals for church family members
- Missing the kids who have not yet returned.
- Having to pause the See & Know toddler group until we find a new leader.

Things as church leader I'm praying about:

- How do we continue to re-establish 'church'?
- What is God calling us to do in this next year?
- How can we pray more together?
- How can we share our faith this the community around us?
- Children and young families.

Godly Governance

Church Wardens

Covid restrictions have limited the activities at church, so during the past 12 months the Church Wardens have been utilised to ensure that, when open, the church family has been kept safe (hand sanitizer, masks etc.) and adhered to the safe distancing regulations imposed. In addition, the Wardens assisted with setting up the equipment for the summer external children's services; marking out the car park and pathways as required and assisting as appropriate.

Sally recorded a number of activities for the weekly online service to encourage our younger congregation to participate, whilst the church was closed. Sally ensured these activities were linked to the weekly readings.

The Church Wardens oversaw a graveyard tidy up, cutting back weeds around the church, headstones and perimeter walls; while getting soaked due to the sudden downpour.

We would like to thank Hannah, Harish and Raynor for their support and help over the 12 months.

Sally Haughton-Brooks

Financial Report

Year ended 31st December 2021

The Accounts for 2021 have been independently examined by Donnelly Bentley Ltd and submitted for the approved of the PCC on 20 April 2021. A copy is provided as an appendix to this report, together with a copy of projected General Fund income and expenses for 2022. Please contact me if you have any questions.

I would like to thank everyone who has given support to the work involved in Church Funds. Thanks to the Church Wardens and Harish for collecting and taking payments in the building throughout the various seasons of Covid. Special gratitude must be shown to Diana Harrison for doing our collecting, counting and banking, and to Ruth Giles for keeping all our GiftAid claiming in order. You guys are amazing so Thank you so much for your servant hearts. I would also like to thank Rev Jo McKee for the time, and effort she has put into lots of aspects of this work over the year, her wisdom and gifts are appreciated. Thank you also to Karen Ramsey who has produced the years accounts for the footsteps to accompany the other items that will be examined by Donnelly Bentley

After a positive 2020, 2021 began with our budget. The PCC decided to invest some money in our present Church building and with some ideas for the future, and the budget allowed for this so we planned to use £10,000 of building fund money. St Andrew's financial position

then remained relatively healthy over the first half of the year, but we ran into a couple of obstacles along the way.

INCOME

- We projected £44,150 for our 2021 Income of regular donations (Envelope & Standing order)– It is slightly lower than earlier years to reflect significant givers having moved to pastures new
- We also projected a possible £12,000 from gift aid
- We subsequently received £44,651 and £11,491 gift aid
- Our total income from all direct giving without gift aiding was £53,089 and we had budgeted conservatively to £49,750 so many many thanks for your kind & generous giving
- We didn't claim our building work grants back during 2021 so they aren't reflected on the accounts as planned and are ultimately lower due to some of the work not being eligible

EXPENDITURE

- We still wanted to see our ongoing commitment to the mission of the church both locally and in supporting organisations working further afield, budgeting around £5,000 to these causes. Unfortunately £9,400 is the total amount we gave in 2021 as we needed to transfer an extra £5,000 to footsteps in November
- We paid beyond our parish share total, and council tax bill total for the year leaving us in credit for both
- Even the cost of running the building was up on 2020 by £1,120 - taking us to £16,065

Parish Share

- Our 2021 parish share was £36,500 – It had gone up £2,000 on the previous year but it's great that we were able to pay it in full, for the Fifth year in a row.

This has been helped by still having a reduced Parish Share and we are grateful to the Diocese for this agreed concession.

Gift aid

- £11,490.69 has been claimed through gift aid in 2021 – around a £1,000 a month really makes a huge difference to our financial situation
- Thanks again to Ruth Giles for serving our gift aid needs as a church family and claiming these amounts for us.

Church Building expenditure:

This is where our building spend went this year

- 24th March we had an Alarm system fitted at a cost of £2,182.92
- Our 2021 insurance cover was £4,324
- Our insurance company also did a full review and highlighted that a full electrical test was needed to keep us safe and insured, we had this done 14th July at a cost of £540
- £3,201 on 1st April we repaired and decorated the Church doors and Entrance, spending another £378 on the floodlights outside
- During the year we began investment in the future. Starting to explore how to develop an accessible toilet and kitchen in the building, spending £228 for initial consultations then on 5th November we had a full Topographical survey done by Bradshaw Gass & Hope for £3,312
- We have spent £5,296 on the buildings utility/heating & lighting this year. Heating bills being the largest cause for concern
- We have continued to spend on online service technology to try and utilise the best software and hardware we can at the best value, this year spending just over £600

CAP Job Club Expenditure

- The CSA have granted us a total of £28,590 over three years 2020-2023 to fund our CAP (Christians Against Poverty) Job Club. 2021 and 2022 should see us receive our last two payments of £8,840 each year. This allows the Job club to be managed, along with up to two other members of part time staff and the volunteers. One of the hired job coaches left us in the summer, but Radcliffe primary school has been secured as the hired space for both this out reach and Emmanuel Community Church. The bank account is far lower than projected due to us not receiving 2021's portion of the grant towards the end of the year and are unsure why; this situation is being monitored currently by PCC

Footsteps – St Andrew's Pre-School Playgroup

Footsteps has been very unstable this year due to the continuation of the pandemic and all the uncertainty's. Karen has written about this in her report. There has been concern over the limited remaining life and maintenance needs of Footsteps building for a few years now.

The Vicarage

St Andrew's Vicarage continues to be owned by the Diocese of Manchester, and due to financial pressures, they are still selling the vicarage as it is no longer deemed 'fit for purpose'.

In Conclusion

I thank God that He enables us all to worship Him in our giving, both financially and with our time and abilities, and I thank all of you who give to support the life of the Church which has made my job as treasurer less stressful. The Church family and beyond really get on board, and this is such a blessing!

The treasurer's role is a challenging one in both mental patience and time, but I hope I have shown that if God nudges you to do something, he will make sure you are in the right place

doing the right thing and get you through it. I have really enjoyed my second year as treasurer and would like to remain in the position until the next APCM 2023. God has highlighted a new direction for our family which takes us to serve the community around our home in Bolton, in the new Church Plant 'New life Church'. We are a little way through our transitional period from St Andrews to our new Church family, and so I will start the handover process in the coming months, making sure to best handle the situation with as much professionalism as possible. I have started by streamlining the processes as much as possible now covid restrictions have lifted, and will work closely with whoever gets the call to take over from myself.

Please contact me on the following if you're interested in what's involved, or how you could help serve God in Church finances
07958129314, treasurerstandrewsradcliffe@gmail.com

Brad Latham-Holt, Hon. Treasurer

PCC Secretary

The PCC has continued to meet each month, either face to face or on Zoom.

This year we have had 11 ex officio members and 12 elected members. There are also 4 members who attend as elected to the Deanery Synod. Regular attendance numbers are usually between 12-16.

The PCC have continued to work together to ensure we have been able to meet the challenges of serving the Church and looking after the building during the pandemic. This has included - maintenance of the buildings and grounds, re-organisation of the Church, reviewing the Charities St Andrew's support, safeguarding, children's work and raising funds; amongst other topics. Jayne Holden and Adam Barclay will be stepping down from the PCC this year and on behalf of the PCC, I would like to thank them for all their contributions to the PCC meetings and supporting the ministry of the Church.

Sue Hampson

Safeguarding

We have had no safeguarding issues this year.

DBS's applied for this year: Craig Giles, Hannah McKee and Carroll Cummins have received their DBS certificates as they are Trustees of St Andrew's due to being on PCC.

Stephanie Noden

Deanery Synod

This last year has seen a huge change in how our deaneries operate. We have previously been part of the Radcliffe and Preswich deanery, but have now come together as a much larger deanery with Bury & Rossendale. In April we met together via zoom to discuss what our deanery synod meetings would look like in the future. Discussions have been mainly around the formation of our missional communities and our roadmap ahead.

Deb Vine

Mission Partners

As a PCC we continue to financially support Open Doors, CAP (Christians Against Poverty) and Mission Direct. In the year to come we shall be examining our giving, to make sure we are giving 10% of our income, and also we will continue to review our giving to mission partners.

Jo McKee

Building & Ground

Due to Covid there has been no actual building work done in the past 12 months. All maintenance work has been delayed and has been scheduled for January 2022, this includes PAT testing and service of the boiler.

The church is looking at the feasibility of installing new kitchen and disabled toilets. At this point we have had surveys of the grounds done and plans of potential layout options submitted for PCC consideration. This is again on-going and will continue well into 2022 before any Faculties can be considered or submitted.

There is an ongoing issue with teenagers in the church yard and the Wardens spend 10-15 minutes each Sunday removing rubbish strewn around the church doors and graveyard. In addition, we have had regular "clean ups" with church members volunteering their time to do a more thorough clean up.

Once Covid restrictions were relaxed a little and it was confirmed acceptable, members of the PCC refitted a number of pews at a safe distance. These are now in full use and the Church Wardens ensure safe distancing restrictions are met.

Sally Haughton-Brooks

Knowing and making known the God who is love (worship)

Emmanuel Community

Emmanuel Community Emmanuel Community is a new church plant who meet at Radcliffe Primary School on the Bolton Road estate. We are part of the Antioch Network. We meet on a Sunday afternoon; from February we hope to begin meeting weekly.

Our all-age services have a relaxed friendly style. We serve hot drinks with chocolate biscuits as people arrive, then we begin with a quiz, we watch a video about Jesus, have worship, simple prayers and crafts and we have a “thought for the day” where we think about how the story applies to our lives. There is a lively family atmosphere.

Our community has grown over the last two years, with many new people getting involved. Our numbers fluctuate greatly, ranging from eight to thirty-nine, with an average of 24. We have a weekly homegroup and a strong emphasis on pastoral care. It is great to see our church family come to know Jesus more in their lives. Several of us went on a camping weekend in August which was great fun and led to one of our ladies reaffirming her baptismal vows.

Please pray for more people to come and help, and that new people from the local community will come along, feel welcome and get involved. May God continue to bless us in all we do. Thank you

Julie Macauley

Readers

During 2021 we have had four Readers after Jane joined Bob, David and Mike. We all serve in slightly different ways but all know and love the Lord. We have been involved in many different aspects of Saint Andrew’s life, and not just leading and preaching on Sundays. Although we all enjoy that part of our role, the rest of our ministry, often unseen by more than a few, is equally rewarding. I am sure that I speak for us all when I say we wouldn’t want to give up either aspect!

We do rely on people praying for us, thank you for all of you who do, please feel welcome to join that group. If you would like particular pointers, please ask - we are really very nice. In the last year Bob has become a grandad and David has become a grandad for the third time. Both are doing well.

A notable event this year will see the number of Readers fall back to three as Bob is ordained. Please continue pray for the four of us, asking that we will be able to continue to be faithful and true to our calling.

Mike Vine

Worship Band

The Ark Band have regrouped after the lockdown period. Coming back together in the form of:

Stephen Leach – Keyboards

John Macauley – Guitar

Elizabeth Roney – Vocal

There has been a wonderful move of the Spirit for the worship band in this new form, the focus of prayerful worship and praising God our Father is bringing some vibrant and much welcome worship life back to the St Andrews church family.

They are currently building up a body of songs as Elizabeth is quite new to leading worship. Julie Leach is coming alongside Elizabeth and providing some guidance – she is a long-standing member of the Ark Band but has had to step away from leading due to family commitments.

This time of re- establishing a new rhythm of playing once or twice a month is currently helpful whilst the band returns to the church after COVID.

Mike has not returned to St Andrews Ark Bank so this leaves them without a drummer.

Our prayer would be that we can build on the new form of the band with others who are committed in their call to lead worship.

Elizabeth Wainwright & Stephen Leach

Sunday See & Know Group

Sunday worship continues to be a steady group. On returning to worship after the pandemic we are currently offering a Sunday group on the 2nd and 4th Sunday of the month to allow a slow and steady return to routine.

Space

We are currently using the Vestry for our group. It is a small but comfortable and convenient space considering the current climate. We have made adjustments as we go to best suit the constantly changing environment and to continue to try and meet the needs of our families.

Attendance

Attendance is currently lower than previous years due to the pandemic. We are slowly seeing the return of some of our families. Since reopening we have seen attendance fluctuate from a high of 11 to a low of 2. Most of our children attend with an adult.

Topics

We continue to follow our rolling two-year plan of topics. This has been reviewed and adjusted at regular intervals. As have reopened See and Know by returning to a popular and core topic: creation.

Our topics include:

- Jesus and his Miracles
 - Families
 - Senses
 - People who know Jesus
 - Creation
 - Animals great and small
 - Seasons
 - Inside God's big book
- We also include special occasions and times of celebration throughout the year.

Routine We follow a structured session each week to ensure continuity and familiarity for our children.

- Come in and find a cushion to seat on.
- Welcome songs
- Story (Including props to stimulate and engage the children)
- Craft
- Singing
- End with Prayer

Ann Graham

The Tech Team

St Andrew's Tech Team was set up by a group of the church family in mid-2020 due to the COVID-19 situation to explore the streaming of church services from the church building to take over from Jo who was streaming from the vicarage at that time.

The group is currently made up of myself, Brad Latham-Holt, Harish Patel, Hannah McKee, Abigail Powell, Amelia Powell and Bob May. Other members of the church family as and when needed.

Our first service streamed online was the Remembrance Sunday service and initially used the church family's tech equipment. However, in late 2020, we were given the go ahead by the PCC to fund raise and purchase our own equipment. We purchased a Mac along with a Webcam and all of the wiring to be able to install the equipment into church to enable basic streaming via Facebook.

Initially, there was Hannah McKee, myself and Brad Latham-Holt who were responsible for streaming online but our ranks have been strengthened by the welcome addition of Abigail and Amelia in mid 2021 and Bob May as our 'back up'.

In early 2021, services resumed with people also attending services and Communion services were started again so this meant that a new camera was needed in the Chancel, and this was installed so that users online could join in as much as they could with the Communion services.

Throughout 2021 using this new equipment hasn't gone without its technical hitches, and we have upgraded our kit along the way with a new router, as well as more kit to help with the sound quality of the online stream. The team are always learning and look to improve things as we go along and we would welcome any comments or suggestions from the church family.

It goes without saying too, if you have a love a tech (or even if you don't, we can train you!) and would like to be a part of the tech team please do speak to one of us and we will gladly welcome you to our ranks.

Being online with our services gives us a greater presence in our area reaching out to more people who might want to come to our church and even wider across the world to people who used to live in our area to make the Good News known to as many people as we can. It also enables us to be able to stream weddings, baptisms and funerals to those who previously couldn't make it to our building.

We look forward to building upon what we already have in the future, and we look forward with this exciting new ministry as it unfolds.

Craig Giles

Reaching People for Christ Jesus (mission)

Schools Ministry

Covid had a real impact on our school ministry. Rev Jo was able to send in collective worship videos to St Andrews school and Gorsefield, but in person assemblies was not possible.

In September Rev Jo was able to start doing assemblies at St Andrew's, Gorsefield and Radcliffe Primary schools. At Christmas Jo was able to host a lunchtime meeting with the headteachers to mark the end of the year.

Julie Macaulay, from September, started co-leading assemblies at Radcliffe Primary as this school hosts Emmanuel Community church and so there is a clear relational and missional link here for Julie.

It's a real privilege to be able to minister in our local schools and make connections with children, staff and parents. Praying that 2022 will be easier!

Jo McKee

CAP Job Club

CAP Job Club in partnership with St Andrews, Emmanuel Community runs a CAP (Christians Against Poverty) Job Club, where we run the excellent "Steps to Employment" course. The course covers the subjects of finding your motivation, overcoming obstacles, discovering your strengths, writing CVs, succeeding in interviews, and getting ready for work. We also offer one to one coaching, and we build a sense of community where everyone feels welcome and encouraged.

During Lockdown we ran courses online, which went well, we kept in contact with all our members and delivered food parcels when people were struggling financially. We also ran a Wellbeing Journey course online which was very popular.

From September, we have been meeting at Radcliffe Primary School on a Thursday evening. We started with a CAP Money course, followed by our Steps to Employment course, with our kids club running alongside it, for parents to bring their children to while they attend.

Please pray that we will be able to publicise our Job Club well locally and that it will be well attended by local people. Please also pray one or two more people will come along to help. Thank you.

Julie Macauley

Tuesday See & Know

In September See & Know reopened with Sarah Taylor, Maureen Fawcett, Elizabeth Guite (Madeline for the set up), Sheila Roberts, Abby Latham-Holt, Libby Greenhalgh (November onwards) and Rev Jo McKee.

With no-one to lead the songs, teaching and prayers, Abby, Jo and Libby took on the spiritual input of this group. This felt very different than the normal S&K and parents really missed the old 'S&K'. During this term Covid rates were particularly high in schools and so the fluctuation of attendance ranged from 12-3 people. Resourcing this ministry was hard and so the decision was made to temporarily close this ministry until a leader for it could be found.

This ministry needs someone with vision and a real heart for the parents and children. Maureen, Elizabeth and Sheila were really sad to see it close as they have loved serving with this ministry. So huge heart-felt thanks goes to them and their faithfulness and commitment to this ministry.

Please pray that someone steps up and into this potentially amazing mission opportunity!

Jo McKee

Who Let The Dads Out?

Who Let The Dads Out? restarted in November again after a hiatus of 2 years due to COVID-19. It is now led by myself along with the able assistance of Mike Vine and David Roberts. David Holden who previously ran WLTD0 has decided to step down as leader but he has assisted with the restarting of WLTD0 and we thank him for his previous leadership and originally setting up the group.

For those that aren't aware WLTD0 is UK wide movement that inspires and resources churches to support fathers, father-figures and their children. *"He will turn the hearts of fathers to their children and the hearts of children to their fathers" Malachi 4:6 (RSV)*

Our first session was on the 2nd Saturday in November and will continue to be every 2nd Saturday of every month. We promoted WLTD0 on social media, our website, via the school and local businesses. Garry Taylor kindly printed out the flyers professionally for us and these were delivered to local families too.

We decided prior to our first session that we would extend the age range from the previously 0-5 to a suggested 0-11 as we now have a Nintendo Wii games console along with games for the older children to use.

Our first session attracted 7 dads and 20 children. A large majority of these dads were new and had never been to St Andrew's previously. It was great to see so many new faces and children playing with the toys whilst the dads were having a chat as well as the obligatory spam and bacon sandwiches.

We have a themed craft each month for the children and November's craft was making paper plate poppies as our first session was the day before Remembrance Sunday.

From speaking to all the dads throughout the session, they all enjoyed coming together and spending time with their children and other dads.

Our second session was held on December 11th and we decided to hold a 'Christmas Extravaganza'. We had slightly fewer dad's this month with 5 Dads attending but still had 15 children come with them. Some of the new people from last month attended again which was lovely to see. The lower number attending was likely due to the festive season and the emergence of Omicron.

Despite the slightly lower numbers, fun was had with Christmas cake, mince pies, cakes and the obligatory spam and bacon butties.

We had Christmas music playing and our crafts this month were Christmas biscuit decorating and making of Christmas bunting!

Our January session was unfortunately cancelled due to the increase in COVID-19 infections in the area due to Omicron, but we hope to be back in February!

Craig Giles

Footsteps

APCM report for Footsteps Pre-School Playgroup

Staff Team – Karen (Manager), Michelle (Deputy Manager), Yvette and Charlotte. We welcomed Harrison who has taken over the role of keeping Footsteps clean and tidy from Sarah. Thank you to Sarah and Harrison for your hard work and support over the last 12 months.

We gave thanks to 'Auntie Sheila' (our Queen Bee) at her retirement party where aunties past and present gathered to share stories, photos and celebrate her 27 years of service. Happy retirement Sheila! She made it into the Bury Times too.

We thank Brad, our Treasurer, for his time and support and organising accountants, Donnelly Bentley, to assist with the payroll system this year.

We have embraced the changes to the updated Early Years Foundation Stage (EYFS) framework and Statutory Requirements which came into effect in September 2021. As a team we continue in our commitment and determination to be the best that we can be and offer a quality provision to each and every child and family.

September 2020 reopening proved a difficult time, parents feeling uneasy sending children back to nursery with COVID-19 cases still high in the borough. There were periods where we

were able to use furlough to support staff absences. A time of uncertainty and a time of change for some of our staff team. We wish Aunties, Ella, Louise R, Louise Mc well in the future as they further their careers and better their prospects/benefits in their new roles. Thank you for your hard work and love for the children.

Children/Families – We have 23 children currently on role and still have a waiting list of future children. For the first time, we advertised Footsteps on the church Facebook page and we continue to receive enquires from recommendations from past parents and word of mouth in the community. We have good school links with Mrs Ellis, Headteacher of St. Andrew's CE VA Primary School and the nursery staff, St. Andrew's Church, other agencies including social care, speech and language, the 'Brush Bus', child development centre, Bury (CDC) and the local authority.

The Building – Some repairs have been carried out over the last year; a new front door propping up a failing building. The toilet area is in desperate need of work and repair.

Our outdoor play space has been given an overhaul, led by Auntie Michelle, new planters for the children to grow fruit and vegetables from seeds and artificial grass has made the decking area safer to use in all weathers. However, the building has continued to challenge us and is real need of replacing. This seems to be out of reach in this current climate and other than 'crowd fundraising' we seem to have exhausted our avenues of funding streams.

Our local 'handy man' Les has worked hard to make new planters for the garden project to extend the children's learning. He even donated a large parasol to protect the children from the elements whilst having outdoor snack.

Footsteps is forever grateful for the continuation of the £50 monthly donations and the recent loan in December 2021 of £5,000 from the church PCC to keep us going due to the lack of government funding. Karen also secured an £8,000 government grant to boost funds at a time of need in December 2021.

Registration – Inspected by Ofsted on 13th March 2019 – Grade awarded 'Good'.

We give thanks for the PCC and the Church congregation for their continued prayers in what has been our most challenging year yet.

*Karen Ramsay
Footsteps Manager*

Equipping the believers (discipleship)

Discipleship Evening

During 2021 on a Tuesday evening different people met for online zoom discipleship courses. The different courses basically ran back to back from January to the summer. It was a great time for people of all ages to come together, expand their faith through teaching, conversation with one another and prayer. Here are the courses we did in 2021:

- Ordinary Lives (Chris Lane): 4wk Course
- Alpha (6wks)
- The Wellbeing Course (7wks)

I know that a number of people have really missed these Tuesday evenings. Soon we shall hopefully start a new course for people to engage with. Thanks for your support and fellowship during this time.

Jo McKee

Youth Group

What a year! I can say this year again has been completely different to what we could have expected, the Youth over the past couple of years have had so much change and uncertainty thrown at them yet they continue to grow closer to God through the toughness they have faced again this year. Our youth is forever changing and growing with the same youth that gathered through lockdown. We have welcomed lots of new youth from outside of our St Andrews family youth.

With the restrictions being lifted we have been so blessed to be able to gather again in person and have again had the opportunity to creatively change the way we do youth to be able to disciple everyone whether they are hearing about Jesus for the first time or here to deepen their relationship with God. We are still changing and adapting youth to be able to provide everyone with the appropriate learning time. We have our Sunday evening youth for all at 6:30 to 7:30pm where we gather around the table with some snacks and drinks and spend time hanging out catching up on each other's week, talk about the highs and lows, then we have a game or 2 which helps us to let out some energy and relax a bit more. We then have learning time either around the table or in the quiet space with God room that is dark and cosy where we can dig into some prayer and meditate on God's word. This room has become valuable to our youth as something we can all struggle with is being still before God allowing him to speak to us in the intentional quietness, and this room has been where we have done just that! Some of our youths have encountered Jesus for themselves for the first time in the quiet room through God's word.

Throughout the year a lot of our youth have been going through GCSE's and exams, so we have spent time concentrating this year on our well-being and how God cares for it too. We

have explored God's character deeply this year and how we follow and lead like Jesus. We have thought more recently about justice, how we are called out to speak out for those who are suffering, particularly in our world and communities today. We have started to use the Lectio 365 app and are also currently doing a new series called Rooted which is a Scripture Union resource that is helping us to Grow into who we are, and all that God has planned for us.

We do have a small youth discipleship group that was developed through lockdown on Zoom who are starting to gather again on a Wednesday evening on zoom to explore even deeper what we are learning on Sunday evening. This Group of young people are such an incredible bunch, I can't explain to you how special our youth group is! You will have to come and hang out with them to understand just how brilliant they are!

This youth are mighty prayer warriors I know I said it last time, but they have really developed intentional patterns of prayer time and also more bible time in their personal lives which you can real feel, God is really blessing this group, as for us as leaders we stand in awe and pray to be just as fearless as our young people.

Thank you to the best team! Sue H, Brad, Kobra and Jo You are amazing, and we would not be where we are without your guidance and wisdom thank you.

Abby Latham-Holt

Connect Groups

Connect Group - Eileen Middlefell

Eileen and David's group has met online and in person. As a group they joined in with a number of the Discipleship evening and went into breakout rooms together.

Eileen Middlefell

Thursday (Joyce and Alan Forsters Hosts)

Alan and Joyce have kindly hosted a Home Group since the 2000's. Frank Payne and I alternate as Study Leaders. I am at 65, the youth vanguard! We have had our ups and downs with health issues aside from Covid disruptions but we continue to meet up when possible. What we do have are supportive relationships beyond the 2 hrs we meet on Thursdays. It would be fair to say we have some lively debates about the world! Hopefully we can have a more tranquil year ahead living in a Covid world.

Simon Trewartha

Wednesday (David and Sheila Roberts)

Our group is still meeting on Wednesday mornings at 10am. We meet for prayer, reading of the scriptures and study. We still have a WhatsApp group and have met up socially as well. We're always open to new members joining us.

David Roberts

Home Group – Vines

During 2021 the Thursday night Connect Group continued to meet weekly via Zoom as well as communicating between the meetings via WhatsApp. This helps us to share and prayer for each other.

As well as managing to see each other and have brief chats on Sundays, we went out for a meal together (with our partners) in November. That was something we had been planning since August, when it was supposed to be a picnic, lockdown and holidays got in the way!

We have worked our way through several courses and have seen our numbers grow in 2021, hopefully, both of these things will continue in 2022.

Mike & Deb Vine

Growing Leaders

Ordinands

Bob May

I began a programme of training for ordination in September 2020 with All Saints Centre for Mission and Ministry; and in my first year all studying was via Zoom, apart from summer school. In that 1st year of a Postgraduate Diploma in Theology I studied:

- 'The Bible and Christian Faith' which looked at the book of Jonah and Mark's gospel;
- 'Jewish-Christian-Muslim Relations', which included virtual visits to a synagogue and a mosque;
- Pastoral Care;
- Marriage & Baptism; and
- Black Lives Matter.

Throughout the course I have been on placement and because of C-19 I have remained at St Andrew's as my 'home church', under the excellent supervision of Jo.

In September 2021 All Saints joined together with St Mellitus and other centres to become Emmanuel Theological College. Covering the six NW Dioceses it is now the principle centre of ministerial training.

Now in my second and final year I am studying the following 3 main academic modules:

- Sacramental Theology and Ministry
- Themes in Moral Theology
- New Testament Text in Context

We are now able to meet in person for teaching, which I do at Liverpool Cathedral on a Thursday evening; as well as meeting for weekends and study weeks in Swanwick in Derbyshire. Those times away are focussed on formation, as I explore and examine what it is to become a priest.

I also have to compile a portfolio, including feedback from people on my leading and preaching, as I seek to reflect and improve on both.

A placement at Bolton Hospital had to be postponed because of Covid, but I hope to be able to take that up before Easter. I will also be away from St Andrew's on placement during the spring. Being flexible and accommodating change is all part of the learning process.

Bob May

Libby Greenhalgh

As a family, we would like to extend our thanks to everyone at St Andrew's for making us feel so welcome when we joined you in November 2021 for my training placement. We will be with you until Summer 2023, which is just awesome!

I am really enjoying getting to know everyone and being involved with the different things that go on each week. A huge part of training for ordained ministry is spent in parish, and it is such a blessing to be in such a brilliant church community for this. I attend Emmanuel Theological College in Liverpool on Mondays, and my parish days are Tues, Thurs and Sun. Weds and Fri are spent reading and studying, and I am loving seeing God at work through all the different bits of my week.

At St Andrew's I am involved with leading and preaching regularly in the Sunday 10am services, the Thursday 2:30pm and 4pm all age worship. I may well ask you to fill in a feedback form at some point for me as a part of this to help me reflect.

I am overseeing the Lighthouse sessions on Sunday mornings, which have started well again in January this year. If anyone would like to be involved in this, please have a chat with me about it, we'd love to have you join us!

A big part of ministry I am involved in within the wider diocese is Authorised Lay Ministry. I started out in Youth work back in 2017 and am now one of the ALM Chaplains for the group. If anyone would like to know more about what ALM training is about or is thinking about doing an elective module to develop skills in a particular area, please get in touch. It really is for anyone and everyone to get involved with in whatever way you feel called.

Libby Greenhalgh

Church Army

Church Army I have been training with the Church Army since September 20, and I'm now in my second year. It is a three-year course of training in evangelism and mission. To be begin with we were meeting on Zoom, but now we can come together for training weekends in Sheffield. The course is totally relevant to my ministry with Emmanuel and the job club, my latest assignment was titled, "Developing new Christian Communities". This term we are focussing on our personal development and we will be having placements. The Church Army community are very supportive and look after me very well.

Please pray for me to manage my time well, so I can study alongside my ministry work.

Julie Macauley

Vocation

Currently there are three members of St Andrews Church family discerning their vocation with Manchester Diocese.

Abbey Lathom-Holt is currently going through the panel stages, for consideration on the 2022 course - with a clear calling to priestly ministry.

Craig Giles is also taking part in the panel stages with a clear calling to priestly ministry. He too will be considered for the 2022 course.

Elizabeth Roney will be getting ready for the panel stages from September 2022, for consideration on the 2023 course. Her calling is priestly ministry.

Exciting times ahead and we thank God for being so clear and gentle in his guidance through our time of vocation discernment.

Elizabeth Wainwright

Community Building

Oasis

Oasis continues to meet in the church building on Tuesday afternoons, with a regular attendance for coffee and cakes and lots of knitting and nattering, with occasional new crafts to be learned.

Due to Covid restrictions we didn't get to meet until September, and after a slow start ladies have started to return. At present we have 11 regular members, 4 of which are non-church people.

The highlight of the year came in August when Steph Noden came up with idea of making a crocheted Christmas Tree she had seen on-line. A very kind gentleman made the base for the tree. Lots of people got busy crocheting/knitting squares, (even crocheters from outside of the church joined in). Before long we had hundreds of squares and a beautiful Christmas tree. With the extra squares we were able to turn them into nine Christmas Prayer Blankets, which we gave out at the Christmas services.

We organised an unveiling of the tree in church, with Carol singing, refreshments and a craft fair the latter raising £235, plus other donations, for the church Building Fund.

Sandra Rowbottom & Margaret Livesey

Quiz Night

We began a church family quiz back in Lockdown 1 and incredibly we maintained a weekly quiz for well over 18 months. In August we were able to hold a quiz in person – hurray! – in the church building with a fish supper, and we used that to mark the end of our regular weekly zoom nights.

Even though since September there have been stops and starts to being able to gather in person the need for a weekly on-line quiz feels like it has now, thankfully, passed.

As we move into a new future there will be opportunities to gather and have food and fun as a church family. I'm always happy to make a quiz part of that social programme.

Bob May

2021 Audited Accounts

2022 Budget

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF St ANDREWS PCC, RADCLIFFE.

I report on the accounts of the PCC for the year ended 31 December 2021 which are set out on the pages aside.

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Charities Act, to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

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

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

A J Donohoe
DonnellyBentley Limited
Chartered Accountants
Hazlemere
70 Chorley New Road
Bolton BL1 4BY




Dated: 14 February 2022

Saint Andrew, Radcliffe
Funds - General Summary
for the year ended 31 December 2021

	31/12/2021 £	31/12/2020 £
Unrestricted Funds		
General Fund	14,670.27	25,783.10
Current Account	656.15	641.26
Deposit Account	17,208.02	28,877.74
Cash	61.10	91.10
Plus cheques received not yet banked	-	-
Less Cheques issued not yet banked	-	-
Less Outstanding Invoices/Commitments	(3,255.00)	(3,827.00)
Total Unrestricted Funds	14,670.27	25,783.10
Restricted Funds		
Restricted Funds excluding Footsteps Playgroup		
Central Board of Finance - Roof Fund Account	7,857.21	7,853.11
Central Board of Finance Fixed Interest Securities:- Income Generating	1,865.86	1,997.66
Legacy for General Building Work (decoration)	0.00	0.00
Harry Taylor Legacy Account (discretion of Vicar and Church Wardens)	625.01	624.96
Building Fund	9,887.79	17,317.25
Total Restricted Funds excluding Footsteps Playgroup and CAP Job Club	20,235.87	27,792.98
St Andrew's Church Playgroup (Footsteps)	5,753.08	15,543.94
Bank - Classic a/c	6,925.88	15,525.95
Cash	(1,172.80)	17.99
Less Outstanding Cheques	-	-
St Andrew's CAP Job Club	4,477.89	11,515.50
Bank account	4,413.85	11,451.46
Cash	64.04	64.04
Less Outstanding Cheques	-	-
Total Restricted Funds	30,466.84	54,852.42
Total Net Assets	45,137.11	80,635.52

	31/12/2021		31/12/2020	
Total Income and Expenditure	Income	Expenditure	Income	Expenditure
General Fund	68,484	82,144	79,429	68,785
Building Fund	1,872	9,302	1,214	-
Harry Taylor Fund	0	-	-	50
Footsteps Playgroup	76,575	91,966	86,872	95,494
CAP Job Club	3,191	13,049	13,506	4,377
Totals	150,123	196,461	181,022	168,706

Note - These figures exclude transfers between funds and capital growth of investments

Financial statement for the Year Ending 31 December 2021
General Fund Receipts and Payments Account

INCOME	2021 £	2020 £
Direct Giving	64,687	68,448
Gift Aided planned giving	36,462	42,873
Income Tax Recovered	11,491	12,771
non-Gift Aided planned giving	8,190	4,132
Payroll Giving	1,339	864
Collections at Services	1,038	1,981
Other Services and General Gifts	2,578	2,959
SumUp Credit/Debit Card Gifts	1,141	70
On-line Gifts	1,164	987
Gifts and Collections for Particular Causes	1,285	1,811
Investment Income	55	78
Dividends & Interest	55	78
Events & Activities	3,732	7,074
Bookstall	0	0
Bible Notes	200	273
Fund Raising events	0	742
Payments for Soul Survivor fees	0	75
Payments for New Wine 2022 fees	551	587
Who Let the Dads Out	128	7
Parochial Fees due to Parish	234	571
Parochial Fees due to the Diocese	2,619	4,819
Collections by Other Organisations at Church	0	0
Other Income	10	3,829
Legacies and Grants	0	3,052
Utility Bills Refunds	0	0
Donations towards Vicarage Expenses	0	0
Donations for Refreshments & Event Food	0	0
Sale of Fixed Assets	0	0
Insurance Claims	0	0
Other income	10	777
Funds Transfer	9,335	647
Transfer from Building Fund	9,302	0
Transfer from Harry Taylor Account (discretionary fund)	0	517
Transfer from CAP job club	33	130
Transfer from Investments	0	0
Total Income	77,819	80,076

Financial statement for the Year Ending 31 December 2021
General Fund Receipts and Payments Account

PAYMENTS	2020	2020
	£	£
Mission and Charitable Giving	3,100	5,562
Overseas Missionary Societies	2,400	2,686
Home Mission & Church Societies	600	2,360
From Collections and Donations for Specified Causes	100	0
Vicar & Church Wardens Discretionary Fund	0	517
Relating to work of the Church	38,426	33,610
Parish Share	38,426	33,610
Salaries and Honoraria	5,200	4,970
Payments for Staff other than the vicar	5,200	4,970
Clergy & Other Ministry Expenses	5,607	4,004
Incumbents Working Expenses	5,607	4,004
OLM	0	0
Assistant Staff & Visiting clergy	0	0
Mission and Evangelism Costs	1,835	2,978
Alpha / Life Worth Living	0	0
See & Know (Tuesday Group)	33	67
Support & Educational Costs	121	224
Church Mission (Including CAP expenses)	372	789
New wine personal costs	1,288	1,478
New wine	0	410
Soul survivor	0	0
Soul Survivor from Personal Contributions	0	0
Who Let the Dads Out	21	9
Radcliffe Mission / Churches Together	0	0
Church Activities and Groups	1,852	984
Upkeep of Services	1,648	763
Refreshments & Event Food	19	117
Salt	0	0
Youth and Children's Church Groups	185	103
Church running Expenses	16,065	14,945
Heating, Lighting, Utility	5,296	4,703
Cleaning	81	914
Insurance	4,324	4,319
Maintenance	1,284	2,026
Publicity	0	244
Administration & Professional Costs	1,090	1,440
Upkeep of Churchyard	2,544	742
Live streaming tech	608	-
Others	837	557
Cost relating to Trading	397	1,385
Wedding fees etc to Diocese	0	1,232
Bookstall Expenditure	0	0
Bible Notes	157	153
Collections by Other Organisations at Church	240	0
Governance	360	348
Governance	360	348
Major Capital Expenditure	9,302	0
Church Building	9,302	0
Church Hall	0	0
New Build	0	0
Loans and Transfers of money	7,360	1,558
Transfer to Building Fund	0	35
Transfer to Footsteps Account	5,600	600
Transfer to CAP Job Club Account	1,760	923
Total Expenditure	89,504	70,343
Total Income	77,819	80,076
Surplus / Defecit	Defecit -11,685	Surplus 9,733
Outstanding Financial Commitments at 31 December	3,255	3,827
Invoices and purchase expenses incurred		
Upkeep of Churchyard	636.00	0.00
Other Outstanding Committed Payments		
Wedding / Funeral fees payable to the Diocese	2,619.00	3,587.00
Christmas collections for other charities	0.00	0.00
Emmanuel community church funds	0.00	240.00

Balance Sheet
for the year ended 31 December 2021

St Andrew's General Fund		
	2021	2020
	£	£
Balance Brought Forward (from the previous year)	25,783.10	18,012.84
Add back outstanding invoices from previous balance sheet	3,827.00	1,864.50
Annual Surplus / Deficit	-11,685.00	9,732.76
Less Outstanding invoices/commitments at end of year	-3,255.00	-3,827.00
Balance carried forward	<u>14,670.10</u>	<u>25,783.10</u>

Building Fund Account - Receipts and Payments		
for the year ended 31 December (This is a Restricted Fund)		
	2021	2020
	£	£
Balance Brought Forward (from the previous year)	17,317.25	16,103.73
Income		
Gift envelopes	831.00	768.00
Donations by Standing Order	540.00	400.00
Donations from Bookstall	0.00	0.00
Craft Sales and other fund-raising	0.00	0.00
Gift Day and Other Donations	500.00	0.00
Bank Interest	1.46	10.52
Transfers from General Fund	0.00	35.00
	<u>19,189.71</u>	<u>17,317.25</u>
Expenditure		
Transferred to General Fund	9,301.92	
Balance carried forward	<u>9,887.79</u>	<u>17,317.25</u>

Harry Taylor Legacy Account - Receipts and Payments		
for the year ended 31 December (This is a Restricted Fund at the discretion of the Vicar and Church Wardens)		
	2021	2020
	£	£
Balance Brought Forward (from the previous year)	624.96	624.66
Income		
Bank Interest	0.05	517
	<u>625.01</u>	<u>1141.96</u>
Expenditure		
Transferred to General Fund		517.00
Balance carried forward	<u>625.01</u>	<u>624.96</u>

St Andrew's Church Playgroup - Footsteps		
for the year ended 31 December (This is a Restricted Fund)		
	2021	2020
	£	£
Balance Brought Forward (from the previous year)	15,543.94	23,565.62
Add back outstanding invoices from previous balance sheet		0.00
Surplus (Deficit) for the year	-9,790.86	-8,021.68
Less Outstanding invoices at end of year		
Balance carried forward	<u>5,753.08</u>	<u>15,543.94</u>

St Andrew's CAP Job Club		
for the year ended 31 December (This is a Restricted Fund)		
	2021	2020
	£	£
Balance Brought Forward (from the previous year)	11,515.50	1,393.00
Add back outstanding invoices from previous balance sheet	0.00	0.00
Operating Surplus (Deficit) for the year	-7,037.61	10,122.50
Less Outstanding invoices at end of year	0.00	0.00
Balance carried forward	<u>4,477.89</u>	<u>11,515.50</u>

Saint Andrew, Radcliffe
Summary of Investments (Legacies and other accounts)
for the year ended 31 December 2021

	2021 £	2020 £
Invested with the Central Board of Finance		
Roof Fund Account (an unrestricted fund)		
124001633D B14742 Radcliffe PCC Roof Fund Account	7,857.21	7,853.11
Other Fixed Interest Accounts (income generating) Restricted Funds		
124001392F Consolidated (H Rothwell) General Purposes	1,865.86	1,997.66
	<u>9,723.07</u>	<u>9,850.77</u>

Invested in Britannia Building Society

Legacy for General Building Work (decoration)

(Note: the 2018 figure only includes interest up to 2007)

Opening Balance

Interest from 2007 to 2019 (net)

Account Closed on 5th July 2019 * - withdrawn

Closing Balance

0.00

* Cheque paid into General Fund 9th July 2019.

Royal Bank of Scotland Gold Deposit Account	2021	2020
Harry Taylor Legacy Account (Restricted Fund)	£	£
Under the control of the Vicar and Church Wardens		
(see also under balance sheet)	<u>625.01</u>	<u>624.96</u>

St Andrews Radcliffe PCC
St Andrew's Church Playgroup - known as Footsteps
Income and Expenditure
for the year ending 31st December 2021

	2021	2020 £
<u>Income</u>		
Fees / Dinner Club	£ 63,859.22	86,084.30
Photos	£ -	-
Insurance Claims	£ -	-
Bank Interest	£ -	-
Donations	£ -	500.00
Fund-raising Income	£ 70.39	152.00
Other Income	£ 12,645.86	136.00
Net Income	76,575.47	86,872.30
Transfer - support from Church	£ 5,600.00	600.00
Total Income	82,175.47	87,472.30
 <u>Expenditure</u>		
Wages	£ 73,830.90	78,521.32
HMRC (tax & National Insurance)	£ 6,445.02	6,755.11
NEST Pensions	£ 2,868.08	3,146.27
Teaching Resources	£ 1,235.55	1,308.06
Admin Resources	£ 751.31	435.25
Cleaning / Routine Maintenance	£ 614.85	905.97
Refreshments	£ 239.64	155.94
Training and Regulations	£ 408.94	695.67
Electricity	£ 2,675.44	1,304.90
Telephone	£ 185.95	167.40
Building Maintenance	£ 570.00	368.00
Insurance	£ 635.56	744.28
Photos	£ -	-
Fund-raising Expenses	£ -	-
Reimbursement of Fees Overpaid	£ -	350.00
Other Expenditure	£ 1,505.09	635.81
Total Expenditure	£ 91,966.33	95,493.98
 Trading Surplus / Deficit	Deficit (15,390.86)	Deficit (8,621.68)
Transfer - support from Church	£ 5,600.00	600.00
Overall Surplus / Deficit	(9,790.86)	(8,021.68)
 <u>Outstanding Liabilities</u>		
Outstanding invoices / commitments	_____	_____
	_____	_____

St Andrews Radcliffe PCC
St Andrew's CAP Job Club
Income and Expenditure
for the year ending 31st December 2021

	2021	2020 £
<u>Income</u>		
Standing orders	£ 2,621.00	2,150.00
Other Donations	£ 570.00	400.00
Fund-raising Income	£ -	46.44
Other Income	£ -	10,910.00
Net Income	£ 3,191.00	13,506.44
Transfer - support from Church PCC	£ 2,820.00	992.77
Transfer from General Fund - Other gifts less expenses	£ -	-
Total Income	£ 6,011.00	14,499.21
<u>Expenditure</u>		
Wages (from 8th October 2019)	£ 7,337.84	3,088.60
HMRC	£ 684.60	620.60
NEST Pensions	£ -	-
Manager's personal expenses	£ 129.29	134.99
Admin Resources	£ 2,341.46	448.74
Publicity	£ -	5.00
Refreshments	£ 10.34	2.00
Events	£ 93.26	34.95
Training and Regulations	£ -	-
Room Hire	£ 612.00	-
CAP head office	£ 660.00	-
Other Expenditure	£ 1,179.82	41.83
Total Expenditure	£ 13,048.61	4,376.71
Surplus / Deficit	Deficit £ (7,037.61)	Surplus 10,122.50

Outstanding Liabilities

Outstanding invoices / commitments

-

General Fund Receipts and Payments Account

INCOME	Note	Projection 2022	Actual 2021	Actual 2020 £	Actual 2019 £
Direct Giving		63244	63255.29	68449	71,590
Standing orders - planned giving		36492	35744	39,894	39,627
Income Tax Recovered Gift Aid		10998	11491	12,771	12,652
Envelopes - planned giving		7500	8405	7,111	5,973
Payroll Giving		1440	1339	864	550
Collections at Services		1364	747	1,981	5,859
Other Services and General Gifts		2250	2313	2,959	1,793
SumUp Credit/Debit Card Gifts		1200	1032	71	368
On-line Gifts		1000	1164	987	1
Gifts and Collections for Particular Causes		1000	1020	1,811	4,767
Investment Income		60	55.43	77.53	113
Dividends & Interest		60	55	78	113
Events & Activities		5495	3675.04	7074	6,011
Bookstall		0	0	0	0
Bible Notes		225	200	273	163
Fund Raising events		500	0	742	779
Payments for Soul Survivor fees		0	0	75	1,389
Payments for New Wine fees		1090	551	587	374
Who Let the Dads Out		180	101	7	52
Parochial Fees due to Parish		500	204	571	1,605
Parochial Fees due to the Diocese		3000	2619	4,819	1,648
Collections by Other Organisations at Church		0	0	0	0
Other Income		0	17	3829	13,275
Legacies and Grants		0	0	3,052	6,217
Utility Bills Refunds		0	0	0	97
Donations towards Vicarage Expenses		0	0	0	0
Donations for Refreshments & Event Food		0	7	0	5
Sale of Fixed Assets		0	0	0	200

Insurance Claims		0		0	0	2,697
Other income		0		10	777	4,059
Funds Transfer		0		8956.92	647	3,604
Building Fund Transfer		0		8924	0	3,250
Transfer from Harry Taylor Account		0		0	517	50
Transfer from job club		0		33	130	
Transfer from Investments		0		0	0	304
Total Income		68799		75960	80076.53	94,593
PAYMENTS	Note				Actual 2020	Actual 2019
					£	£
Mission and Charitable Giving		5225	5200	3100	5563	5,789
Overseas Missionary Societies		2400		2400	2,686	2,600
Home Mission & Church Societies (jobclub)		1200		0	1,310	1,320
St Andrew's Primary School		600		600	1,050	1,200
Collections for Specified Causes		1000		100	0	619
Parish Discretionary Fund		0		0	517	50
Relating to work of the Church		36344		38425.69	33610	31,400
Parish Share		36344		38426	33,610	31,400
Salaries and Honoraria		5200		5199.96	4970	1,447
Payments for Staff other than the vicar		5200		5200	4,970	1,447
Clergy & Other Ministry Expenses		5250		5607.15	4004	4,107
Incumbents Working Expenses (Ordinand?)		3000		5607	4,004	2,098
Incumbants Vicarage Water & Council tax						
Self supporting minister		1000		0	0	0
Ordinand working expenses		1250		0	0	2,009
Mission and Evangelism Costs		1518		1835.03	3157	4,209
Alpha / Life Worth Living		0		0	0	0
See & Know (Tuesday Group)		0		33	67	0

Support & Educational Costs (previously including Pais Worker Accomodation)	370	121	224	213
Church Mission (Including CAP Job Club to 2019)	0	372	1,099	270
Soul Survivor / New Wine	1000	0	0	2,600
Soul Survivor / New Wine from Personal Contributions	0	1288	1,578	1,089
Who Let the Dads Out	48	21	9	38
Gardening	100	0	180	0
Church Activities and Groups	1575	1821.99	983	1,025
Upkeep of Services	1000	1618	763	586
Refreshments & Event Food	275	19	117	341
Salt	0	0	0	78
Youth and Children's Church Groups	300	185	103	19
Church running Expenses	16456	15456.32	14945.38	17,707
Heating, Lighting, Utility	5561	5296	4,703	4,246
Cleaning	200	81	914	1,610
Insurance	4345	4324	4,319	4,250
Maintenance	2000	1284	2,026	5,013
Publicity	250	0	244	20
Administration & Professional Costs	1400	1090	1,440	1,408
Upkeep of Churchyard	2200	2544	742	689
Other Expenditure	500	837	557	472
PAYMENTS (continued)	Note			Actual 2019
				£
Cost relating to Trading	5844	397.33	1384.74	880
Wedding, Funeral fees etc to Diocese	5619	0	1,232	751
Bible Notes	225	157	153	129
Collections by Other Organisations at Church	0	240	0	0
Governance	370	360	348	336
Auditor's Fee	370	360	348	336
Major Capital Expenditure	504	9910.4	0	15,599
Church Building and sound system review.	0	0	0	15,599
Live streaming & Church Tech	504	608	0	0

Building work	0	9302	0	0
Loans and Transfers of money	0	6300	1557.77	2,295
Building Fund Transfer	0	0	35	0
Transfer to Footsteps Account	0	5600	600	1,050
Transfer to CAP Job Club Account	0	700	923	1,245
Total Expenditure	78261	88413.87	70522.89	84,794
Total Income	68799	75960	80076.53	94,593
Total Expenditure	78261	88413.87	70522.89	84,794
Net Surplus / Defecit	Defecit -9462	Defecit -12454	Surplus 9553.64	Surplus 9,799
	Projection 2022	Actual 2021	Actual 2020	

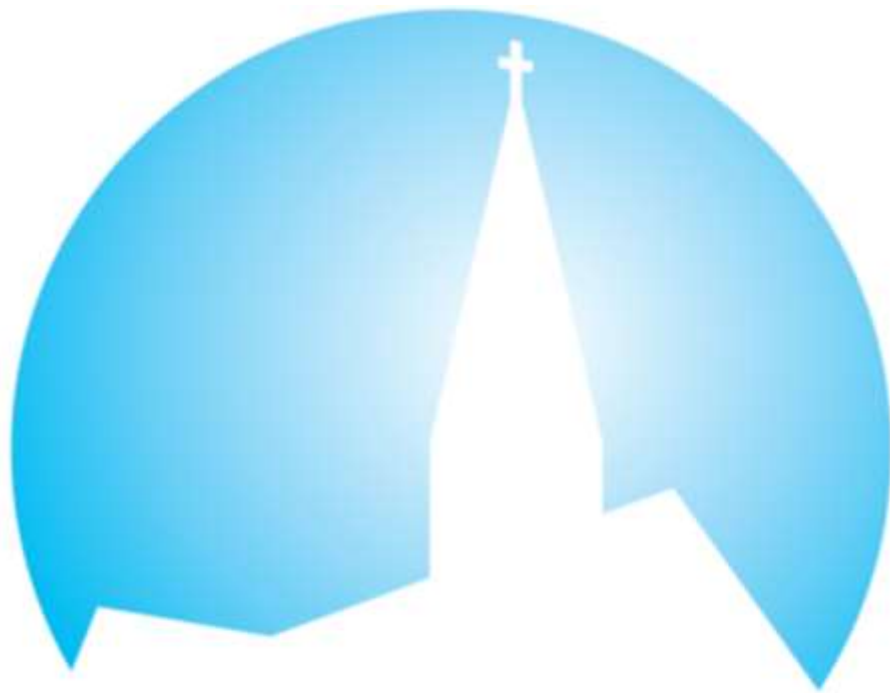
Notes

Thank you for reading these reports.

Praise be to God that he is our rock.

Please make sure that you are on the Electoral Roll
Otherwise you will not be able to participate in voting for
new members for Deanery Synod or the PCC.

Accounts



st andrew
RADCLIFFE

Knowing and making known the God who is love:
Reaching people for Christ Jesus:
Equipping the believers: Growing leaders

APCM Reports 2020

**Agenda for the Meeting of Parishioners
&
Annual Parochial Church Meeting**

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Please make sure that you are on the Electoral Roll
Otherwise you will not be able to participate in voting for
new members for Deanery Synod or the PCC.

1. Agenda

Meeting of Parishioners & Annual Parochial Church Meeting

**To be held on Wednesday 5th May 2021 at 7pm
On Zoom**

Annual Vestry Meeting

1. Apologies for Absence
2. Appointment of Secretary for the Annual Meetings
3. Minutes of the 2020 Annual Vestry Meeting
 - a. Approval
 - b. Matters arising from the Minutes
4. Election of Church Wardens

Annual Parochial Meeting

1. Apologies for Absence
2. Minutes of the Annual Parochial Meeting 2020
 - a. Approval
 - b. Matters arising from the Minutes
3. Electoral Roll Officer's Report
4. Financial Report - including:
 - a. Treasurer's Report
 - b. Appointment of the Independent Examiner
5. Churchwardens Report (*In APCM Report Booklet*)
6. Buildings Report (*In APCM Booklet*)
7. Deanery Synod Report (*In APCM Report Booklet*)
8. Safeguarding Officer's Report
9. Reports from different church groups & organisations (*In APCM Report Booklet*)
10. Elections and Appointments
 - a. Election of Parochial Church Council Members
 - b. Appointment of Sides people/ Deputy Wardens
11. Questions from the congregation (*people that are registered on the Electoral Roll*)
12. Setting the next APCM Date:

2. Minutes of 2020 Vestry Meeting and APCM



APCM Minutes of meeting

Sunday 15 March 2020

Held in St. Andrew's Church, Radcliffe at 10am

PRESENT

Jo McKee	Carol Barlow	Lindy Bladen	Roy Bladen
Dylan Brooks	Raynor Brown	Bill Dudley	Maureen Fawcett
Wendy Fawcett	Alan Forster	Joyce Forster	Ann Graham
Nicola Grindrod	Elizabeth Guite	Sue Hampson	Diana Harrison
Sally Haughton-Brooks	Geoffrey Hayes	Glenys Hayes	
David Holden	Jayne Holden	Mavis Leach	Stephen Leach
Margaret Livesey	Ron Livesey	John Macauley	Layfetta Masih
Bob May	Pam Nicholson	Stephanie Noden	Bill Openshaw
Karen Openshaw	Frank Payne	Stephen Pover	Harishchandra Patel
Beverley Powell	Louise Righini	Shelia Roberts	Sandra Rowbottom
Brian Samuels	George Smith	Sandra Smith	Nicola Smithies
Sarah Taylor	Jennifer Tomlinson	Fiona Trewartha	
Simon Trewartha	Deborah Vine	Mike Vine	Irene Westhead
			David Wild

APOLOGIES

David Middlefell	Eileen Middlefell	Marie Laycock	Matthew Laycock
Joyce Herdson	Garry Taylor	Karen Ramsay	

2020 ANNUAL VESTRY MEETING

In this part of the meeting, voting for Churchwardens is open to everyone, i.e. you don't need to be on the electoral roll to approve the Minutes of last year to vote for our churchwardens.

1) APOLOGIES FOR ABSENCE

As above.

2) APPOINTMENT OF SECRETARY FOR THE ANNUAL MEETING

Sarah Taylor is secretary for the PPC. Jo asked Sarah if she would take the Minutes for this meeting and this was accepted.

3) MINUTES OF THE 2019 ANNUAL VESTRY MEETING

a. Approval

There were no amendments.

Proposed: Sally Haughton-Brooks; Seconded: Mike Vine; Majority in agreement

b. Matters Arising from the Minutes

None.

4) ELECTION OF CHURCHWARDENS

4. Jo thanked David Wild and Emma Johnson for taking over as Churchwardens and for their 1 year of service. David is to carry on as Churchwarden. Emma Johnson is stepping down.

5.

▪ David Wild

Proposed: Sarah Taylor

Seconded: Maureen Fawcett

Vote in agreement: All

▪ Sally Haughton-Brooks

Proposed: Maureen Fawcett

Seconded: Sarah Taylor

Vote in agreement: All

Jo invited them to sit up front and then we prayed for our new Churchwardens.

Annual Vestry Meeting formally closed.

2020 ANNUAL PAROCHIAL MEETING

1. APOLOGIES FOR ABSENCE

As above.

2. MINUTES OF THE ANNUAL PAROCHIAL MEETING 2019

a) Approval – There were no amendments

Proposed: Steve Vickers Seconded: Deb Vine

All in Agreement

b) Matters Arising from the Minutes

None.

3. ELECTORAL ROLL – OFFICER’S REPORT

This year we have had to compile a new electoral roll in compliance with the rules and regulations set out by the Church of England. Last year we had 123 people on the electoral roll, 6 people have come off and we have 16 additions, bringing the membership list to a total of 133. Jo thanked Raynor Brown for her doing this.

a) Treasurer’s Report – see attached. Appointment of Independent Examiner Donnelly Bentley is the Accountants, who we have used for several years.

Proposed: George Smith; Seconded: Deb Vine; All in agreement

Any questions

There were no questions.

Jo thanked George for all his hard work in keeping the church and Footsteps accounts.

5. CHURCHWARDENS REPORT

Please see APCM Report booklet.

6. BUILDING REPORT

Please see APCM Report booklet.

7. DEANERY SYNOD REPORT

Please see APCM Report booklet.

8. SAFEGUARDING OFFICER'S REPORT

Jo thanked Michelle for helping us keep the church as a safe environment for us all. Steph Noden will be taking over the role as our Safeguarding Co-Ordinator.

Steph read out the policies:

- 1) Policy Statement on the safeguarding of children and young people in St. Andrew's Parish
- 2) Policy Statement on the safeguarding of adults in St. Andrew's Parish.

These policies were agreed by the PCC in March of last year. They will be reviewed at our first PCC Meeting in March and any changes will be brought to us. The booklet will be at the back of church.

Jo welcomed and thanked Steph as the new Safeguarding Co-ordinator Officer.

9. REPORTS FROM DIFFERENT CHURCH GROUPS AND ORGANISATIONS

All are in the APCM Report booklet. Jo thanked everyone for their reports.

10. ELECTIONS AND APPOINTMENTS

A) Parochial Church Council Members

Jo thanked those members of the PCC who were stepping down this year:

- 1) Maureen Fawcett
- 2) George Smith
- 3) Joyce Herdson
- 4) Emma Downes

Members coming off the Deanery Synod

- 1) Darren Samuels
- 2) Lindy Bladen

Jo thanked Deb Vine, Lindy Bladen and Darren Samuels for being on the Deanery Synod for the past 3 years.

We have 4 people coming forward for 3-year term on the PCC:

- 1) Raynor Brown

- | | |
|---------------------------------|---------------------------|
| Proposed: Sally Haughton-Brooks | Seconded: David Wild |
| All in agreement | |
| 2) Bradley Latham-Holt | |
| Proposed: Sarah Taylor | Seconded: Garry Taylor |
| All in agreement | |
| 3) Emma Johnson | |
| Proposed: Sally Haughton-Brooks | Seconded: Maureen Fawcett |
| All in agreement | |
| 4) Carroll Cummings | |
| Proposed: Jo McKee | Seconded: David Wild |
| All in agreement | |

With our Electoral Role being over 125 people, we are now able to have 4 Deanery Synod representatives:

- | | |
|----------------------------|---------------------------|
| 1) Deb Vine | |
| Proposed: Maureen Fawcett | Seconded: Simon Trewartha |
| All in agreement | |
| 2) Sue Hampson | |
| Proposed: Jo McKee | Seconded: Sarah Taylor |
| All in agreement | |
| 3) Jayne Holden | |
| Proposed: Sandra Rowbottom | Seconded: Maureen |
| Fawcett | |
| All in agreement. | |

We still have one vacancy if anyone is interested please contact Jo McKee.

b) Appointment of Side people/Deputy Wardens

Under new 2020 Church Representation rules sides persons will be approved in the first PCC Meeting after the APCM.

Deputy Warden: Emma Johnson

Sides People nominations received: Deb Vine, Sue Hampson, Jayne Holden

Sides people to be approved at the next PCC meeting.

Jo thanked all of this year's Sides People and Deputy Wardens:

Sally Haughton-Brooks

Sandra Smith

Stephen Vickers

Raynor Brown

Sheila Roberts

Stephanie Noden

Diane Moran

Jennifer Tomlinson

Sandra Rowbottom

Mel Meltham-Duff

Louise Righini

11.ANY QUESTIONS

There were no questions from the congregation.

12.APCM DATE FOR NEXT YEAR

Sunday 2nd May 2021 at 10 am as this is a Bank Holiday weekend this will be discussed and put on the next PCC Minutes.

3. Proposed 2021 St Andrew's PCC Membership list

Ex-officio Members:

1. Priest: Rev Jo McKee
2. Church Warden 1: David Wild*¹
3. Church Warden 2: Sally Haughton-Brooks*
4. Reader 1: Mike Vine
5. Reader 2: Bob May
6. Reader 3: Dave Roberts
7. Employee: Abby Latham-Holt
8. Employee: Julie Macauley
9. Employee: Karen Ramsay
10. Gill Ellis (Head teacher of St Andrew's Primary)

Elected Members (Max 12 positions):

1. Brad Latham-Holt (PCC Treasurer)
2. Carroll Cummins
3. Gemma Roberts
4. Sheila Roberts
5. Sarah Taylor
6. Diane Moran
7. Craig Giles*
8. Hannah McKee*
9. Elizabeth Wainwright*
10. Simon Trewartha*
11. Harishchandra Patel*
12. TBC

Deanery Synod Reps:

1. Sue Hampson (PCC Secretary)
2. Deb Vine
3. Jayne Holden
4. Raynor Brown

¹ *TBC through election at this APCM

Safeguarding Co-Ordinators: Stephanie Noden

Electoral Roll Officer: Raynor Brown

Standing Committee is required by Church Governance and so after the April APCM I shall reinstate the Standing Committee as Vicar, Churchwardens, Treasurer, PCC Secretary, and 2 PCC members.

4. 2021 Nominations for PCC

Church Warden nominations

David Wild

Sally Houghton-Brooks

New PCC member nominations

Craig Giles

Hannah McKee

Elizabeth Wainwright

Harishchandra Patel

Simon Trewartha

5. St Andrew's aims and Mission Action Plan

St Andrew's Aims:

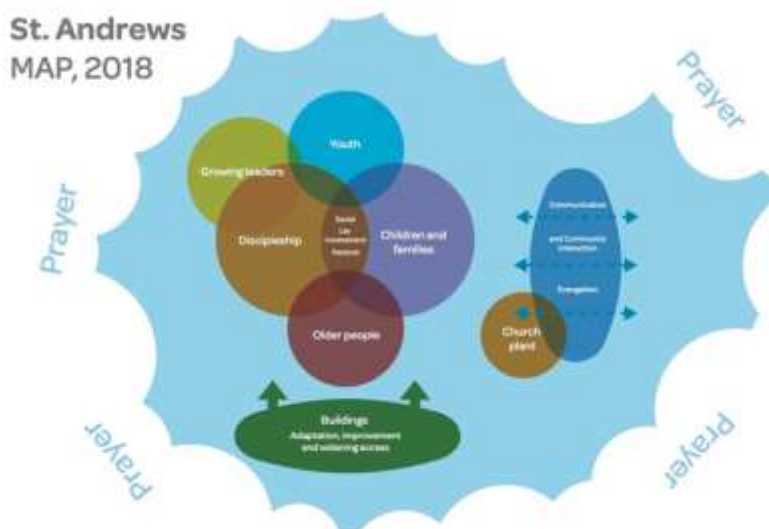
- Knowing and making known the God who is love:



- Reaching People for Christ Jesus
- Equipping the believers
- Growing leaders

Mission Action Plan (MAP) Priorities²

1. Buildings for ministry: Exploring the purchasing of the St Andrews building and the renewal of the footsteps building.
2. Grow homegroups / life groups / discipleship
3. Midweek All Age Service
4. Church Plant on the Coronation Estate



² These were formally submitted to Manchester Diocese in 2018 and will be reviewed in light of the pandemic.

6. Vicar's reflections

Reflections on God at work in the life of St Andrew's during 2020

Brand New ministries in response to this COVID Season:

- 2 Online Sunday Services: 945 Kids Service & 1030 Morning Worship
- 3 weekly daily offices: Morning Prayer (MP), Evening Prayer (EP) and Night Prayer (NP) – mainly led by lay people.
- Tech Team established
- Live streaming from the building with an established following on Facebook (FB) & YouTube
- Weekly discipleship evening: x3 courses in 2020 with between 15-30 people attending, ages ranging from 15-86.
- Online Youth Group who met twice a week.
- 2 Prayer Days: Produced 2 prayer booklets as aids to the days.
- Weekly 'Church Update Email' instead of the weekly paper news sheet. This has a Biblical reflection and prayer responses for people to engage with as well as being our main source of communication.

God at work in people's lives

- 124 households have now registered for our weekly 'Church Update Email'
- 80 children and young people: Connecting with them regularly.
- 13 new volunteers have started leading services, recording prayer, scripture readings and response activities (people have never led in the church building)
- Youth Group: Regularly lead Night Prayer, Sunday prayers and readings, and organised and facilitated an Online Kids Christian Holiday Club.
- Official Ministry Training: Local Ordination and Church Army training started for 2 church family members.
- 2 new vocation enquiries
- 3 people exploring ALM ministry having been significantly involved in church life since the first lockdown.
- One of our Church Wardens was employed as an after school club manager in our Church School.

- New 2020 treasurer (in his 30's) who has learnt the role through this Covid season. Also a new Gift Aid volunteers is now established in their role.

God at work in mission

- CAP Job Club transferred online and now we have employed a CAP Job Coach.
- Emmanuel Community (new worshipping community) has now been invited to plant into Radcliffe Primary School and is now established within the Manchester Diocese 'Antioch Network' as Emmanuel Community Church.

God's provision

- Financially stable: Paid last year's Parish Share in full and will be able to do the same again this year, even with the percentage increase.
- Increased giving: Moved most people from the envelope scheme to Standing orders.
- Ended the year in a better financial position than the previous year.
- Footstep Nursery (Church nursery)
 - Still financially secure
 - Paid staff in full throughout the crisis.

The things as church leader that I'm lamenting over:

- Funerals for church family members
- Funerals
- Missing the kids, not seeing them in the same way as adults
- Missing being with the church family
- Sharing communion

Things as church leader I'm praying about:

- When we will be able to reconstruct 'church'?
- How will reconstruction happen?
- I wonder what St Andy's will look like after this dispersed time as it's not going to look the same as before.

7. Annual Reports: January - December 2020

Godly Governance

- Church Wardens Report
- Financial Report
- Mission Partners Report
- Building & Grounds report
- PCC Secretary's Report
- Deanery Synod Report
- Safeguarding Report

Knowing and making known the God who is love (worship)

- Worship during the pandemic
- Tech Team
- Readers Report

Reaching people for Christ Jesus (mission)

- Emmanuel Community Report
- Footsteps Report
- Schools ministry report
- CAP Job Club Report

Equipping the believers (discipleship)

- Lighthouse Sunday Groups report
- Normal church Activities
- Youth Group Report
- Discipleship Evening Report
- Connect Groups Report

Growing leaders

- Ordinands Reports
- Church Army Report

Building Community

- Quiz Night Report

8. Godly Governance

Church Wardens Report

Due to the Covid pandemic there has been very little happen in the Church this year. As Church Wardens we have ensured that all inspections have been completed as required. We have had the fire extinguishers checked, the lightning protection system inspected, the boiler serviced and PAT electrical testing completed.

In April, with the help of volunteers from the church family, we removed a number of the pews and stored them in the side chapel, this was to ensure that all seating was 2 meters apart. We also marked the remaining pews with tape so that anyone attending services (when permitted) could be safely sat apart as per government guidelines.

The Church has also been set up with the appropriate equipment to allow services to be broadcasted live. All this equipment was included in the PAT testing. Not only is this equipment being utilised weekly it also enabled the church to broadcast services over the Christmas period.

Moving into 2021 we have scheduled various work and repairs as appropriate.

David Wild & Sally Haughton-Brooks

Financial Report

Year ended 31st December 2020

The Accounts for 2020 have been independently examined by Donnelly Bentley Ltd and submitted for the approved of the PCC on 20 April 2021. A copy is provided as an appendix to this report, together with a copy of projected General Fund income and expenses for 2021. Please contact me if you have any questions.

I would like to thank the PCC and others who have given me support over the past year. A special thank you goes Diana Harrison who has helped with banking the cash, cheque & envelope collections while we have been in lockdown. I'd like to mention the support we have also had from Ruth Giles for handling all gift aid claims, and Karen Ramsey for accounting Footsteps.

St Andrew's financial position has generally remained relatively healthy over the year with some increased giving, fundraising support and ongoing commitment to the mission of the church both locally and in supporting organisations working further afield.

- We projected £5,255 for our 2020 Giving figure – £5,045.49 is the total amount we gave in 2020
- We project £4,820 for our 2021 Giving figure – It is slightly lower to reflect significant givers having moved on

Parish Share

- Our 2020 parish share was £34,250 – And it's great that we were able to pay it in full, for the Fourth year in a row.

This has been helped by having a reduced Parish Share and we are grateful to the Diocese for this concession.

Gift aid

- £12,770.66 has been claimed through gift aid in 2020 – over £1,000 a month really makes a huge difference to our financial health
- Thanks again to Ruth Giles for learning this system and claiming these amounts for us.

Church Building expenditure:

- We spent £245.37 for the reopening of church to be covid friendly in July: hand sanitiser, dispensers, steward gear, signage, tape etc.
- Heating bills have unfortunately stayed high, due to us still running our services and with the added necessity of having the doors open throughout all winter and the system on anti-frost
- We have broadcast live since September and invested in equipment, and subscriptions, having spent over £1,000 so far in 2020 and have

the scope to invest into more hardware and continue to run our subscriptions.

CAP Job Club Expenditure

- The CSA have granted us a total of £28,590 over three years to fund our CAP (Christians Against Poverty) Job Club. £8,840 a year which allows the Job club to be managed, along with two other members of part time staff and the volunteers. This first year included an extra £2,070 to provide modern I.T equipment, laptops, printers and such.

Footsteps – St Andrew’s Pre-School Playgroup

Footsteps is in a stable financial situation which has enabled us to moderately increase staff wages. However, during the Covid crisis we have had to eat into the Footsteps reserves so that the staff could be paid in full when there was full lockdown. In Lockdown 3 we were able to furlough some of the staff and save additional costs. There is continuing concern over the limited remaining life Footsteps building.

Potential for the Vicarage

St Andrew’s Vicarage continues to be owned by the Diocese of Manchester and the diocese, and due to financial pressures, they are going to sell the vicarage as it is no longer deemed ‘fit for purpose’.

Over this next year we will need to think creatively about how we facilitate mid-week ministry and Lighthouse groups on a Sunday morning.

In Conclusion

I thank God that He enables us all to worship Him in our giving, both financially and with our time and abilities, and I thank all of you who give to support the life of the Church which has made my job as treasurer less stressful. The Church family and beyond really get on board, and this is such a blessing! I’d like to give a huge thanks to George Smith for my many remote learning sessions over zoom, trips to my letter box with mail still addressed to himself, and hundreds of answered emails. His patience and support to me has been amazing, as has his service for St Andrew’s is very admirable.

Having learned the system now, I've been talking about breaking the financial roles down for the benefit of the Church going forward, I'd love help with the following in the immediate future please

- Buying - someone creative who likes to get deals, work with parish buying and has vision for the church's future, someone who would like to encourage fund raising and things similar
- Wages – someone computer literate who would like a little job which bridges the people we employ and HMRC, couple of hours a month

Please contact me on the following if you're interested
07958129314, treasurerstandrewsradcliffe@gmail.com

Brad Latham-Holt, Hon. Treasurer

Mission Partners Report

As a PCC we continue to financially support Open Doors, CAP (Christians Against Poverty) and Mission Direct. In the year to come we shall be examining our giving, to make sure we are giving 10% of our income, and also reviewing our mission partners as the PCC agreed to do this every three years.

Jo McKee

Building and Grounds Report

Due to the Covid Pandemic there were no building works carried out during 2020, all building work has been scheduled for 2021 once restrictions were lifted. The grounds continue to be maintained as required, the Church family would like to pass on our thanks to the gardener/grounds person.

David Wild

PCC Secretary's Report

I took over this role following Sarah Taylor's decision to step down. The PCC thanked her for all the hard work she had done on their behalf and I thank her for continuing to help out when needed in preparing documents for the PCC during the year.

The PCC has continued to meet online via zoom each month from 7.30pm – 9.30pm. It has taken some time to get used to meeting and discussing online, but it works well and has been good for those with young children as they can still attend if there are childcare issues.

Currently we have 18 members on the PCC, including the Vicar and 3 Deanery Synod members. The average attendance has been approximately 12-15 each meeting.

We open the meeting with a prayer. We are given an Agenda and relevant documents by email before the meeting so we have an idea of what will be discussed. The topics have included:

- Services online/engagement with our church family
- The same of the vicarage
- Finances
- Setting up of Emmanuel Church
- Church Building
- Buying equipment for online services

We normally end the meeting with a closing prayer.

We have also attended a training session on the function of the PCC and making meetings which was very helpful.

Steph Noden, Nicola Smithies, Karen Ramsay and Danielle Halton will be coming off the PCC this year. We are grateful to them for their time and what they have done for the PCC and would like to thank them.

Sue Hampson

Deanery Synod Report

The Radcliffe and Prestwich Deanery Synod is made up of clergy and lay representatives from all churches throughout the deanery. We meet several times per year to discuss various issues our churches face today. Our current representatives are Rev Jo McKee, Sue Hampson, Jayne Holden, Raynor Brown and Deb Vine.

The meetings have been held via zoom during lockdown. We have been able to share our different experiences, good practice and ideas to support each other in the challenges we've faced whilst continuing to deliver services in their various forms.

Discussions have been held with regard to our missional communities and the proposed vision for the future. We've discussed our concerns for changes to come and what this will mean for our communities. Changes will bring new challenges for our individual churches which our PCC have recently discussed. Parishes are currently struggling financially to maintain its current position, therefore changes within the diocese need to happen. The diocese is currently taking measures to restructure the smaller deaneries making them into much larger deaneries. This will mean our new deanery will stretch from Prestwich to Burnley.

A full-time Area Dean has recently been appointed to bring us together and coordinate the changes in bringing our resources together.

Please hold our deanery in prayer as the number of stipendiary vicars are reduced over the coming years and pray that we will be creative in ways to support and maintain the life of our individual churches.

Deb Vine

Safeguarding Report

I took up the role of safeguarding officer in 2020 and there have been no incidents reported or actions taken.

And as always, thankful for Rev Jo's support, knowledge and encouragement.

Stephanie Noden

9. Knowing and making known the God who is love (worship)

Worship during the pandemic

The pandemic and the suspension of services in the building required us to move to worshipping online and also to facilitate private worship to those who don't have the internet. We moved from 2 Sunday services (9am & 10.30am), 1 midweek service (4.30pm) to:

- Sundays: 9.45 Kids & Family & 1030 Morning Worship
- Midweek Prayer: Tuesday, Thursday & Friday.

Each week the sermon and the *Church Update Email* is printed out and sent to people who don't have access to the internet.

In terms of making all the Sunday and midweek services happen, we now have just under 40 volunteers who led, preach, read the scriptures, lead the prayers and record activities. Thank you to everyone who has contributed during this time.

Jo McKee

Tech Team

From March until October all the Sunday services were broadcasted from St Thomas' vicarage, home of Rev Jo McKee. As a PCC we had recognised that having an online presence was a positive way of reaching out to those who might find coming into an unknown environment helpful. Therefore, we wanted to prepare to broadcast from the building, thus starting to take steps towards a new normal.

A tech-team was formed and a huge thank you to Craig Giles, Harish Patel, Brad Latham-Holt and Bob May for facilitating live-streaming from the building. A huge thank you to everyone who contributed financially towards the purchasing of all the equipment.

Jo McKee

Readers Report

The three readers, Mike Vine, Bob May and Dave Roberts, have been active this year, mostly online and some in St. Andrews building. We have been leading prayers, weekly services and preaching and leading services in the building. Thank you all of you who have been supporting us with your prayers.

Dave Roberts

10. Reaching People for Christ Jesus (mission)

Emmanuel Community Report

Emmanuel Community is a new church plant on the Bolton Road estate. It is a fresh expression of church with a relaxed friendly style. We sit round tables and listen to music, watch videos, listen to stories of Jesus and have a “thought for the day” where we think about how the story applies to our lives. The children have crafts and play outside. As soon as we are permitted we will be serving hot drinks and a buffet style lunch.

In Lockdown, when we couldn’t meet physically, I put weekly videos onto Facebook, with a short message, song and a prayer. We watch them together on a Sunday evening which brings us a sense of community. I received a text saying, “Cheers Julie, enjoyed the video last night, made me think about my relationship and path with Jesus.”

In the summer we had a picnic in the park. It was a beautiful day, and we all enjoyed the fellowship. As lockdown relaxed last year, we received the news that we couldn’t continue to use our usual venue, but in December, we had the great news that we could use Radcliffe Primary School. God had answered our prayers! In December we met there for our Christmas Get-Together which was great fun, very festive with a simple message. We have just held our Easter Get-Together and we are planning to meet monthly in the future on the first Sunday of each month.

Please pray that our congregation will grow in numbers, but more importantly that they will grow in their relationship with Jesus and know God’s peace, fullness of healing and freedom in their lives. Thankyou.

Julie Macauley

Schools Ministry Report

During this year both Abby and I have not been able to go into our local schools to lead assemblies. However, we have been able to record special assemblies at significant seasonal times.

Our local headteachers, Gill, Ruth and Alyson have done an amazing job of looking after our children and facilitating their continued learning. Let us continue to pray for them as their environments continue to change in accordance to changing restrictions.

Jo McKee

Footsteps Report

Staff Team – Karen (Manager), Michelle (Deputy Manager), Louise R and Ella (3rd in charge), Sheila, Yvette, Louise Mc and Charlotte. We welcome Sarah who has taken over the role of keeping Footsteps tidy as Emma has found a new employment in a hospital following her dreams. We give thanks to Emma for her commitment and wish her well in her new career. We are sorry to lose a very dedicated Treasurer, George Smith and cannot thank him enough for his many years of service and support to Footsteps and the whole staff team. We wish George all the best for the future. We have welcomed Brad's support this year and look forward to working with him to oversee our accounts going forward.

Training – Statutory continuous professional development (CPD) was suspended due to COVID-19, however staff have been able to access online learning throughout the pandemic to brush up on their skills and prepare for the changes to the early years foundation stage (EYFS) framework which come into effect in September 2021. As a team we continue in our commitment and determination to be the best that we can be and offer a quality provision to each and every child and family.

March 2020 to September 2020 – this year has given us and many others lots of challenges due to COVID-19. We closed on 23/03/20 and re-opened September 2020 for the new Autumn term. We were sustained by a £10,000 government grant so were relieved that we did not have to furlough any staff during this period.

We were able to re-open and remain so from September 2020 up until present. More recently we have furloughed a few staff members due to various reasons but have been able to host most of the children and their welfare/care requirements.

The Building – Minor repairs have been carried out over the last year; the outside of the building has been painted, some fencing has been treated, water heater repair, new convactor wall heaters and the consumer box has been serviced.

Our outdoor play space needs a revamp! Any budding planners out there? A new building has been on our 'wish list' for a number of years and for the welfare of our staff and children this is a necessity and a priority. We are looking forward to working more closely with the PCC to help us secure the future of Footsteps for the local community. We do have the support of Les, our new 'handy man' and lives local, to help us with little jobs and repairs. He is making some planters for the children and 'Aunties' to be able to grow a wider range of fruit and vegetables as part of our gardening project. Footsteps is forever grateful for the continuation of the £50 monthly donations received from the PCC which will help to boost our building fund. Thank you.

Children/Families –We have 28 children currently on role and a healthy waiting list, still received enquiries from word-of-mouth recommendations and The Bury Directory website. We have good school links with Mrs Ellis, Headteacher of St. Andrew's CE VA Primary School and the nursery staff, St. Andrew's Church, other agencies including social care, speech and language, the 'Brush Bus', child development centre, Bury (CDC) and the local authority.

Footsteps continues to offer funded places to 2, 3 and 4 year old children. Our vision for the future is for as many children to attend Footsteps as possible and for families to be welcomed into our Church family. Our vicar Jo McKee is the Chairperson of our Footsteps committee and has been on hand to support staff and families throughout the coronavirus pandemic.

Registration – Inspected by Ofsted on 13th March 2019 – Grade awarded 'Good'.

We give thanks for the PCC and the Church congregation for their continued prayers and support.

Karen Ramsay, Footsteps Manager

CAP Job Club Report

In partnership with St Andrews, Emmanuel Community Church runs a Christians Against Poverty (CAP) Job Club. Where we run the excellent “Steps to Employment” course. The course covers the subjects of finding your motivation, overcoming obstacles, discovering your strengths, writing CVs and applications, succeeding in interviews and getting ready for work.

We also offer one to one coaching and we build a sense of community where everyone feels welcome and encouraged.

During Lockdown we decided to run our courses online, which has gone really well. During this difficult year we have kept in contact with all our members and delivered food parcels when people were struggling financially.

We plan to run our next offline course in September at Radcliffe Primary School. We will have our usual Kids Club run alongside it for parents to bring their children to while they attend.

Please pray that we will be able to publicize our Job Club well locally and that it will be well attended by local people. Thank you.

Julie Macauley

11. Equipping the believers (Discipleship)

Normal Church Activities

In a normal year we would have reports from groups such as:

- Tuesday See & Know
- Oasis
- Who let the dads out?
- SALT (St Andrews Ladies Together)

With all the covid restrictions these church groups have not been possible this year. As we return to some kind of 'normal', we will have the opportunities to review and re-establish groups, making sure they all have a Christ centred missional focus.

Tuesday See & Know

I would like to say a huge thank you to Pam Nicholson who has been part of the Tuesday See & Know ministry for such a long time, and who has also led the ministry for the past few years. Pam is now taking the opportunity to step down from this ministry role and she will be greatly missed.

Please pray for us as we plan for the future, and for this ministry to continue.

Jo McKee

Lighthouse Sunday Groups Report

During this covid season it has not been possible to physically hold Lighthouse Sunday groups. However, throughout 2020 Ann Graham, Nicola Grindrod, Sally Haughton-Brooks and Abby Latham-Holt kept in touch with See & Know and Explorer members by sending out parcels at different seasonal times:

- Easter
- New school year
- Christmas

We have sent things out to over 80 children and young people.

Please do pray for us as we discern how we encourage children, young people and families to return to worshipping together, especially with not having the vicarage as the Lighthouse base.

God is good all the time, all the time God is good and we trust that he is inviting us to do new and exciting things for children, young people and families.

Jo McKee

Youth Group Report

We have seen this year take us to a place I never would have known to prepare for! But our youth are still growing, and nurturing their relationship with God, in the midst of confusion!

We have changed and adapted our youth groups so much over lockdown, we started off with a boys youth & girls youth on a Wednesday evening on zoom (everything we do is on zoom), as well as youth alpha on a Sunday evening open for everyone which would usually hold more as a youth celebration event which all youth from Radcliffe & Bury are invited. We have also had a Friday night pool tournament and games nights.

We have been digging into God's word and unpacking it alongside teaching I create as well as different courses. As youth alpha finished we kept our Sunday evening celebrations and Wednesday searchers on for the next year exploring different courses: Youth alpha, Youth freedom in Christ, Your story, Youth for Christ leadership course, Leading like Jesus, The Prodigal God, The Well-Being Journey Youth, We have actually had a busier year than we usually do just gathering on a Sunday morning and for youth celebrations once a month when we gathered in person.

One thing we have felt as a youth team that has worked really well has actually been teaching online the whole thing! Even though some people can feel intimidated at first by being on camera, actually our youth have grown closer, been vulnerable with each other and before Jesus, they have

been able to really commit to intentionally growing their secret life with God. It has definitely brought them into a deeper reliance and intimacy with God, turning to him because they had no 1 else. To see the faith, grow in this group has been the highlight of my year! To see teenagers, know Jesus and explore things God is calling them to already is absolute gold dust!

We explored Leadership and how Jesus leads & disciples this is where they stepped WAY out of their comfort zone and stepping up, exploring their leadership skills and created the October Narnia holiday club for our younger church family members and beyond! Something I could never have imagined happening with the little time we spent in church before lockdown.

This youth are mighty prayer warriors, they have really developed intentional patterns of prayer time! They pray and listen to God and then step out and do what they sense he is saying, for example, one of our youth set up a Christian union for years 7 & 8 in school, they have prayed intentionally over the phone with each other for their friends, they have invited friends to our online youth group, they have had the most amazing conversations with people at school about Jesus! God has really blessed this group, as for us as leaders we stand in awe and pray to be just as fearless as this brilliant group.

Thank you to our lovely leaders throughout this lockdown! You're amazing and we have been blessed to have you ALL: Sue, Bob, Julie M, Dylan, Stuart, Craig Holden, Eileen, Sally, Jo and Hannah.

Abby Latham-Holt

Connect Groups Reports

Connect Group hosted by David and Eileen Middlefell Report

Our group of six meets each Tuesday from 7:30pm to 9:30pm at our house, but then changed to Zoom meetings because of the pandemic so we were able to continue learning together and supporting each other.

We have been using the Life Builder Bible studies. We choose as a group the topics we would like to study, and up to now we have studied “Women of the Old Testament”, “Growing Older and Wiser”, and Listening to God”.

We joined with Jo for The Bible course and for Alpha and hope to be doing the Wellbeing course next.

We would like to encourage people who are not currently in Home Groups to join us, or to join one of the other Home Groups. It is really good to meet in small groups to get to know each other, and to learn together. We pray for each other which is really important and these prayers have helped to strengthen each of us.

Eileen Middlefell

Connect Group hosted by Simon Trewartha

in common with many other folks our Thursday Home Group has had to adapt to challenging circumstances. We have met at the Forster’s home up to Covid for around two decades with myself at 65 being the young whippersnapper!

Enduring friendships have been made over that time. Over the last year Joyce has been at the hub of telephone support. There have been some health issues but we look forward to meeting again in the not too distant future to once again enjoy Alan and Joyce’s hospitality.

I would like to take this opportunity to give praise to all the good works my friends have undertaken over the years within the St Andrews family.

Yours in Christ

Simon Trewartha

Thursday’s Connect Group hosted by Deb and Mike Vine

Our home group has continued to meet weekly on zoom throughout lockdown. Starting the year with 2 separate groups running on a Tuesday and Thursday we quickly came together as one group. We are now a group of 8 as a couple of extra people joined us, all attending each session on Thursdays. During the year we have grown closer to each other as we’ve studied and prayed together. Each member has contributed to the discussions as we’ve followed the courses. We’ve learnt more about ourselves as disciples of Christ and what that means for us in our daily lives.

Praying for each other on a weekly basis, has meant that we have helped and supported each other throughout the week both in the good weeks and the more difficult weeks. Our meetings have been supported by our WhatsApp group; it has been a place where we've been able to keep in touch during the week, share scripture verses, simply delight in the beautiful day or ask for prayer for particular circumstances. We have all had prayers answered so have had many reasons to give thanks together and share in each other's answered prayers.

Deb Vine

Wednesday's Connect Group hosted by Sheila and David Roberts Report

Our small group has been supporting each other through the year through WhatsApp, phone calls and socially distanced meeting when we can. We have a Wednesday morning WhatsApp prayer meeting for over 30 mins ending in the Lord's prayer (usually with a few repeated lines).

Sheila Roberts

Discipleship Evening Report

After Easter we started the Bible Society Bible Course. This lasted for 8 weeks and we had between 15-25 people on these sessions. Collectively we decided to continue digging deeper into our faith on a Tuesday night and we have since covered a number of different courses:

- The Bible Course
- The Prayer Course
- The Discipleship course

This Tuesday night, discipleship evening continues into 2021. I've really enjoyed hosting and see people grow in their faith.

Jo McKee

12. Growing Leaders

Ordinands Reports

Layfetta Masih

Layfetta completed her ordination training at St Mellitus and her placement here at St Andrew's and was licensed to the West Bolton Team in July. She was ordained a Deacon in September at Bolton Parish Church.

Bob May

I began a programme of training for ordination in September 2020 with All Saints Centre for Mission and Ministry. In September All Saints will be joining together with St Mellitus and other centres to become Emmanuel Theological College. Covering the six NW Dioceses it will be the principle centre of ministerial training.

I'm studying for a Postgraduate Diploma in Theology, Ministry and Mission, awarded by Durham University, with all teaching currently via Zoom. This has included days and weekends, which together with reading and writing equates to about 20 hours / week, or three working days.

So far I have undertaken modules in:

- 'The Bible and Christian Faith' which looked at the book of Jonah and Mark's gospel;
- 'Jewish-Christian-Muslim Relations', which included virtual visits to a synagogue and a mosque;
- Pastoral Care;
- Marriage & Baptism; and
- Black Lives Matter.

Throughout the course I will be on placement and because of C-19 I have remained at St Andrew's as my 'home church', under the excellent supervision of Jo.

Part of being on placement is to take a full and active part in the life of the church, which as well as being life affirming, gives me the opportunity to relate my studies to my practice. The church family are, therefore, an important part of my ordination journey and I'm incredibly grateful for all the encouragement and prayer support I receive.

Bob May

Church Army Report

Church Army is an evangelistic organisation and mission community founded in 1882 in association with the Church of England.

In September I began my training with Church Army. It has been great to be part of this welcoming supportive community. I am learning about theology, and how to apply it to my ministry in a practical way, helping me to grow in confidence and learn new skills. It is all interesting, fun and relevant to my evangelism and pioneering work. Church Army give me great support. I am loving my training.

Julie Macauley

13. Building Community

Quiz Night Report

We began a church family quiz back in Lockdown 1 and incredibly we have been quizzing together for over a year. To begin with, when the schools were off, Helen helped me organise a weekly Wednesday tea time kids quiz on Zoom and then the adults had their quiz in the evening. Over the course of Lockdowns 2 and 3 and with the return of children to school we have moved to a fortnightly Church Family quiz, still on a Wednesday between 7.30pm and 9.00pm.

It is now a well-oiled machine, with each weeks winners setting one of the 8 rounds for the following fortnight. Over the months we have grown into a quizzing community, with regulars and occasionals typically making up 4 or 5 teams each time.

As you'd expect from a church quiz we have featured rounds on the Bible, the CoE, church buildings and worship songs. And as you'd expect from a quizzing community based in Radcliffe we have had plenty of local knowledge rounds on local history, local food, places and sports teams.

The main thing though is that it has been a chance to come together, have some fun and just enjoy each others company.

Like many things started in Lockdown we hope to be able to continue it in some form - maybe even in person! Although if we do quiz in person we will have to find a way ensure that Steph can still rely on Ivan as part of heOr team once he's headed off to University.

Bob May

Appendix 1: **Accounts**

St Andrew's PCC, Radcliffe

**Financial Statements
Year Ended 31 December 2020**

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF St ANDREWS PCC, RADCLIFFE.

I report on the accounts of the PCC for the year ended 31 December 2020 which are set out on the pages aside.

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Charities Act, to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

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

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

A J Donohoe
DonnellyBentley Limited
Chartered Accountants
Hazlemere
70 Chorley New Road
Bolton
BL1 4BY

Dated: 15 April 2021

Saint Andrew, Radcliffe
Funds - General Summary
for the year ended 31 December 2020

	31/12/2020 £	31/12/2019 £
Unrestricted Funds		
General Fund	25,783.10	18,012.84
Current Account	641.26	583.84
Deposit Account	28,877.74	19,200.21
Cash	91.10	93.29
Plus cheques received not yet banked	-	-
Less Cheques issued not yet banked	-	-
Less Outstanding Invoices/Commitments	- 3,827.00	- 1,864.50
Total Unrestricted Funds	25,783.10	18,012.84
Restricted Funds		
Restricted Funds excluding Footsteps Playgroup		
Central Board of Finance - Roof Fund Account	7,853.11	7,819.90
Central Board of Finance Fixed Interest Securities:- Income Generating	1,997.66	1,930.58
Legacy for General Building Work (decoration)	0.00	0.00
Harry Taylor Legacy Account (discretion of Vicar and Church Wardens)	624.96	624.66
Building Fund	17,317.25	16,103.73
Total Restricted Funds excluding Footsteps Playgroup and CAP Job Club	27,792.98	26,478.87
St Andrew's Church Playgroup (Footsteps)	15,543.94	23,565.62
Bank - Classic a/c	15,525.95	23,534.08
Cash	17.99	51.54
Less Outstanding Cheques	-	- 20.00
St Andrew's CAP Job Club	11,515.50	1,393.00
Bank account	11,451.46	1,375.40
Cash	64.04	17.60
Less Outstanding Cheques	-	-
Total Restricted Funds	54,852.42	51,437.49
Total Net Assets	80,635.52	69,450.33

	31/12/2020	31/12/2019
Total Income and Expenditure	Income Expenditure	Income Expenditure
General Fund	79,429 68,786	90,989 82,499
Building Fund	1,214 -	2,025 -
Harry Taylor Fund	0 50	1 50
Footsteps Playgroup	86,872 95,494	91,040 88,759
CAP Job Club	13,506 4,377	1,825 1,677
Totals	181,022 168,706	185,880 172,986
Note - These figures exclude transfers between funds and capital growth of investments		

Financial statement for the Year Ending 31 December 2020
General Fund Receipts and Payments Account

INCOME	2020 £	2019 £
Direct Giving	68,448	71,590
Gift Aided planned giving	42,873	39,627
Income Tax Recovered	12,771	12,652
non-Gift Aided planned giving	4,132	5,973
Payroll Giving	864	550
Collections at Services	1,981	5,859
Other Services and General Gifts	2,959	1,793
SumUp Credit/Debit Card Gifts	70	368
On-line Gifts	987	1
Gifts and Collections for Particular Causes	1,811	4,767
Investment Income	78	113
Dividends & Interest	78	113
Events & Activities	7,074	6,011
Bookstall	0	0
Bible Notes	273	163
Fund Raising events	742	779
Payments for Soul Survivor fees	75	1,389
Payments for New Wine 2020 fees	587	374
Who Let the Dads Out	7	52
Parochial Fees due to Parish	571	1,605
Parochial Fees due to the Diocese	4,819	1,648
Collections by Other Organisations at Church	0	0
Other Income	3,829	13,275
Legacies and Grants	3,052	6,217
Utility Bills Refunds	0	97
Donations towards Vicarage Expenses	0	0
Donations for Refreshments & Event Food	0	5
Sale of Fixed Assets	0	200
Insurance Claims	0	2,697
Other income	777	4,059
Funds Transfer	647	3,604
Transfer from Building Fund	0	3,250
Transfer from Harry Taylor Account (discretionary fund)	517	50
Transfer from CAP job club	130	
Transfer from Investments	0	304
Total Income	80,076	94,593

Financial statement for the Year Ending 31 December 2020
General Fund Receipts and Payments Account

PAYMENTS	2020	2019
	£	£
Mission and Charitable Giving	5,562	5,789
Overseas Missionary Societies	2,686	2,600
Home Mission & Church Societies	2,360	2,520
From Collections and Donations for Specified Causes	0	619
Vicar & Church Wardens Discretionary Fund	517	50
Relating to work of the Church	33,610	31,400
Parish Share	33,610	31,400
Salaries and Honoraria	4,970	1,447
Payments for Staff other than the vicar	4,970	1,447
Clergy & Other Ministry Expenses	4,004	4,107
Incumbents Working Expenses	4,004	2,098
OLM	0	0
Assistant Staff & Visiting clergy	0	2,009
Mission and Evangelism Costs	2,978	4,209
Alpha / Life Worth Living	0	0
See & Know (Tuesday Group)	67	0
Support & Educational Costs	224	213
Church Mission (Including CAP expenses)	789	270
New wine personal costs	1,478	0
New wine	410	0
Soul survivor		2,600
Soul Survivor from Personal Contributions		1,089
Who Let the Dads Out	9	38
Radcliffe Mission / Churches Together	0	0
Church Activities and Groups	984	1,025
Upkeep of Services	763	586
Refreshments & Event Food	117	341
Salt	0	78
Youth and Children's Church Groups	103	19
Church running Expenses	14,945	17,707
Heating, Lighting, Utility	4,703	4,246
Cleaning	914	1,610
Insurance	4,319	4,250
Maintenance	2,026	5,013
Publicity	244	20
Administration & Professional Costs	1,440	1,408
Upkeep of Churchyard	742	689
Others	557	472
Cost relating to Trading	1,385	880
Wedding fees etc to Diocese	1,232	751
Bookstall Expenditure	0	0
Bible Notes	153	129
Collections by Other Organisations at Church	0	0
Governance	348	336
Governance	348	336
Major Capital Expenditure	0	15,599
Church Building	0	15,599
Church Hall	0	0
New Build	0	0
Loans and Transfers of money	1,558	2,295
Transfer to Building Fund	35	0
Transfer to Footsteps Account	600	1,050
Transfer to CAP Job Club Account	923	1,245
Total Expenditure	70,343	84,794
Total Income	80,076	94,593
Surplus / Deficit	Surplus 9,733	Surplus 9,799
Outstanding Financial Commitments at 31 December	3,827	1,865
Invoices and purchase expenses incurred		
Upkeep of Churchyard		742.00
Other Outstanding Committed Payments		
Wedding / Funeral fees payable to the Diocese	3,587.00	897.00
Christmas collections for other charities	0.00	225.50
Emmanuel community church funds	240.00	0.00

Balance Sheet
for the year ended 31 December 2020

St Andrew's General Fund		
	2020	2019
	£	£
Balance Brought Forward (from the previous year)	18,012.84	10,259.77
Add back outstanding invoices from previous balance sheet	1,864.50	118.84
Annual Surplus / Deficit	9,732.76	9,798.73
Less Outstanding invoices/commitments at end of year	-3,827.00	-1,864.50
Deduct for cheques received in 2018 but not processed at the bank	0.00	-300.00
Balance carried forward	<u>25,783.10</u>	<u>18,012.84</u>

Building Fund Account - Receipts and Payments		
for the year ended 31 December (This is a Restricted Fund)		
	2020	2019
	£	£
Balance Brought Forward (from the previous year)	16,103.73	17,328.93
Income		
Gift envelopes	768.00	1,229.00
Donations by Standing Order	400.00	180.00
Donations from Bookstall	0.00	0.00
Craft Sales and other fund-raising	0.00	79.61
Gift Day and Other Donations	0.00	500.00
Bank Interest	10.52	36.19
Transfers from General Fund	35.00	0.00
	<u>17,317.25</u>	<u>19,353.73</u>
Expenditure		
Transferred to General Fund		3,250.00
Balance carried forward	<u>17,317.25</u>	<u>16,103.73</u>

Harry Taylor Legacy Account - Receipts and Payments		
for the year ended 31 December (This is a Restricted Fund at the discretion of the Vicar and Church Wardens)		
	2020	2019
	£	£
Balance Brought Forward (from the previous year)	624.66	673.34
Income		
	517	
Bank Interest	0.30	1.32
	<u>1141.96</u>	<u>674.66</u>
Expenditure		
Transferred to General Fund	517.00	50.00
Balance carried forward	<u>624.96</u>	<u>624.66</u>

St Andrew's Church Playgroup - Footsteps		
for the year ended 31 December (This is a Restricted Fund)		
	2020	2019
	£	£
Balance Brought Forward (from the previous year)	23,565.62	20,235.37
Add back outstanding invoices from previous balance sheet	0.00	0.00
Surplus (Deficit) for the year	-8,021.68	3,330.25
Less Outstanding invoices at end of year	0.00	0.00
Balance carried forward	<u>15,543.94</u>	<u>23,565.62</u>

St Andrew's CAP Job Club		
for the year ended 31 December (This is a Restricted Fund)		
	2020	2019
	£	£
Balance Brought Forward (from the previous year)	1,393.00	0.00
Add back outstanding invoices from previous balance sheet	0.00	0.00
Operating Surplus (Deficit) for the year	10,122.50	1,393.00
Less Outstanding invoices at end of year	0.00	0.00
Balance carried forward	<u>11,515.50</u>	<u>1,393.00</u>

Saint Andrew, Radcliffe

Summary of Investments (Legacies and other accounts) for the year ended 31 December 2020

	2020 £	2019 £
Invested with the Central Board of Finance		
Roof Fund Account (an unrestricted fund)		
124001633D B14742 Radcliffe PCC Roof Fund Account	7,853.11	7,819.90
Other Fixed Interest Accounts (income generating) Restricted Funds		
124001392F Consolidated (H Rothwell) General Purposes	1,997.66	1,930.58
	<u>9,850.77</u>	<u>9,750.48</u>
 Invested in Britannia Building Society		
Legacy for General Building Work (decoration)		
(Note: the 2018 figure only includes interest up to 2007)		
Opening Balance		294.45
Interest from 2007 to 2019 (net)		9.41
		<u>303.86</u>
Account Closed on 5th July 2019 * - withdrawn		<u>-303.86</u>
Closing Balance	<u>0.00</u>	<u>0.00</u>
* Cheque paid into General Fund 9th July 2019.		
 Royal Bank of Scotland Gold Deposit Account		
Harry Taylor Legacy Account (Restricted Fund)		
Under the control of the Vicar and Church Wardens		
(see also under balance sheet)	<u>624.96</u>	<u>624.66</u>

St Andrews Radcliffe PCC
St Andrew's Church Playgroup - known as Footsteps
Income and Expenditure
for the year ending 31st December 2020

	2020 £	2019 £
<u>Income</u>		
Fees / Dinner Club	86,084.30	89,389.69
Photos	-	262.00
Insurance Claims	-	-
Bank Interest	-	-
Donations	500.00	100.00
Fund-raising Income	152.00	779.00
Other Income	136.00	509.04
Net Income	86,872.30	91,039.73
Transfer - support from Church	600.00	1,050.00
Total Income	87,472.30	92,089.73
<u>Expenditure</u>		
Wages	78,521.32	71,468.78
HMRC (tax & National Insurance)	6,755.11	6,724.51
NEST Pensions	3,146.27	2,176.01
Teaching Resources	1,308.06	1,676.69
Admin Resources	435.25	705.28
Cleaning / Routine Maintenance	905.97	1,481.40
Refreshments	155.94	276.14
Training and Regulations	695.67	1,383.80
Electricity	1,304.90	708.24
Telephone	167.40	164.32
Building Maintenance	368.00	50.00
Insurance	744.28	739.98
Photos	-	40.00
Fund-raising Expenses	-	-
Reimbursement of Fees Overpaid	350.00	422.50
Other Expenditure	635.81	741.83
Total Expenditure	95,493.98	88,759.48
Trading Surplus / Deficit	Deficit - 8,621.68	Surplus 2,280.25
Transfer - support from Church	600.00	1,050.00
Overall Surplus / Deficit	- 8,021.68	3,330.25
<u>Outstanding Liabilities</u>		
Outstanding invoices / commitments	-	-
	-	-

St Andrews Radcliffe PCC
St Andrew's CAP Job Club
Income and Expenditure
for the year ending 31st December 2020

	2020 £	2019 £
<u>Income</u>		
Standing orders	2,150.00	825.00
Other Donations	400.00	535.00
Fund-raising Income	46.44	285.21
Other Income	10,910.00	180.00
Net Income	13,506.44	1,825.21
Transfer - support from Church PCC	992.77	840.00
Transfer from General Fund - Other gifts less expenses	-	405.09
Total Income	14,499.21	3,070.30
<u>Expenditure</u>		
Wages (from 8th October 2019)	3,088.60	458.20
HMRC	620.60	73.20
NEST Pensions	-	-
Manager's personal expenses	134.99	182.80
Admin Resources	448.74	306.88
Publicity	5.00	-
Refreshments	2.00	15.64
Events	34.95	101.60
Training and Regulations	-	27.00
Room Hire	-	-
Fund-raising Expenses	-	-
Discovery Breaks (ended 2019)	-	80.00
Other Expenditure	41.83	431.98
Total Expenditure	4,376.71	1,677.30
Surplus / Deficit	Surplus 10,122.50	1,393.00
<u>Outstanding Liabilities</u>		
Outstanding invoices / commitments	-	-

St Andrew's PCC, Radcliffe

Financial Statements
Year Ended 31 December 2020

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF St ANDREWS PCC, RADCLIFFE.

I report on the accounts of the PCC for the year ended 31 December 2020 which are set out on the pages aside.

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Charities Act, to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and to state whether particular matters have come to my attention.

Basis of independent examiner's report

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Independent examiner's statement

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

- 1) which gives me reasonable cause to believe that in, any material respect, the requirements
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
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A J Donohoe
DonnellyBentley Limited
Chartered Accountants
Hazlemere
70 Chorley New Road
Bolton
BL1 4BY

Dated: 15 April 2021

Saint Andrew, Radcliffe
Funds - General Summary
for the year ended 31 December 2020

	31/12/2020 £	31/12/2019 £
Unrestricted Funds		
General Fund	25,783.10	18,012.84
Current Account	641.26	583.84
Deposit Account	28,877.74	19,200.21
Cash	91.10	93.29
Plus cheques received not yet banked	-	-
Less Cheques issued not yet banked	-	-
Less Outstanding Invoices/Commitments	- 3,827.00	- 1,864.50
Total Unrestricted Funds	25,783.10	18,012.84
Restricted Funds		
Restricted Funds excluding Footsteps Playgroup		
Central Board of Finance - Roof Fund Account	7,853.11	7,819.90
Central Board of Finance Fixed Interest Securities:- Income Generating	1,997.66	1,930.58
Legacy for General Building Work (decoration)	0.00	0.00
Harry Taylor Legacy Account (discretion of Vicar and Church Wardens)	624.96	624.66
Building Fund	17,317.25	16,103.73
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Harry Taylor Fund	0 50	1 50
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Totals	181,022 168,706	185,880 172,986
Note - These figures exclude transfers between funds and capital growth of investments		

Financial statement for the Year Ending 31 December 2020
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Income Tax Recovered	12,771	12,652
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Payroll Giving	864	550
Collections at Services	1,981	5,859
Other Services and General Gifts	2,959	1,793
SumUp Credit/Debit Card Gifts	70	368
On-line Gifts	987	1
Gifts and Collections for Particular Causes	1,811	4,767
Investment Income	78	113
Dividends & Interest	78	113
Events & Activities	7,074	6,011
Bookstall	0	0
Bible Notes	273	163
Fund Raising events	742	779
Payments for Soul Survivor fees	75	1,389
Payments for New Wine 2020 fees	587	374
Who Let the Dads Out	7	52
Parochial Fees due to Parish	571	1,605
Parochial Fees due to the Diocese	4,819	1,648
Collections by Other Organisations at Church	0	0
Other Income	3,829	13,275
Legacies and Grants	3,052	6,217
Utility Bills Refunds	0	97
Donations towards Vicarage Expenses	0	0
Donations for Refreshments & Event Food	0	5
Sale of Fixed Assets	0	200
Insurance Claims	0	2,697
Other income	777	4,059
Funds Transfer	647	3,604
Transfer from Building Fund	0	3,250
Transfer from Harry Taylor Account (discretionary fund)	517	50
Transfer from CAP job club	130	
Transfer from Investments	0	304
Total Income	80,076	94,593

Financial statement for the Year Ending 31 December 2020
General Fund Receipts and Payments Account

PAYMENTS	2020	2019
	£	£
Mission and Charitable Giving	5,562	5,789
Overseas Missionary Societies	2,686	2,600
Home Mission & Church Societies	2,360	2,520
From Collections and Donations for Specified Causes	0	619
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Parish Share	33,610	31,400
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Payments for Staff other than the vicar	4,970	1,447
Clergy & Other Ministry Expenses	4,004	4,107
Incumbents Working Expenses	4,004	2,098
OLM	0	0
Assistant Staff & Visiting clergy	0	2,009
Mission and Evangelism Costs	2,978	4,209
Alpha / Life Worth Living	0	0
See & Know (Tuesday Group)	67	0
Support & Educational Costs	224	213
Church Mission (Including CAP expenses)	789	270
New wine personal costs	1,478	0
New wine	410	0
Soul survivor		2,600
Soul Survivor from Personal Contributions		1,089
Who Let the Dads Out	9	38
Radcliffe Mission / Churches Together	0	0
Church Activities and Groups	984	1,025
Upkeep of Services	763	586
Refreshments & Event Food	117	341
Salt	0	78
Youth and Children's Church Groups	103	19
Church running Expenses	14,945	17,707
Heating, Lighting, Utility	4,703	4,246
Cleaning	914	1,610
Insurance	4,319	4,250
Maintenance	2,026	5,013
Publicity	244	20
Administration & Professional Costs	1,440	1,408
Upkeep of Churchyard	742	689
Others	557	472
Cost relating to Trading	1,385	880
Wedding fees etc to Diocese	1,232	751
Bookstall Expenditure	0	0
Bible Notes	153	129
Collections by Other Organisations at Church	0	0
Governance	348	336
Governance	348	336
Major Capital Expenditure	0	15,599
Church Building	0	15,599
Church Hall	0	0
New Build	0	0
Loans and Transfers of money	1,558	2,295
Transfer to Building Fund	35	0
Transfer to Footsteps Account	600	1,050
Transfer to CAP Job Club Account	923	1,245
Total Expenditure	70,343	84,794
Total Income	80,076	94,593
Surplus / Deficit	Surplus 9,733	Surplus 9,799
Outstanding Financial Commitments at 31 December	3,827	1,865
Invoices and purchase expenses incurred		
Upkeep of Churchyard		742.00
Other Outstanding Committed Payments		
Wedding / Funeral fees payable to the Diocese	3,587.00	897.00
Christmas collections for other charities	0.00	225.50
Emmanuel community church funds	240.00	0.00

Balance Sheet
for the year ended 31 December 2020

St Andrew's General Fund		
	2020	2019
	£	£
Balance Brought Forward (from the previous year)	18,012.84	10,259.77
Add back outstanding invoices from previous balance sheet	1,864.50	118.84
Annual Surplus / Deficit	9,732.76	9,798.73
Less Outstanding invoices/commitments at end of year	-3,827.00	-1,864.50
Deduct for cheques received in 2018 but not processed at the bank	0.00	-300.00
Balance carried forward	<u>25,783.10</u>	<u>18,012.84</u>

Building Fund Account - Receipts and Payments		
for the year ended 31 December (This is a Restricted Fund)		
	2020	2019
	£	£
Balance Brought Forward (from the previous year)	16,103.73	17,328.93
Income		
Gift envelopes	768.00	1,229.00
Donations by Standing Order	400.00	180.00
Donations from Bookstall	0.00	0.00
Craft Sales and other fund-raising	0.00	79.61
Gift Day and Other Donations	0.00	500.00
Bank Interest	10.52	36.19
Transfers from General Fund	35.00	0.00
	<u>17,317.25</u>	<u>19,353.73</u>
Expenditure		
Transferred to General Fund		3,250.00
Balance carried forward	<u>17,317.25</u>	<u>16,103.73</u>

Harry Taylor Legacy Account - Receipts and Payments		
for the year ended 31 December (This is a Restricted Fund at the discretion of the Vicar and Church Wardens)		
	2020	2019
	£	£
Balance Brought Forward (from the previous year)	624.66	673.34
Income		
	517	
Bank Interest	0.30	1.32
	<u>1141.96</u>	<u>674.66</u>
Expenditure		
Transferred to General Fund	517.00	50.00
Balance carried forward	<u>624.96</u>	<u>624.66</u>

St Andrew's Church Playgroup - Footsteps		
for the year ended 31 December (This is a Restricted Fund)		
	2020	2019
	£	£
Balance Brought Forward (from the previous year)	23,565.62	20,235.37
Add back outstanding invoices from previous balance sheet	0.00	0.00
Surplus (Deficit) for the year	-8,021.68	3,330.25
Less Outstanding invoices at end of year	0.00	0.00
Balance carried forward	<u>15,543.94</u>	<u>23,565.62</u>

St Andrew's CAP Job Club		
for the year ended 31 December (This is a Restricted Fund)		
	2020	2019
	£	£
Balance Brought Forward (from the previous year)	1,393.00	0.00
Add back outstanding invoices from previous balance sheet	0.00	0.00
Operating Surplus (Deficit) for the year	10,122.50	1,393.00
Less Outstanding invoices at end of year	0.00	0.00
Balance carried forward	<u>11,515.50</u>	<u>1,393.00</u>

Saint Andrew, Radcliffe

Summary of Investments (Legacies and other accounts) for the year ended 31 December 2020

	2020 £	2019 £
Invested with the Central Board of Finance		
Roof Fund Account (an unrestricted fund)		
124001633D B14742 Radcliffe PCC Roof Fund Account	7,853.11	7,819.90
Other Fixed Interest Accounts (income generating) Restricted Funds		
124001392F Consolidated (H Rothwell) General Purposes	<u>1,997.66</u>	<u>1,930.58</u>
	<u>9,850.77</u>	<u>9,750.48</u>
 Invested in Britannia Building Society		
Legacy for General Building Work (decoration)		
(Note: the 2018 figure only includes interest up to 2007)		
Opening Balance		294.45
Interest from 2007 to 2019 (net)		<u>9.41</u>
		303.86
Account Closed on 5th July 2019 * - withdrawn		<u>-303.86</u>
Closing Balance	<u>0.00</u>	<u>0.00</u>
* Cheque paid into General Fund 9th July 2019.		
 Royal Bank of Scotland Gold Deposit Account		
Harry Taylor Legacy Account (Restricted Fund)		
Under the control of the Vicar and Church Wardens		
(see also under balance sheet)	<u>624.96</u>	<u>624.66</u>

St Andrews Radcliffe PCC
St Andrew's Church Playgroup - known as Footsteps
Income and Expenditure
for the year ending 31st December 2020

	2020 £	2019 £
<u>Income</u>		
Fees / Dinner Club	86,084.30	89,389.69
Photos	-	262.00
Insurance Claims	-	-
Bank Interest	-	-
Donations	500.00	100.00
Fund-raising Income	152.00	779.00
Other Income	136.00	509.04
Net Income	86,872.30	91,039.73
Transfer - support from Church	600.00	1,050.00
Total Income	87,472.30	92,089.73
<u>Expenditure</u>		
Wages	78,521.32	71,468.78
HMRC (tax & National Insurance)	6,755.11	6,724.51
NEST Pensions	3,146.27	2,176.01
Teaching Resources	1,308.06	1,676.69
Admin Resources	435.25	705.28
Cleaning / Routine Maintenance	905.97	1,481.40
Refreshments	155.94	276.14
Training and Regulations	695.67	1,383.80
Electricity	1,304.90	708.24
Telephone	167.40	164.32
Building Maintenance	368.00	50.00
Insurance	744.28	739.98
Photos	-	40.00
Fund-raising Expenses	-	-
Reimbursement of Fees Overpaid	350.00	422.50
Other Expenditure	635.81	741.83
Total Expenditure	95,493.98	88,759.48
Trading Surplus / Deficit	Deficit - 8,621.68	Surplus 2,280.25
Transfer - support from Church	600.00	1,050.00
Overall Surplus / Deficit	- 8,021.68	3,330.25
<u>Outstanding Liabilities</u>		
Outstanding invoices / commitments	-	-
	-	-

St Andrews Radcliffe PCC
St Andrew's CAP Job Club
Income and Expenditure
for the year ending 31st December 2020

	2020 £	2019 £
<u>Income</u>		
Standing orders	2,150.00	825.00
Other Donations	400.00	535.00
Fund-raising Income	46.44	285.21
Other Income	10,910.00	180.00
Net Income	13,506.44	1,825.21
Transfer - support from Church PCC	992.77	840.00
Transfer from General Fund - Other gifts less expenses	-	405.09
Total Income	14,499.21	3,070.30
<u>Expenditure</u>		
Wages (from 8th October 2019)	3,088.60	458.20
HMRC	620.60	73.20
NEST Pensions	-	-
Manager's personal expenses	134.99	182.80
Admin Resources	448.74	306.88
Publicity	5.00	-
Refreshments	2.00	15.64
Events	34.95	101.60
Training and Regulations	-	27.00
Room Hire	-	-
Fund-raising Expenses	-	-
Discovery Breaks (ended 2019)	-	80.00
Other Expenditure	41.83	431.98
Total Expenditure	4,376.71	1,677.30
Surplus / Deficit	Surplus 10,122.50	1,393.00
<u>Outstanding Liabilities</u>		
Outstanding invoices / commitments	-	-

St Andrew's PCC, Radcliffe

Financial Statements
Year Ended 31 December 2020

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF St ANDREWS PCC, RADCLIFFE.

I report on the accounts of the PCC for the year ended 31 December 2020 which are set out on the pages aside.

Respective responsibilities of the trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the Charities Act) and that an independent examination is needed. It is my responsibility to examine the accounts under section 145 of the Charities Act, to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

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

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

A J Donohoe
DonnellyBentley Limited
Chartered Accountants
Hazlemere
70 Chorley New Road
Bolton
BL1 4BY

Dated: 15 April 2021

Saint Andrew, Radcliffe
Funds - General Summary
for the year ended 31 December 2020

	31/12/2020 £	31/12/2019 £
Unrestricted Funds		
General Fund	25,783.10	18,012.84
Current Account	641.26	583.84
Deposit Account	28,877.74	19,200.21
Cash	91.10	93.29
Plus cheques received not yet banked	-	-
Less Cheques issued not yet banked	-	-
Less Outstanding Invoices/Commitments	- 3,827.00	- 1,864.50
Total Unrestricted Funds	25,783.10	18,012.84
Restricted Funds		
Restricted Funds excluding Footsteps Playgroup		
Central Board of Finance - Roof Fund Account	7,853.11	7,819.90
Central Board of Finance Fixed Interest Securities:- Income Generating	1,997.66	1,930.58
Legacy for General Building Work (decoration)	0.00	0.00
Harry Taylor Legacy Account (discretion of Vicar and Church Wardens)	624.96	624.66
Building Fund	17,317.25	16,103.73
Total Restricted Funds excluding Footsteps Playgroup and CAP Job Club	27,792.98	26,478.87
St Andrew's Church Playgroup (Footsteps)	15,543.94	23,565.62
Bank - Classic a/c	15,525.95	23,534.08
Cash	17.99	51.54
Less Outstanding Cheques	-	- 20.00
St Andrew's CAP Job Club	11,515.50	1,393.00
Bank account	11,451.46	1,375.40
Cash	64.04	17.60
Less Outstanding Cheques	-	-
Total Restricted Funds	54,852.42	51,437.49
Total Net Assets	80,635.52	69,450.33

	31/12/2020	31/12/2019
Total Income and Expenditure	Income Expenditure	Income Expenditure
General Fund	79,429 68,786	90,989 82,499
Building Fund	1,214 -	2,025 -
Harry Taylor Fund	0 50	1 50
Footsteps Playgroup	86,872 95,494	91,040 88,759
CAP Job Club	13,506 4,377	1,825 1,677
Totals	181,022 168,706	185,880 172,986
Note - These figures exclude transfers between funds and capital growth of investments		

Financial statement for the Year Ending 31 December 2020
General Fund Receipts and Payments Account

INCOME	2020 £	2019 £
Direct Giving	68,448	71,590
Gift Aided planned giving	42,873	39,627
Income Tax Recovered	12,771	12,652
non-Gift Aided planned giving	4,132	5,973
Payroll Giving	864	550
Collections at Services	1,981	5,859
Other Services and General Gifts	2,959	1,793
SumUp Credit/Debit Card Gifts	70	368
On-line Gifts	987	1
Gifts and Collections for Particular Causes	1,811	4,767
Investment Income	78	113
Dividends & Interest	78	113
Events & Activities	7,074	6,011
Bookstall	0	0
Bible Notes	273	163
Fund Raising events	742	779
Payments for Soul Survivor fees	75	1,389
Payments for New Wine 2020 fees	587	374
Who Let the Dads Out	7	52
Parochial Fees due to Parish	571	1,605
Parochial Fees due to the Diocese	4,819	1,648
Collections by Other Organisations at Church	0	0
Other Income	3,829	13,275
Legacies and Grants	3,052	6,217
Utility Bills Refunds	0	97
Donations towards Vicarage Expenses	0	0
Donations for Refreshments & Event Food	0	5
Sale of Fixed Assets	0	200
Insurance Claims	0	2,697
Other income	777	4,059
Funds Transfer	647	3,604
Transfer from Building Fund	0	3,250
Transfer from Harry Taylor Account (discretionary fund)	517	50
Transfer from CAP job club	130	
Transfer from Investments	0	304
Total Income	80,076	94,593

Financial statement for the Year Ending 31 December 2020
General Fund Receipts and Payments Account

PAYMENTS	2020	2019
	£	£
Mission and Charitable Giving	5,562	5,789
Overseas Missionary Societies	2,686	2,600
Home Mission & Church Societies	2,360	2,520
From Collections and Donations for Specified Causes	0	619
Vicar & Church Wardens Discretionary Fund	517	50
Relating to work of the Church	33,610	31,400
Parish Share	33,610	31,400
Salaries and Honoraria	4,970	1,447
Payments for Staff other than the vicar	4,970	1,447
Clergy & Other Ministry Expenses	4,004	4,107
Incumbents Working Expenses	4,004	2,098
OLM	0	0
Assistant Staff & Visiting clergy	0	2,009
Mission and Evangelism Costs	2,978	4,209
Alpha / Life Worth Living	0	0
See & Know (Tuesday Group)	67	0
Support & Educational Costs	224	213
Church Mission (Including CAP expenses)	789	270
New wine personal costs	1,478	0
New wine	410	0
Soul survivor		2,600
Soul Survivor from Personal Contributions		1,089
Who Let the Dads Out	9	38
Radcliffe Mission / Churches Together	0	0
Church Activities and Groups	984	1,025
Upkeep of Services	763	586
Refreshments & Event Food	117	341
Salt	0	78
Youth and Children's Church Groups	103	19
Church running Expenses	14,945	17,707
Heating, Lighting, Utility	4,703	4,246
Cleaning	914	1,610
Insurance	4,319	4,250
Maintenance	2,026	5,013
Publicity	244	20
Administration & Professional Costs	1,440	1,408
Upkeep of Churchyard	742	689
Others	557	472
Cost relating to Trading	1,385	880
Wedding fees etc to Diocese	1,232	751
Bookstall Expenditure	0	0
Bible Notes	153	129
Collections by Other Organisations at Church	0	0
Governance	348	336
Governance	348	336
Major Capital Expenditure	0	15,599
Church Building	0	15,599
Church Hall	0	0
New Build	0	0
Loans and Transfers of money	1,558	2,295
Transfer to Building Fund	35	0
Transfer to Footsteps Account	600	1,050
Transfer to CAP Job Club Account	923	1,245
Total Expenditure	70,343	84,794
Total Income	80,076	94,593
Surplus / Deficit	Surplus 9,733	Surplus 9,799
Outstanding Financial Commitments at 31 December	3,827	1,865
Invoices and purchase expenses incurred		
Upkeep of Churchyard		742.00
Other Outstanding Committed Payments		
Wedding / Funeral fees payable to the Diocese	3,587.00	897.00
Christmas collections for other charities	0.00	225.50
Emmanuel community church funds	240.00	0.00

Balance Sheet
for the year ended 31 December 2020

St Andrew's General Fund		
	2020	2019
	£	£
Balance Brought Forward (from the previous year)	18,012.84	10,259.77
Add back outstanding invoices from previous balance sheet	1,864.50	118.84
Annual Surplus / Deficit	9,732.76	9,798.73
Less Outstanding invoices/commitments at end of year	-3,827.00	-1,864.50
Deduct for cheques received in 2018 but not processed at the bank	0.00	-300.00
Balance carried forward	<u>25,783.10</u>	<u>18,012.84</u>

Building Fund Account - Receipts and Payments		
for the year ended 31 December (This is a Restricted Fund)		
	2020	2019
	£	£
Balance Brought Forward (from the previous year)	16,103.73	17,328.93
Income		
Gift envelopes	768.00	1,229.00
Donations by Standing Order	400.00	180.00
Donations from Bookstall	0.00	0.00
Craft Sales and other fund-raising	0.00	79.61
Gift Day and Other Donations	0.00	500.00
Bank Interest	10.52	36.19
Transfers from General Fund	35.00	0.00
	<u>17,317.25</u>	<u>19,353.73</u>
Expenditure		
Transferred to General Fund		3,250.00
Balance carried forward	<u>17,317.25</u>	<u>16,103.73</u>

Harry Taylor Legacy Account - Receipts and Payments		
for the year ended 31 December (This is a Restricted Fund at the discretion of the Vicar and Church Wardens)		
	2020	2019
	£	£
Balance Brought Forward (from the previous year)	624.66	673.34
Income		
	517	
Bank Interest	0.30	1.32
	<u>1141.96</u>	<u>674.66</u>
Expenditure		
Transferred to General Fund	517.00	50.00
Balance carried forward	<u>624.96</u>	<u>624.66</u>

St Andrew's Church Playgroup - Footsteps		
for the year ended 31 December (This is a Restricted Fund)		
	2020	2019
	£	£
Balance Brought Forward (from the previous year)	23,565.62	20,235.37
Add back outstanding invoices from previous balance sheet	0.00	0.00
Surplus (Deficit) for the year	-8,021.68	3,330.25
Less Outstanding invoices at end of year	0.00	0.00
Balance carried forward	<u>15,543.94</u>	<u>23,565.62</u>

St Andrew's CAP Job Club		
for the year ended 31 December (This is a Restricted Fund)		
	2020	2019
	£	£
Balance Brought Forward (from the previous year)	1,393.00	0.00
Add back outstanding invoices from previous balance sheet	0.00	0.00
Operating Surplus (Deficit) for the year	10,122.50	1,393.00
Less Outstanding invoices at end of year	0.00	0.00
Balance carried forward	<u>11,515.50</u>	<u>1,393.00</u>

Saint Andrew, Radcliffe
Summary of Investments (Legacies and other accounts)
for the year ended 31 December 2020

	2020 £	2019 £
Invested with the Central Board of Finance		
Roof Fund Account (an unrestricted fund)		
124001633D B14742 Radcliffe PCC Roof Fund Account	7,853.11	7,819.90
Other Fixed Interest Accounts (income generating) Restricted Funds		
124001392F Consolidated (H Rothwell) General Purposes	<u>1,997.66</u>	<u>1,930.58</u>
	<u>9,850.77</u>	<u>9,750.48</u>
 Invested in Britannia Building Society		
Legacy for General Building Work (decoration)		
(Note: the 2018 figure only includes interest up to 2007)		
Opening Balance		294.45
Interest from 2007 to 2019 (net)		<u>9.41</u>
		303.86
Account Closed on 5th July 2019 * - withdrawn		<u>-303.86</u>
Closing Balance	<u>0.00</u>	<u>0.00</u>
* Cheque paid into General Fund 9th July 2019.		
 Royal Bank of Scotland Gold Deposit Account		
Harry Taylor Legacy Account (Restricted Fund)		
Under the control of the Vicar and Church Wardens		
(see also under balance sheet)	<u>624.96</u>	<u>624.66</u>

St Andrews Radcliffe PCC
St Andrew's Church Playgroup - known as Footsteps
Income and Expenditure
for the year ending 31st December 2020

	2020 £	2019 £
<u>Income</u>		
Fees / Dinner Club	86,084.30	89,389.69
Photos	-	262.00
Insurance Claims	-	-
Bank Interest	-	-
Donations	500.00	100.00
Fund-raising Income	152.00	779.00
Other Income	136.00	509.04
Net Income	86,872.30	91,039.73
Transfer - support from Church	600.00	1,050.00
Total Income	87,472.30	92,089.73
<u>Expenditure</u>		
Wages	78,521.32	71,468.78
HMRC (tax & National Insurance)	6,755.11	6,724.51
NEST Pensions	3,146.27	2,176.01
Teaching Resources	1,308.06	1,676.69
Admin Resources	435.25	705.28
Cleaning / Routine Maintenance	905.97	1,481.40
Refreshments	155.94	276.14
Training and Regulations	695.67	1,383.80
Electricity	1,304.90	708.24
Telephone	167.40	164.32
Building Maintenance	368.00	50.00
Insurance	744.28	739.98
Photos	-	40.00
Fund-raising Expenses	-	-
Reimbursement of Fees Overpaid	350.00	422.50
Other Expenditure	635.81	741.83
Total Expenditure	95,493.98	88,759.48
Trading Surplus / Deficit	Deficit - 8,621.68	Surplus 2,280.25
Transfer - support from Church	600.00	1,050.00
Overall Surplus / Deficit	- 8,021.68	3,330.25
<u>Outstanding Liabilities</u>		
Outstanding invoices / commitments	-	-
	-	-

St Andrews Radcliffe PCC
St Andrew's CAP Job Club
Income and Expenditure
for the year ending 31st December 2020

	2020 £	2019 £
<u>Income</u>		
Standing orders	2,150.00	825.00
Other Donations	400.00	535.00
Fund-raising Income	46.44	285.21
Other Income	10,910.00	180.00
Net Income	13,506.44	1,825.21
Transfer - support from Church PCC	992.77	840.00
Transfer from General Fund - Other gifts less expenses	-	405.09
Total Income	14,499.21	3,070.30
<u>Expenditure</u>		
Wages (from 8th October 2019)	3,088.60	458.20
HMRC	620.60	73.20
NEST Pensions	-	-
Manager's personal expenses	134.99	182.80
Admin Resources	448.74	306.88
Publicity	5.00	-
Refreshments	2.00	15.64
Events	34.95	101.60
Training and Regulations	-	27.00
Room Hire	-	-
Fund-raising Expenses	-	-
Discovery Breaks (ended 2019)	-	80.00
Other Expenditure	41.83	431.98
Total Expenditure	4,376.71	1,677.30
Surplus / Deficit	Surplus 10,122.50	1,393.00
<u>Outstanding Liabilities</u>		
Outstanding invoices / commitments	-	-