

**HOLY CROSS
WOODCHURCH PARISH CHURCH**

**2025 ANNUAL REPORT
AND FINANCIAL STATEMENTS
OF THE PAROCHIAL CHURCH COUNCIL**



Growing disciples of Christ

“For with you is the wellspring of
life; in your light we see light”

Psalm 36 v 9

PAROCHIAL CHURCH COUNCIL MEMBERS TO SERVED DURING 2025

Ex-Officio Members

Rector: Rev Sr Janet Arnold CA (from 4 February 2024)

Lay Reader Mrs Sue Mountford

Churchwardens: Mr Roy Milne ('til April 2025) Lay Chair
Mrs Wendy Deverill (from 30 June 2023)
Mr Bernie Gallivan (from June 2025)

Hon. Treasurer Mrs Wendy Deverill (from January 2023)

Lay Member on Chester Diocesan Synod: Mr Ian McKenzie Deanery lay representative on
Chester Diocesan Synod and Deanery Secretary

Clergy Member on Chester Diocesan Synod: Revd Sr Janet Arnold CA (from September 2024)

Lay Representatives on Birkenhead Deanery Synod:

Mrs Jenny Davies	(term ends 30 June 2026)
Mrs Wendy Deverill	(term ends 30 June 2026)
Ms ED	(resigned January 2026)

Elected Members:

PCC Secretary (position vacant)
Dr Roy Palmer (resigned March 2025)
Mrs Pat Clark (term ended April 2025)
Mrs Sally Felix (term ended April 2025)
Mrs Jo Hipps (term ends April 2026)
Mrs Barbara McKenzie (term started April 2028)
Mrs Enid Dearden (term ends April 2027)
Mrs Sue Mountford (term ends April 2027)
Miss Christine Foster (term ends April 2027)
Mrs Sue Dempsey (term ends April 2028)
Mrs Heather Cross (term ends April 2028)
Mr Richard Hague (term ends April 2028)

Safeguarding Officer: Mr Paul Mountford (term ends April 2027)

Co-opted Members: The Revd Canon David Felix (resigned April 2025)
The Revd Josie Tuplin (resigned July 2025)

In Attendance: Mrs Sue Treanor (Parish Administrator)
Prof. Christopher Tuplin, PCC Secretary (resigned Oct. 2025)

Independent Examiner: Mr Tony Endean

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Reverend Sister Janet Arnold CA
(Rector & Chairperson)

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Mrs Wendy Deverill
(Hon. Treasurer)

Objectives and Activities

This is the 28th Annual Report of Woodchurch Parochial Church Council (the PCC) which has the responsibility of co-operating with the Rector, the Reverend Sister Janet Arnold CA, in promoting the whole mission of the Church; pastoral, evangelistic, social, and ecumenical, in the ecclesiastical parish of Holy Cross Woodchurch, Chester Diocese, within the Church of England. The PCC also has responsibilities relating to the maintenance of the parish church and churchyard, for the Parish Community Hall and other PCC-owned property. Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting. There is also a limited power of co-option. The ex officio members are the clergy licensed to the parish, the churchwardens and the lay members and representatives on the Diocesan and Deanery Synods. Retired clergy licensed to the parish are invited to attend as co-opted members. The PCC is also spiritually responsible for the maintenance of the church. It is our mission to reach out to the 1.5 million souls in Chester Diocese as yet unreached or transformed by the love and forgiveness of God, learning on our journey together alongside all parishes.

The PCC is committed to enabling as many as possible to worship at our church and to become part of our parish community at Holy Cross. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services and social occasions can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer, scripture, sacrament and music, sending us out for service and mission in the community and world. Through the Occasional Offices we listen to the needs of the community and share with them the Good News of God's love made personal through Jesus. Also, through prayerful support and activities such as baptism and funeral ministry, hospitality, Messy Church, school services, school visits and leading collective worship, we work with local schools, particularly the Church primary school and we aim to reach out to unchurched members of the community.

The correspondence address is: The Parish Office c/o 20, Eltham Green, Arrowe Park CH49 5NG. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and is a registered charity (number 1174003).

Our Vision Statement

In July 2019 the PCC adopted "Growing disciples of Christ" as a summary of our core purpose. Our vision is to be a welcoming, growing, all-age Christian community faithfully proclaiming the love of God in word and deed. Our verse for 2025 was; ""For with you is the wellspring of life; in your light we see light" (*Psalms 36 v 9*). As such, may we continue to discern what God is calling us to be and do in our church and wider community to, together with the whole diocese reach the 1.5 million who do not Christ.

Public benefit

The trustees of the PCC are aware of the Charity Commission's guidance on public benefit in 'The Advancement of Religion for the Public Benefit' and have had regard to it in their administration of the Charity. The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Holy Cross, Woodchurch. The PCC helps to promote the whole mission of the Church by following Christ and growing disciples in Christ; through vocation, discipleship, and evangelism, and that in doing so it provides a benefit to the public.

Worship Services

The worship service pattern at Holy Cross Church during 2025 has centred on the principal eucharistic service at 10am Sunday mornings with music led by organists Suzy Chapman and Gill Locke, with a small, robed choir. There are also eucharistic services at 8am on Sundays and at 10am on Wednesdays. The first Sunday in the month 10am Eucharist continued as a shortened, more 'All Age' friendly service during 2025. Holy Cross also hosted a monthly Sunday Choral Evensong

service from St. Saviour Church (whilst they were in vacancy), this ended in May once the new incumbent arrived at Oxton, St Saviour Church and their choir returned there. The re-introduction of healing prayer offered during the fourth Sunday principal service, has been sporadic since October, due to illness and now that there are fewer people licensed or available to continue this.

Printed sheets have been provided for children on the theme of the lectionary readings which are followed at Holy Cross. This year the focus has been on the Old Testament and gospel Bible readings. The churchmanship of Holy Cross is catholic and traditional in style. Music at the principal service is led by the organ and piano with a small robed choir accompanying. During Lent a series of 8am Thursday morning eucharists were held, followed by a welcome breakfast. There have been fewer occasional offices at Holy Cross this year with the number of Baptisms: 13 baptisms (less than 1 year = 10; ages 1-4 = 0; ages 5-10 = 2; ages 11-17 = 1; Adult = 0). Only 2 weddings, 1 Wedding Blessing and 11 funerals were held in church, with 5 additional funerals at Landican Cemetery only and 7 interment of ashes (2 were joint/double interments) in Holy Cross Churchyard and 1 elsewhere in Bebington Cemetery. There were 4 burials in Holy Cross Churchyard and 2 burials at Landican Cemetery. There was a Confirmation Service held in May where Sheila Dickin made re-commitments to follow her Confirmation promises, made as a teenager and 3 children from Oxton, St Saviour were baptised and 11 received Confirmation.

The Rt Revd Julie Conalty, the Bishop of Birkenhead, invited Revd Janet to be part of an ecumenical team planning a service and individual blessings for babies buried in Landican Cemetery without blessings, often in mass graves. The group met a number of times and Rev Janet planned the service along with a Canon from Chester Cathedral. The service, held at Landican, North Chapel, on 4th November was well attended and individual babies were blessed by the appropriate denomination leaders, even several families who had not registered and turned up on the day were able to have their babies blessed. The BBC crew present interviewed Bishop Julie, which was shown on the North West News.

Activity Reports on the Life of the Parish 2023-2024

1. THE PCC; Structure, Governance and Management

The PCC is a Body Corporate established by the Church of England (PCC Powers Measure 1956, and the Church Representation Rules 2006) and is a Charity registered with the Charity Commission. The PCC is governed by the Parochial Church Council Powers Measure (1956) as amended that came into effect on 2nd January 1957, and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The method of appointment of the PCC members is set out in the Church Representation Rules. The Council at Holy Cross comprise of the Incumbent, the Churchwardens, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. Members of the congregation are encouraged to join the Electoral Roll. Congregation members are encouraged and supported to take on new roles and to stand for election to the PCC.

PCC REPORT

The PCC met 9 times during 2025, one of these was a summer social meal at the Rectory and in addition, the PCC met to agree the examined financial report and figures for 2024 and regarding a statement of the leaving of the Hon. Ass. Priest Josie Tuplin. Elections at the 2025 APCM necessitated a secret vote as there more candidates than vacancies (which is always a nice position to be in), and the PCC Secretary opted to become an observer, leaving another place at the PCC for a voted-on member. The total number of elected PCC members decreased to 9 in 2025 following the renewal and decrease in numbers on the new Electoral Roll for 2025. We are very grateful for the experience and input of Revd Canon David Felix who resigned from his co-opted role at the APCM, and Revd Josie Tuplin was resigned from her co-opted role on the PCC

in July, along with Christopher Tuplin the attending PCC Secretary. Since the PCC Secretary resigned there have been a number of people who have taken the PCC minutes as minute secretaries. We remain without a PCC Secretary, for the moment.

The main topics discussed by the PCC this year were: the Organ and its repairs (including the change of organ tuners from Harold Davies to Cartwright and Cartwright); regulations for the Ashes Plots opened in the Churchyard; Confidentiality; Health and Safety; The Jubilee Room Roof damage; Gluten-free wafers at Communion; Health and Safety; The Churchyard Nature Trail; Graveyard issues; new Baptism Service sheets; Communion before Confirmation; and Safeguarding is always on the agenda. Following a visit from stained-glass expert Martin Crampin, Jo Hipps gave the PCC an excellent and interesting history of some of our stained-glass windows in Holy Cross Church. There were also discussions about the Angel Festival which happened during Advent, Christmas and Epiphany, with an Open Day in December. It was wonderful having Christmas with The Angels!

A number of PCC members have gained their DBS clearance and some need to complete the online training required for the role. A Safeguarding issue reported has been dealt with. Ongoing finance is a real issue and ongoing issue with a loss of generous givers and fewer fundraising events taking place.

It is utterly remarkable and down to God, and a few very generous large donations that we have ended up 'in the black' with our finances this year.

Rev Janet Arnold (there is currently no permanent PCC Secretary), January 2026

2. THE ELECTORAL ROLL

At the end of December 2025 there were 87 persons on the Electoral Roll of the parish, compared with 129 at the end of December 2024. In April 2025 a new Electoral Roll was prepared as in all Church of England parishes every five years, there had been an attempt to visit all named on the previous roll who were not in regular attendance. This resulted in one person starting to attend worship again. Of the 87 persons on the current roll; 28 were resident in the parish (32%) and 59 were non-resident (68%). So, the next total renewal will be in April 2030. The Roll will be closed from March 1st 2026 until the APCM on April 19th for new applications and any amendments.

Ian McKenzie (Electoral Roll Officer), January 2026

3. THE FINANCIAL STATEMENTS FOR THE YEAR ENDING 31st DECEMBER 2025

Financial Statements for the Year Ending 31st December 2025

SUMMARY BALANCE SHEET AS AT 31ST DECEMBER 2025

CURRENT ASSETS	2025	2024
	£	£
Cash at Barclays Bank	27,442	23,815
Shares at CCLA	52,437	53,800
Short term deposits (CCLA)	30,004	28,796
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	109,883	106,411

FUNDS

Unrestricted funds in current account	1,880	1,702
Restricted Funds in current account	375	841
Unrestricted funds in deposit account	18,043	13,265
Restricted Funds in deposit account	7,144	8,007
Unrestricted funds in CCLA	20,460	19,664
Restricted Funds in CCLA	9,544	9,132
Shares in CCLA	52,437	53,800

TOTAL FUNDS

109,883	106,411
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Restricted and designated funds are kept in our deposit account to separate them from our general funds, which are used for our normal running costs and which are kept in our current account. Restricted Funds are those where the donor has specified the use of the donation; designated funds are those where the PCC has decided what a specific amount of money, eg fund-raising, will be used for.

2025 has been a challenging year financially, our income from planned giving has fallen from £3,500 each month to less than £3,000, and our expenditure continues its inexorable rise. We are cutting costs wherever we can, whilst trying to keep up with the essential maintenance necessary to keep our ancient church in good condition.

We have received some generous one-off donations and bequests, and my thanks go to everyone who gives to our church in whatever way, as we could not manage without any of you.

Our fundraising in 2025 has been both enjoyable and successful, with Barn Dances, a coach trip to Boundary Mill and Barton Grange Garden Centre, and our Christmas Fair. Thanks go to everyone who helped with the organisation and running of all our fundraising events.

The Tower of Light service was, as always, very popular not just with our regular congregation but also others from the wider community. The total raised was just over £1,800; I would like to thank everyone who works so hard each year to make it such a success, in particular Andy and Sue Treanor.

Income from letting the Parish Community Hall and the Jubilee Rooms has been much reduced this year, mainly due to the disbanding of the Majorettes who were frequent regular users. The number of children's parties has also fallen; many of the parties held previously were children who attended the Majorettes so that connection has gone. The halls have been loss-making in 2025, this is extremely concerning given that we need major repairs to the roof of the Jubilee Room.

During 2025, for the first time since I became Treasurer, we have had to transfer money from the unrestricted funds in the deposit account to meet our commitments. Those transfers were able to be repaid after the Christmas Fair and Tower of Light fundraising, but our finances are balancing on a knife edge to avoid using any of our reserves. However, in 2025 Holy Cross was able to meet all our commitments in full, including the Parish Share, and we pray that 2026 will be the same.

I would like to record my thanks to everyone at Holy Cross for their generosity and hard work this year.

Wendy Deverill (Treasurer), January 2026

4. THE CHURCH WARDEN'S REPORT

Following the retirement of Roy Milne at the APCM in April, Bernie Gallivan was elected as Church Warden and formally appointed at the Archdeacon's visitation we both attended in June. We are very grateful to Roy for his hard work over the previous six years, and also for his continued support whilst I have been unwell.

Throughout the year we have continued to ensure the approaches in and around the Church, Car Park and Parish Hall are kept safe and tidy. We attended numerous service engineer visits and call-outs to the alarm as well as taking gas, electricity and water meter readings. We also ensured that the correct flag is flying.

We attended all our regular weekly worship services, baptisms and on occasions helped at funerals. We were involved with both our Services of Remembrance, Meadowside School Christmas service and all our Christmas services. We help with decoration of the church for Easter, Remembrance and Christmas.

We have regular meetings with the Rector and attend Standing Committee and PCC Meetings.

The front doors into church have been treated and stained with boiled linseed oil, as have the pews in the chancel, the Rood Screen and the panelling of the organ loft. Thanks go to Bernie and Roy for their hard work doing this.

Although we have had quotes for the work to repair the roof of the Jubilee Room the PCC decided we should seek further advice, and no decision has been made at the time of writing.

Repairs have been carried out to the organ by Cartwright and Cartwright, who have been appointed by the PCC to look after the organ from now on. Following their recommendation a security lock has been fitted to the organ loft door.

Recently we had the electrical circuits checked and certified, Portable Appliances Tested for all three buildings including the office equipment used by the Parish Administrator.

The guttering channels along the roof and the downspout drains have all been cleared. Lack of funds have prevented any movement on the repairs needed to the boundary wall.

In September the annual Heritage Open Day was very successful and as well as viewing displays of information about the church and old photographs visitors were taken up the church tower.

Our Angel Festival took place in December and we helped with setting up the displays and stewarding on the day.

In addition to our duties as Wardens in church we have also been acting as caretaker for both halls as we have been unsuccessful in finding anyone prepared to undertake this role which entails opening and closing either building when hired out for celebrations.

2025 has been a difficult year for the Church Wardens, my ill-health has meant I have not always been able to carry out my role with the commitment I would have liked, and Bernie stepped back as Warden for a while during the summer. We are very grateful to Roy Milne, Richard Hague and Paul Mountford for their help this year.

Wendy Deverill and Bernie Gallivan (Churchwardens) December 2025

5. HALLS REPORTS.

Parish Community Hall

As we have been unable to appoint a caretaker, the Wardens, Rector and Sue Treanor still attend to open and close the hall before and after functions, although Children's Birthday Parties are not as popular as they used to be.

Regular users are Baby Ballet weekly on Saturday mornings, Community Café on Wednesday afternoons during term time, Scouts weekly on Monday and Tuesday evenings during term time, and Messy Church, Mothers' Union and WI monthly.

The Scouts have been using the hall since Spring when the scout hut was damaged by a car driving into it; the arrangement is temporary until their hut can be repaired. The Scouts have been issued with hire charges for the use of the hall to enter into their insurance claim as they have been unable to use their hall.

A successful Christmas Fair was organised and well attended as was the Tower of Light.

Meadowside Community Café is proving very popular, especially their Bingo events.

The Wardens have attended at service engineer visits and Jenny Davies attends when Wirral Borough Council Pest Control visit.

Jubilee Rooms

The AA, NA, bereavement counselling, a local Housing Resident's group, Craft Club and The Jubilee Singers are our regular users, and on occasions a group of Indian gentlemen have used the rooms for meetings.

The roof over the north side of the building is in need of major repairs/replacement.

Wendy Deverill (December 2025)

6. THE FABRIC, GOODS AND ORNAMENTS OF THE PARISH CHURCH

The usual services to the alarm, roof alarms and lightening conductor were carried out.

In February Barlow's came to rectify the electrical faults identified in the NICEIC electrical installation condition report, and in April they came to replace the light fitting above the font. This required a scaffold tower; the first one they ordered was not tall enough, so a second visit and tower had to be arranged. They also did our PAT testing in November and came in December to sort out a fault with the wiring to the Tower lighting feed, which had unfortunately meant that the Tower of Lights had not been illuminated for a few days.

Tony Parsons has cleaned the church gutters, reset old slates and repointed the flashings at the base of the tower, and coping stones to the gable end adjacent to the tower.

Bernie Gallivan and Roy Milne have treated the front doors into church, the pews in the chancel, the Rood Screen and the panelling of the organ loft with boiled linseed oil. A security lock has also been fitted to the door to the organ loft. Thanks go to Bernie and Roy for their hard work doing this.

The PCC appointed Cartwright and Cartwright to look after our organ; they have done the necessary re-leathering, attended to some 'dumb' notes, and discovered and repaired an electrical fault which has been causing problems for some years. They will be doing regular tuning of the organ from now on, and we look forward to working with them.

An old map of the church and curtilage which belonged to Doug Hague was framed and donated by his family. This is now hanging in church; there was no need for a faculty as the hooks were already in position.

Our thanks go to the Sadler family and friends who have looked after our churchyard so well in 2025, we were pleased to again be awarded with a Green Flag. Elian Davies has devised a nature trail around the churchyard, and temporary signs have been posted relating to this.

The Parish Terrier has been updated this year and the current situation is reported in that document.

Bernie Gallivan and Wendy Deverill. (Churchwardens) December 2025

7. BIRKENHEAD DEANERY SYNOD

Holy Cross is one of the ten parishes that make up the Birkenhead Deanery. Elected to represent our parish at the A.P.C.M. in April 2023 for the three year period 2023 – 2025 were Jenny Davies, Elian Davies and Wendy Deverill with also from Holy Cross Ian McKenzie who is the Deanery Secretary. At the A.P.C.M. next April the parish has to elect three representatives to the Deanery Synod for the next three year period 2026 – 2028.

The synod meets three times a year at a different parish in the deanery. On February 27th 2025 the meeting was at Christ Church Birkenhead when the guest speaker before the business meeting was Jon Peacock, Strategic Programme Advisor for the Chester Diocese. The next meeting on June 16th was at St. Oswald's Bidston, when the guest speaker was Bessia Kanengoni, Digital Giving Advisor for the Chester Diocese, and the last meeting of the year was at St. Bedes' Cloughton when the guest speaker was Alex Fisher the Faith Development Officer at Wirral Borough Council. (A copy of the full text of the talk, and the talks at the other deanery meetings can be obtained from Ian McKenzie)

Ian McKenzie (Deanery Secretary), January 2026

8. THE BIRKENHEAD CHURCH AID SOCIETY was established over 100 years ago to support clergy and lay members of churches in the Birkenhead Deanery area as they trained for the ministry, or as Lay Readers or Pastoral Workers. These days the society is managed by the Deanery Standing Committee and makes grants for the purchase of books and course materials to members of parishes in the deanery who are in training. It's funding comes from investment interest and donations when needed from the parishes in the deanery.

Ian McKenzie (Deanery Synod Secretary), December 2025

9. SAFEGUARDING

There have been no Safeguarding incidents reported to the Parish Safeguarding Officer (PSO) in 2025. An 'internal difference' between members of the church was shared with the PSO and with the Diocese however, this was determined not to be a safeguarding incident and was dealt with by the Diocese and those concerned.

There is an ongoing program to ensure that all individuals who undertake a relevant role within the parish undertake Safeguarding training and a DBS check. This monitored by the PSO. Many will need retraining in 2026.

Many members of the congregation have completed Basic and Foundations Training but not Domestic Abuse. It is hoped that this may be addressed in 2026. Work will also continue to update and complete the parish Safeguarding portal.

The PSO's identity and contact details are displayed via posters displayed in the church and parish hall.

10. PARISH MINISTRY TEAM

The Team continued to support ministry at Oxton, St Saviour until their new incumbent arrived in June and Josie led a monthly Evensong, until it returned to Oxton, St. Saviour Church, in June. Sue Mountford (Reader) began to take home communions with Audrey, to those who are house-bound, is involved with Messy Church and continued to preach at least once every 6 weeks. Sue Treanor (Parish Administrator) continued to do sterling work in the parish office. We had team meetings regularly on Monday mornings and from the Autumn every fortnight in person, following Morning Prayer, with Parish Office meetings on the other weeks.

The Parish Ministry Team oversees worship, pastoral care, adult discipleship, mission and outreach of the parish. Members of the team work with the incumbent, churchwardens and the PCC to share in leading worship and preaching, and offer pastoral and administrative support in the life of the parish and giving regular updates and reports for the PCC. also leads worship regularly and supports the team. Holy Cross is a busy parish and the work shared across the team is invaluable.

Sadly, the team at Holy Cross is very much depleted at the end of 2025. Sadly, Revd. Canon David Felix (Honorary Assistant Priest) stepped back from leading and peaching due to his wife's illness and his impending surgery. Revd Josie Tuplin (Honorary Assistant Priest) continued to preach and preside on 4th Sundays of the month and covering holidays until her and her husband left the church in October, Josie taking a break from public ministry.

Revd Sister Janet Arnold CA (Rector), December 2025

11. Reader (LLM) Report for 2025.

As a licensed lay minister for the Church of England based at Holy Cross, Woodchurch this year has marked my 3-year anniversary since being licensed and I had to renew all my safeguarding training and my DBS certificate in order to continue.

In many ways it has been a fulfilling year. I have enjoyed working on talks for the services, learning more about myself, feeling closer to God and the wonderful people I serve in this community.

It has also been a very emotional and, at times, testing year.

As a church community we have yet again suffered the loss of devoted, wonderful people, although, as you all know, we regard them as family members, which always has a profound effect on us all. We miss them, and all who have gone before.

On a very personal level, my mum, as some of you know, died in November after living with vascular dementia for some time. I feel, as do others, that although we believe those who have gone from this earthly life have gone to a better place, it is still very painful, navigating learning to live without them on a day-to-day basis.

I also feel sad due to the unrest and personal tensions that have occurred at Holy Cross. We are a family, much like any other, and disagreements do occur from time to time. As a Christian, I believe that I need to be open minded and open hearted and try to be as fair and honest as I can be. I need to remember that there are two sides to every story and to jump to conclusions and make judgements is not helpful or right. I have, at times, found that difficult to do and I know I have made mistakes.

We are all precious in the sight of God and when we hurt one another, we hurt God too. We can still share our opinions and give others space if needed but, on a personal level, I know I should focus on moving forward. My hope and prayer for us all as a church community is to move forward together, walking in Christ's light to enable us to spread the Good News to all who wish and/or need to hear it.

Your servant,

Susan Mountford (Reader)

12. PASTORAL CARE

Rev's Janet and Josie have worked alongside visitors within the congregation to offer pastoral visits for the congregation at home, in hospital and those in sheltered homes or nursing care. Rev Janet has now, since she arrived, managed to visit most of the people named on the 2024 Electoral Roll (over 120 people) along with many who are not on the Electoral Roll.

Home Communion was offered before Easter, during the Summer and some before Christmas and on request to those who have been unable to get to church, which sadly has been an increasing number. Pastoral care is also offered within the parish community, to offer a listening ear and prayer. It is a real privilege to be able to minister in this way. There are also caring members of the congregation who regularly phone those who are sick or unwell and visit, which is invaluable. A group of us were able to celebrate Vera Gibson's 90th Birthday in the sunshine, at her care home.

Sadly, since the summer there have been fewer visits made, with decreased numbers of clergy available and with Rev Janet's illness since November. This is an area where always more is needed. **Revd. Sister Janet Arnold CA (Rector), December 2025**

13. DISCIPLESHIP

The START! course was run in for 6 weeks in January/ February and October/November 2025 and although 6 people started the later course, 2 did not complete the course due to health issues. It is hoped to continue running this course, particularly for newer church members. Three people who completed the START! course in 2025 also went on to complete the CPO 'Alive' discipleship sheets. A new course of these sheets is due to start in January 2026. The START! Course is an excellent course and Bernie and I really enjoyed running it.

Lent Course: A Lent Bible Study Course was run on Thursday evenings, in person, at the Rectory and online for the Zoom Bible Study Group for 6 weeks; a short video prayer course by Pete Greigs looking at Prayer down the ages.

Zoom Bible Study Group: This group met online on Tuesday evenings from 8-9.30pm, including a Bible Study and the Service of Compline. Revd Josie ran this group during term-times, with the support of her husband, Christopher, until October. So far, we do not have the resources to re-start this online group.

Revd. Sister Janet Arnold CA (Rector), December 2025

14. SOCIAL AND FUND-RAISING ACTIVITIES

Despite the absence of a Social & Fund-Raising Committee of the PCC there were quite a few activities during 2025. Firstly, on June 6th there was the first of two Barn Dances held last year in the Parish Community Hall when we were delighted to welcome back Alison Schultz and her band for about the 20th time. With good food, music and dancing it was an excellent evening. As it was on October 3rd when the second Barn Dance took place.

On the week-end of Holy Cross Day the parish again supported the Wirral Heritage event when like many Wirral buildings and sites we welcomed many visitors to explore our ancient parish church, tower and grounds.

We were unable to host the annual Coffee Morning in aid of MacMillan Cancer Support last September but on Sunday October 19th after the 10 o'clock service a cake sale and other activities raised £ 354 for the charity.

The weeks leading up to the end of 2025 were a busy and enjoyable time with planned Social and Fund-Raising events. On Friday, November 14th we enjoyed the annual pre-Christmas Shopping coach trip to Boundary Mill at Colne in Lancashire followed by a visit to Barton Grange Garden Centre.

On November 22nd our Christmas Fair was held in the Parish Community Hall and it was well supported by the local community, and very pleasing to our Treasurer was the amount raised. In addition to the money raised on the day we will receive a further £750 from Barclays Bank in the new year through the good offices of Lil Peers a retired former bank employee. Then on November 30th the "Tower of Light" was switched on following a service in church. The event, organised again by Sue Treanor (our Parish Administrator) with husband Andy and their band of helpers who put on a great display with lights mounted on the church tower which were visible across the parish and from Oxton and Prenton. The 'Switch On' was followed by mulled wine, mince pies etc in the hall and many families took the opportunity to put their remembrances on the Christmas Tree in church and make generous donations to church as well.

Many thanks are due to the many church members who helped with these events during 2025.

Ian McKenzie, December 2025

15. MOTHERS UNION

Mothers' Union meets on the second Tuesday of the month at 2pm, in the Parish Community Hall. We have a varied programme of speakers and events throughout the year. Some of our speakers this year were Fiona from Dogs for the Deaf and Emily from the Women's Refuge. One of our fundraising events was an afternoon Strawberry Tea held in the garden of a M.U member. All are welcome to join us at our meetings.

At Holy Cross our branch continues to support Mothers' Union Diocesan projects at home and abroad with donations and Prayers.

Jenny Davies, December 2025

16. CRAFT CLUB

Craft Club continues to meet fortnightly on Monday afternoons in the Jubilee Rooms between 2.00pm and 4.00pm; we welcome members from church and from the community.

Much of the work done by the Craft Club is for charity, either for church funds or other charities as agreed by the members. In 2025 we have knitted or crocheted jumpers and cardigans for children in Ukraine, donated hearts to Arrowe Park Hospital, and knitted and crocheted goods for sale at Easter, in aid of church funds. This last endeavour was very successful and will certainly be repeated. We had our usual stall at the Christmas Fair, stocked with handmade Christmas goods made by our members, and we knitted and crocheted angels as part of our contribution to the Angel Festival in church.

We run the Craft Club on a very informal basis, with no-one particularly in charge but with all members discussing and agreeing our projects and direction. Everyone is welcome, even if you just want a hot drink and a chat.

Wendy Deverill, December 2025

17. COMMUNITY CAFÉ

Community Café is a joint venture with Meadowside Special School. We meet in the Parish Hall on Wednesday afternoons in term time. A team of senior students from Meadowside work in the kitchen, supervised by staff. The students serve hot drinks, cake, and clean and tidy the kitchen and hall at the end of the afternoon. This enables them to gain useful work experience and develop their social skills. They are a delightful group of young people whose friendliness and enthusiasm make the café a special place. The work of the Café in providing opportunities for young people and a warm space for members of the community to meet.

Revd Sister Janet Arnold (Rector), December 2025

18. MESSY CHURCH UPDATE FOR 2025.

Messy Church during 2025 went overall very well. Some months' attendances were low, sometimes it was very well attended. Even having our Messy Easter at the end of the school Easter break we had a really good number. The most we have had at any one time has been 18 and the least 6. The children come with a parent/guardian and engage with crafts linked to a topic/Bible Story, a short service in church and tea back in the Parish Community Hall. We have had babies and children up to age 10/11 attending and the average attendance over the last 11 months, we don't have a Messy Church in August, has been 9 children. We have, due to a variety of circumstances, lost some of our volunteers which means it has, at times, been difficult. We have had some people who have offered to help out when available and, as a team, we are very grateful. We would be very grateful for any offers of help, even if it's on a casual basis going forward. When low on volunteers and then something happens so one of our regular volunteers can't make it, it puts those remaining under pressure to fill the gaps.

I would like to extend my huge thanks to all those who have helped this last year; for the wonderful crafts that have been brought to help bring God's word to the children and their guardians; for the help in the services; for the help in the kitchen:

Thank you all very much indeed.

Susan Mountford (Administrator for Messy Church), January 2026

19. OPEN THE BOOK

During 2025 the ministry of the Open the Book team has continued to be suspended. This was due to the few members remaining in the team. Open the Book is an enjoyable and fun way to communicate the Bible in primary schools through short dramas to be used in collective worship. Previously, the team had been leading Collective Worship in Woodchurch, Holy Cross Church of England and Fender Primary Schools on alternate weeks.

This year Rev Janet applied to the Raby Schools Trust and was granted the sum of £500 to help relaunch the Open the Book team. The resources have previously been stored in the back of the Jubilee Rooms but following a storm, it was found that water was pouring into the back room where the props were stored and some had been ruined or needed repair. The costumes that were rescued were moved to the spare wardrobe space in the choir vestry. The Open the Book Team are looking for new members to re-launch our team.

Revd. Sr. Janet Arnold CA (Rector), December 2025

20. CHOIR

At present due to weather, and time constraints, it has been decided to run choir practise only as and when needed. Gill or I will let Sue Treanor know if it is going ahead in time for the pew sheet. These choir practises can be run by either of us. Mostly it will be to look at hymns or anthems. There are currently very few in the choir.

Suzy Chappell, January 2026

21. SCHOOLS LINKS:

Holy Cross Primary School

Our church school has had Julie Davies as acting headteacher and Laura Jones her deputy for part of the year and there have been executive heads put in place by the diocese to offer support for the school in raising standards. The new headteacher Mrs Zoe Carcerio started in September and we look forward to welcoming her on a Sunday at Holy Cross Church.

There have been 8 school church services this year. After chatting with the children last year, it was decided for most school services to bring only one key stage in at a time so that children could hear and see better in church. This had worked well but changed to whole school services in the Autumn Term. There were also an Ash Wednesday service for Key Stage 2 and a whole school Easter Service. Barbara and Jenny have faithfully supported the School Services with refreshments for the parents when they arrive after dropping off the children. The numbers of parents attending these services has dropped hugely since September, the parents say that they are not getting notices with enough warning so that they can attend. The school also held their own Harvest Service in church.

Class groups have also visited the church to learn about Baptism and the Church building. Revd Janet has led school collective worship, visited and supported teaching RE lessons in school and enjoyed chatting with the children over lunch. Revd Janet continues as an associate governor and led an introduction session for all staff in September during their inset day. The school have now completed their move over to the Chester Diocesan Academy Trust and a new Governing body has been set up.

Fender Primary School

Rev Janet briefly met with Headteacher Charles Hewitt and invited the school to be involved in the Angel Festival and offered Bible Explorer lessons for years 5 and 6 students. She expressed the hope that the Open the Book team at Holy Cross would be operational in 2026. Sadly, we have to delay the start of Open the Book team.

Ganneys Meadow School and Family Hub

Rev Janet met with Headteacher Mrs Kathryn Kennedy and invited the school to be involved in the Angel Festival. The school delivered an Angel for the Angel Festival and received a thank you letter.

Gilbrook Special School

Pupils from Gilbrook School, along with their teachers have visited Holy Cross Church a number of times bearing seasonal artwork for display at Easter, for Remembrance Day and an amazing interactive angel display for the Angel Festival in December. A class made a church visit and learned about Baptism, Holy Communion and church worship. Revd Janet has visited the school for the occasional special performance or collective worship. It has been good to build on good relationships.

Meadowside Special School.

Meadowside continues to run a Community Café during termtimes at Holy Cross Parish and Community Hall on Wednesday afternoons 1-2.45pm. This is a great opportunity to mix with family of some of the young people, staff and to support the youngsters in getting some helpful work experience. Revd Josie continues as the school Chair of Governors. In December, we were delighted to welcome the whole school and their families into Church for their fabulous annual re-telling of the Christmas story.

Woodchurch High School

Over the last year Revd Janet has only rarely been able to attend the school Prayer Meetings as they are now held on a Wednesday morning when preparations are happening for Holy Cross mid-week Holy Communion service. Sadly, this has been the only input we have had this year.

Revd. Sr. Janet Arnold CA (Rector), December 2025

A FINAL FEW WORDS

2025 has been a tough year... there was conflict within the Standing Committee and key people within the church since before I arrived in February 2024 and over time these conflicts continued to draw heat and encompass me too, though I had tried to resist this. The PCC meetings, Standing Committees and Monday Team Meetings were all affected by this conflict which I did not confront strongly enough. I had hoped and prayed that people would resolve their feelings and that love, grace and prayer were the answers. But, when in September, I had the tendered resignations of two key people within the church due to the behaviour of one person, I had to act. Sadly, already damage had been done within the trust of the congregation. I have found this hard to bear and to remain silent and not to explain my side of things when untruth, rumours and story have abounded. I am aware that there remains within me and others great sadness that things could not have turned out differently.

We have lost many dear and special friends from our congregation this year; Rosemarie, Frances, Maurice, Peter, Phil and Sally, and others have moved to care homes and we do not see them as often. The impact of their loss is shown in so many ways; their participation and knowledge at PCC and Standing Committees, their love and commitment to the Woodchurch Community and the loss of generous givers has meant a large drop in our regular giving. Only through some very generous one-off gifts have we made it through the year 'in the black' financially. This continues to be an on-going challenge. Sadly, I fear that unless things turnaround, some difficult decisions will have to be made.

We have also made new friends this year including friends from India and South Africa and from our own unique backyard of Woodchurch. The START! Course has helped people consider faith seriously and the CPO 'Life' sheets have been useful in helping people grow and learn the faith, practising our prayer with different methods and styles from the Lent Course based on the Lord's Prayer.

Friends have moved on to other places, including Revd. Josie and Christopher and we are so grateful for their time at Holy Cross, for the love and skills they shared, particularly all their work during the vacancy, Revd. Josie with Meadowside Café and their specialist knowledge brought to the Zoom Bible Study, which is greatly missed. Despite this, average numbers of adults on Sundays were only 2 down from 2024 and the average number of children attending remained at 3.

As I look back on the year I wonder at God's generous grace to us, his love beyond measure that He longs us to share within our friends and family, with neighbours and within our community. God has been faithful to us and led us through stormy seas and navigated us through challenging waters, and there will always be more adventures to come where he draws us close and calls us to follow Him closely, listening for His voice above the clamour of the world. He calls us to offer Him no less than everything.

Faithfully yours in Christ Jesus, Janet
Revd Sister Janet Arnold CA (Rector) January 2026

PAROCHIAL CHURCH COUNCIL OF WOODHURCH, HOLY CROSS

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted	Restricted	Total 2025	Total 2024
RECEIPTS					
Voluntary Receipts:					
Planned Giving Gift Aid		33760		33760	37,503
Planned Giving Not Gift Aid		5,926		5,926	6,319
Collections at Services		0		0	0
All other giving	a)	18,571	375	18,946	11,960
Gift Aid Recovered		12,353		12,353	9,972
		70,610	375	70,985	65,754
Other Voluntary Income					
Grants and Legacies		0		0	836
Flowers		817		817	1,380
Activities for Generating Funds b)		7,383		7,383	9,330
		8,200	0	8,200	11,546
Investment Income					
Bank Interest					87
Dividends (CBF Investment Fund)		722		722	705
		722		722	792
Income from other sources					
Wedding and Funeral Fees		13,385		13,385	13,812
Lettings		5,495		5,495	12,306
Refunds (inc VAT)		398		398	843
From CCLA funds		0		0	0
From Deposit account		21,542		21,542	1,571
		40,820	0	40,820	28,532
Total receipts		120,352	375	120,727	106,624

PAYMENTS	Note	Unrestricted	Restricted	Total 2025	Total 2024
Church Activities					
Parish Share		33,259		33,259	39,466
Diocesan Fees			2,245	2,245	2,620
Mission and Charitable Giving					
		33,259	2,245	35,504	42,086
Salaries and Honoraria					
Parish Administrator		14,774		14,774	14,604
Retired Clergy			1,120	1,121	1,590
Verger			700	700	700
Gravedigger			2,810	2,810	2,225
Organists		3,705	785	4,490	4,885
Bell Ringers			350	350	365
Funeral admin/flowers			30	30	352
		18,479	5,795	24,275	24,721
Running Expenses					
Rectory Utilities/Council Tax		2,442		2,442	2,739
Incumbent Expenses		427		427	599
Mission and Evangelism to Children			534	534	578
Sundry Expenses		457		457	987
Insurance		6,815		6,815	3,268
Other expenses c)		3,072		3,072	3,191
Repairs and Maintenance		5,874		5,874	3,674
Service Requisites		768		768	1,352
Flowers		1,065		1,065	1,135
Admin		1,099		1,099	673
Churchyard Upkeep		34		34	0
Church utilities		3,202		3,202	4,325
		25,255	534	25,789	22,521
Cost of Trading					
PCH & JR Utilities		4,744		4,744	3,929
PCH & JR Maintenance		3,181		3,181	3,897
		7,925	0	7,925	7,826
Fundraising					
Cost of Fundraising		1,672		1,672	1,187
100 Club Prizes		745		745	925
		2,417	0	2,417	2,112
Other Outgoings					
Audit Fee		0		0	900
Surveys		0		0	0
Transfers to Deposit Account			25,111	25,111	4,787
		0	25,111	25,111	5,687
Total Payments		87,335	33,685	121,021	104,953
Cash in bank account at 1st January 2025				23,815	18,640
Interest on Deposit account				345	289
Cash in bank accounts at 31st December 2025				27,442	23,815

PAROCHIAL CHURCH COUNCIL OF WOODHURCH, HOLY CROSS

FURTHER ANALYSIS OF RECEIPTS AND PAYMENTS ACCOUNTS

	Note	Unrestricted	Restricted	Total 2025	Total 2024
RECEIPTS					
a) All Other Giving					
Donations		18,571		18,751	11,439
Admin		0		0	0
Wall Fund			375	375	521
		18,571	375	19,126	11,960
b) Activities for Generating Funds					
Fund Raising Activities		3,913		3,913	4,762
100 Club		1,645		1,645	1,870
Tower of Light		1,825		1,825	2,598
		7,383	0	7,383	9,230
PAYMENTS					
c) Other Expenses					
Organ & Piano Maintenance		893		893	310
Bank Charges		307		307	594
Music Licences		551		551	949
Photocopier		1,321		1,321	1,338
		3,072		3,072	3,191

PAROCHIAL CHURCH COUNCIL OF WOODHURCH, HOLY CROSS

STATEMENTS OF ASSETS & LIABILITIES FOR YEAR ENDED 31 DECEMBER 2025

	Unrestricted	Restricted	Total 2025	Total 2024
Cash Funds				
Barclays Current Account	1880	375	2255	2543
Barclays Deposit Account	18043	7144	25187	21272
Total	19923	7519	27442	23815
CCLA Funds				
CBF Deposit Fund	4649		4649	4447
Hayward Trust		1426	1426	1364
Sanctuary Fund		4466	4466	4273
Youth Fund		1510	1510	1445
Enhancement Fund		2142	2142	2050
Rector & Churchwarden's Fund	15811		15811	15217
Total	20460	9544	30004	28796
Debtors				
Nil				
Investments	Reserve Fund	Churchyard Fund	Total value	Total value
	Number Value (£)	Number Value (£)	2025	2024
	443 27485	1124 24952	52437	53800

PAROCHIAL CHURCH COUNCIL OF WOODHURCH, HOLY CROSS

**RESTRICTED FUNDS HELD IN DEPOSIT ACCOUNT
FOR YEAR ENDED 31 DECEMBER 2025**

	2025	2024
Sunday School Fund	500	500
Donkey Fund	100	100
Wall Fund	2885	2850
Discretionary Fund (those in need)	1667	1667
Bell Fund	286	190
Choir Fund	372	1200
Childrens Work	544	1000
Churchyard Fund	640	400
Wedding Fees	150	100
Total	7144	8007

**DESIGNATED FUNDS HELD IN DEPOSIT ACCOUNT
FOR YEAR ENDED 31 DECEMBER 2025**

Craft Club	152	152
Tower of Light	2030	4541
Total	2182	4693

**UNRESTRICTED FUNDS HELD IN DEPOSIT ACCOUNT
FOR YEAR ENDED 31 DECEMBER 2025**

Interest from previous year	333	
Interest paid 2025	345	333
Chester Grant	183	239
Unallocated trf from CCLA 2024	8000	8000
In Memoriam	7000	
Total	15861	8572

Total in deposit account	25187	21272
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**RESTRICTED FUNDS HELD IN CURRENT ACCOUNT
FOR YEAR ENDED 31 DECEMBER 2025**

	2025	2024
Churchyard Fund	0	0
Wall Fund	376	841
Total in current account	376	841

Grand Total	25563	22113
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INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL OF HOLY CROSS, WOODCHURCH - 0110

This report on the financial statements of the PCC for the year ended 31st December 2025, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("The Regulations") and section 43 of the Charities Act 1993 ("the Act").

Respective responsibilities of the PCC and examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and section 43(2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 43(7)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view by the financial statements.

Independent examiner's statement

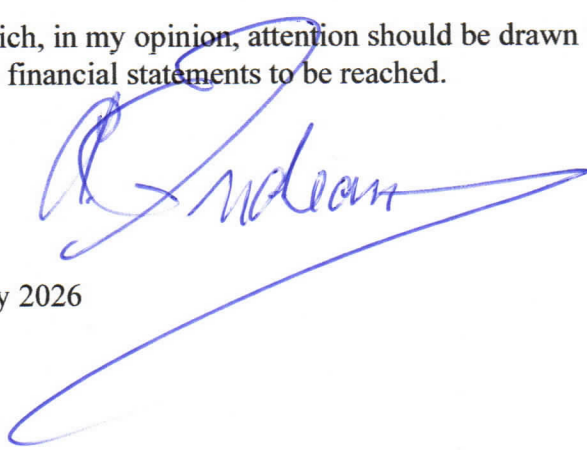
In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - . to keep accounting records in accordance with section 41 of the Act; and to prepare
 - . financial statements which accord with the accounting records and comply with the
 - . requirements of the Act and the Regulations

have not been met; or

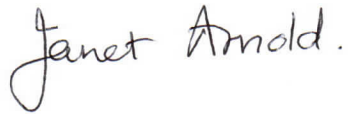
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

A Endean
28th February 2026



HOLY CROSS WOODCHURCH PARISH CHURCH

These financial statements were approved by the PCC on 4th February 2026 and were signed on its behalf by:

A handwritten signature in black ink that reads "Janet Arnold." The signature is written in a cursive style with a large initial 'J'.

Name: Revd Sister Janet Arnold CA

Position: Rector

**INDEPENDENT EXAMINER'S REPORT
TO THE PAROCHIAL CHURCH COUNCIL OF
HOLY CROSS, WOODCHURCH - 0110**

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- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

A Endean
28th February 2026

