



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-on 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)

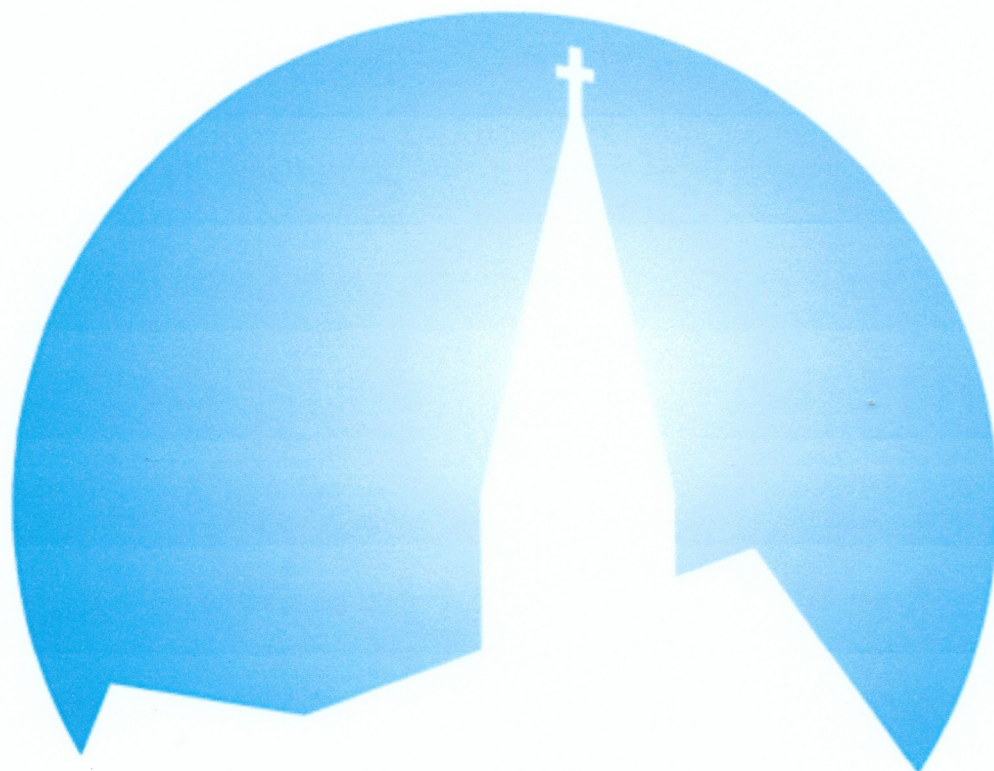
2024 was an exciting year in the development of lay ministry at St Andrew's. Our existing authorised lay minister (ALM), Sheila Smith, was joined by four new ministers, all authorised at a special service at Manchester Cathedral on 21st September 2024. They all undertook a core programme of study, followed 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		£ 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

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

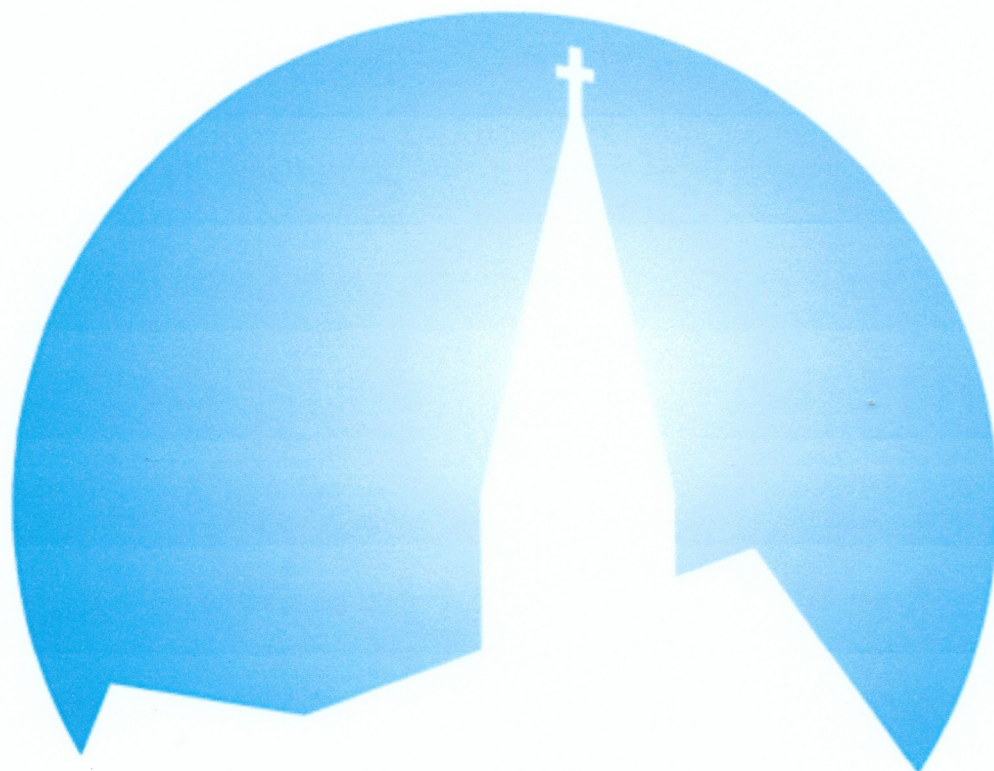
St Andrew's General Fund		
	2024	2023
	£	£
Balance Brought Forward (from the previous year)	29,221.80	18,242.93
Add back outstanding invoices from previous balance sheet		
Annual Surplus / Deficit	-£15,232.26	£10,297.23
Less Outstanding invoices/commitments at end of year	<u>0</u>	<u>0</u>
Balance carried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

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

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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
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for the year ended 31 December 2024

		31/12/2024		31/12/2023	
		£		£	
Unrestricted Funds					
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	Current Account	£	700.14	£	538.71
	Deposit Account	£	13,289.40	£	28,683.09
	Cash	£	-	£	-
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	Less Outstanding Invoices/Commitments	£	-	£	-
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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
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	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					

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Dividends & Interest	418	540
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Bible Notes	-	(50)
Fund Raising events	-	4,264
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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	<u>46,376</u>	<u>88,148</u>

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>