THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHESTER SAINT PETER

England & Wales · Charity number 1174067

Details

Other names	PCC OF CHESTER ST PETER
Status	Registered
Legal form	Other
Registered	2017-08-01
Register	View on the Charity Commission register

Contact

Address	Parish Office St. Peters Church Watergate Street Chester CH1 2LA
Phone	01244403634
Email	parishadmin@chesterstpeter.org.uk
Website	www.chesterstpeter.org.uk

Activities

Objects: PROMOTING IN THE PARISH THE WHOLE MISSION OF THE CHURCH, PASTORAL, EVANGELISTIC, SOCIAL AND ECUMENICAL.

Activities: The PCC of Chester Saint Peter has the responsibility of co-operating with the incumbent in promoting in the parish the whole mission of the church: pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for St Peter's Church.

Classification

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

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Geography

- Cheshire West & Chester

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£404,604	£408,508	-	-
2024-12-31	£186,897	£199,804	-	-
2023-12-31	£187,658	£247,752	-	-
2022-12-31	£159,266	£166,122	-	-
2021-12-31	£239,422	£150,047	-	-
2020-12-31	£110,378	£146,129	-	-

Trustees

Name	Role	Appointed
Rev Jonathan Richard Phillips	Chair	2015-07-01
Darren Andrews		2019-04-28
Dr David Godwin Hobson		2021-04-19
ELIZABETH WIFFEN		2024-04-22
Elizabeth Ann Hughes		2024-04-22
JULIAN DAVID ANNISON		2015-07-22
Jane Anne Brocklehurst		2024-04-22
Joanne Patsy Coates		2024-04-22
Peter Norman Coates		2024-04-22
Timothy David Passey		2024-09-24

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHESTER SAINT PETER

England & Wales - Charity number 1174067

Accounts

The Parochial Church Council of the Ecclesiastical Parish of Chester Saint Peter

Annual Report and Financial Statements for the twelve months ended 31st December 2025

Charity No: 1174067

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Administrative Information

In post at 31st December 2025:

Vicar	Rev'd Jonathan Phillips
Associate Minister	Rev'd Michael Leyden
Wardens	David Hobson Tim Passey
Elected Members	Darren Andrews Julian Annison Jane Brocklehurst Jo-Patsy Coates Peter Coates Ann Hughes Nev Kite
Secretary	Bridget Hobson
Electoral Roll Secretary	Bridget Hobson
Treasurer	Nev Kite
Deanery Synod	John Lancaster Tim Passey Lizzie Wiffen
Independent Examiner	Robert Pearl BEng BSc ACA Xeinadin North West Limited Chartered Accountants The Foundation Herons Way Chester Business Park Chester CH4 9GB
Principal Address	St Peter's Church Watergate Street Chester CH1 2LA

Annual Report

Background

The Parish of Chester, Saint Peter was created by a Pastoral Scheme of the Church Commissioners dated the 25th June 2015 and signed by the Bishop of Chester. The Scheme came into operation from the 1st July 2015. Before then, St Peter's was part of the benefice of Chester, Saint Peter with Saint John and operated as an Ecumenical Centre.

The Parochial Church Council (PCC) of the Ecclesiastical Parish of Chester, Saint Peter, was therefore a completely new organisation and charity on the 1st of July 2015 and the first annual report and financial statements were prepared for the six months to 31st December 2015. This is the tenth full year annual report and financial statements and covers the twelve months to 31st December 2025. The charity has been registered with The Charity Commission since 1 August 2017.

The PCC of Chester, Saint Peter has the responsibility of co-operating with the incumbent in promoting in the parish the whole mission of the church: pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for St Peter's Church. The PCC operates under the Parochial Church Council (Powers) Measure 1956.

Membership
Membership of the PCC is ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. These can be found in Synodical Measure 1969 (No 2) in the Office of Public Sector Information database.

During the year the following served as members throughout the whole twelve months (unless otherwise stated):

Ex-officio members:

Vicar	Rev'd Jonathan Phillips
Associate Minister	Rev'd Michael Leyden
Wardens	David Hobson
	Tim Passey
Deanery Synod Reps	John Lancaster (from 24 April 2023)
	Tim Passey (from 24 September 2024)
	Lizzie Wiffen (from 24 April 2023)
Elected members	Darren Andrews
	Julian Annison
	Jane Brocklehurst
	Jo-Patsy Coates
	Peter Coates
	Ann Hughes
	Nev Kite (resigned end of Feb 2026)

Committees

The PCC met seven times during 2025, five meetings were held in St Peter's and one meeting was online, using Teams. There was also an extraordinary meeting held on Teams in December.
Regular reports are received from the Vicar on Ministry and Mission, including updates on Mission Beyond our Borders, and the Advocating for Justice and Care for Creation groups. In addition, there are regular reports on Finance, including discussions on the Budget and St Peter's Café, the Café Subcommittee, the Building Development Project Team, Night Church and Street Angels, reports on Safeguarding and Inclusivity, and from the Deanery Synod. Other business has included reviewing our policies. All PCC members have had a DBS check, as required by the Diocese, and all new members are safely recruited under the St Peter's volunteer policy. All members are aware of the need for up-to-date Safeguarding training. In June several members of the PCC attended an online training event, PCC Tonight,

Sub-committees:
Standing Committee
This is the only committee required by law, consisting of Vicar, Wardens and Treasurer. Peter Coates joined this committee in 2025. It has the power to transact the business of the PCC between its meetings, subject to directions given by the council. During 2025 the Standing Committee met when needed.

Finance Committee
The Finance Committee consists of Nev Kite, Tim Passey, and David Hobson. Most finance business was conducted by email or ad-hoc discussions as required.

Building Development Project Team:
David Hobson(chair) Jonathan Phillips, Julian Annison, Peter Coates, Jonathan Price, Nev Kite (until November 2025)

Café Committee
Tim Passey (Chair) Jonathan Phillips, Darren Andrews, Ann Hughes, Nev Kite (until November 2025)

We are also grateful to Bridget Hobson for acting as **Electoral Roll Officer** through the year**.**

Objectives and Activities
St Peter's has a vision to see the city of Chester transformed by God's love.
The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community. The PCC maintains an overview of worship and makes suggestions on how our services can involve the different groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people and businesses in the parish.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of St Peter's Church.

Building Project

Following the appointment of architects in 2021 to help develop plans for the conservation and sensitive reordering of the church building, the Building Development Project Team continued to meet regularly in 2025. Since March the focus has shifted to re-focusing on the Feasibility Study drafted in 2024 and researching a new architect team to take this forward.

A detailed structural survey of the building was commissioned in readiness for the building project and this revealed, in early 2023, a significant issue with the east wall. The permanent repair proposed by the Conservation Engineer and supported by the church architect was carried out by PCC appointed contractors in February and March 2025. The building was closed for eight weeks whilst these repairs were undertaken. The PCC is grateful for the funding for this work provided by the UK Shared Prosperity Fund (£110,860) and the National Churches Trust (£40,000) and the Ursula Keyes Trust (£19,000)

Achievements and Performance of our Core Mission (Communities, Outreach, Relationships, and Events for Unity)

- *Communities of Worship and Prayer*

Our Sunday worshipping communities continue to meet at the 9.15 am and 10.45 am services. We have been encouraged seeing the positive impact on people's lives by the welcome, the refreshments, the teaching, the sung worship, the times of discussion, and the informal style and layout. Our Tuesday worshipping community attracts 15+ people for the act of worship and café customers who regularly stay. This gives us the opportunity to communicate our vision and objectives to hundreds of guests who come to our café, and who may stay and listen to the short time of reflection each Tuesday.

The PCC decided to reduce our live-streaming offer last year so that we could focus on live streaming our intergenerational 10.45 am service. This has allowed us to continue our commitment to enable those people who are unable to join services in the building but appreciate being able to join services online. We also continue to reach out to new people through using our new YouTube channel as our online platform.

All are welcome to attend our regular services. At present there are 57 people on the Church Electoral Roll (2025: 56). There are no members resident in the parish. A new roll was prepared in April 2025. The average weekly adult attendance on Sunday mornings during 2025 was 45 (2024:50).

- *Outreach to the Community*

St Peter's Café

During the enforced closure for building works the café was prepared for a re-launch in April 2025 under the guidance of Tim and Charis Passey. Denise Beech decided to step down and we remain very grateful for all the work Denise put in to keep the café running over the seven years she was employed. We have continued with all our present partnerships in the city (i.e. Dial House) but we are developing new ones and are delivering a new menu, adapted according to the season.
During the course of the year new managers and staff have been recruited.
At the end of December the new café management team was set up and Charis handed over her operational role to the two new managers. We are so grateful for the vision, expertise, time and energy that both Charis and Tim have brought to the project.
The new management team is: Jonathan Phillips, Clare Millichap (Café Manager), Sam Sneider (Café Manager) and Cath Jones.
During 2025, as the scale and commercial nature of the café's activities increased, the PCC reviewed its structure and resolved in principle to establish a separate limited company in 2026 to ensure appropriate governance, risk management and financial transparency.

The café remained open throughout 2025 and is currently open to welcome customers from 10.30 am to 2.30 pm each day from Monday to Saturday, offering a place of welcome and refreshment to people living in the parish as well as the many visitors who come into the centre of Chester. We continue to be very grateful to the new staff and to the volunteers who regularly come to serve, clear tables and generally enable us to keep the café open. We are also grateful to the café chaplains who are on hand to provide a listening ear or comforting words for anyone in need of them.

Our big give-away projects continue to be received with enthusiasm, and the support of the local community through chaplaincy and other resident-focussed events continues to open up new opportunities for how we facilitate transformation in the city.

- *Relationships both local and further afield*

City Relationships

The Rev'd Jonathan Phillips, the St Peter's Café team and several volunteers work hard to maintain our relationships with different groups in the city: the Council, the local residents, the shops etc. We host local resident lunches, CRAG (Chester Residents' Association Group), Christmas services for the City Club, Night Church, Street Angels, and art and wellbeing workshops. Our relationship with the Freemen and Guilds is growing and we have run community-enriching fundraising events together in 2025/2026. Night Church and Street Angels are cited as part of the reason Chester has been successful in retaining its Purple Flag status.

Deanery and Diocesan Synod

The incumbent, the Rev'd Jonathan Phillips, John Lancaster, Lizzie Wiffen and Tim Passey sit on the Deanery Synod. Rev'd Jonathan and John Lancaster also sit on the Diocesan Synod. This provides the PCC with an important link between the parish and the wider structures of the church.

Mission Beyond Our Borders

A small group called Mission Beyond Our Borders was set up in 2022 to identify missionaries and others who were already being supported by members of the church, and to make proposals for mission giving by the PCC. In December 2022, six recipients, a combination of organisations and individuals, were proposed and donations totalling £2,000 were made. We continue to support these people through prayer, correspondence and inviting them to speak. This group has continued to meet and promote our mission partners but the PCC felt it was appropriate that no more finance should be directed through this group until our finances allowed.

- *Events for Unity: Ecumenical Relationships*

St Peter's is a member of Churches Together, and Link Up in Chester. Under the banner of Unity at the Cross, St Peter's hosts three ecumenical prayer gatherings throughout the year for Church leaders, and hosts three ecumenical services and outreaches: Resurrection at the Cross, Pentecost at the Cross, and Nativity at the Cross.

St Peter's vision, 'to see the city of Chester transformed by God's love', is a big one and is appreciated by many across the city. Our charitable status and support we receive owing to being a charity is invaluable to us and a great support. We look forward to a fruitful and exciting 2026 as our café continues to go from strength to strength and as we embark on the next stage of the development of our building.

Financial Review of the year

The finance team has consisted of two members, a treasurer (Nev Kite) and, for the café, an assistant treasurer (Fred Warren).

This is the PCC's tenth full year of operation. The financial statements contained in this report cover the period of twelve months to 31st December 2025.

The PCC operated with the following funds in 2025:

- General Fund – unrestricted and for the general upkeep and running of the church
- Café Fund – unrestricted but designated for budgeting and financial control purposes. This is for the café and shop income and direct expenses. A proportion of overhead costs, such as utilities, cleaning, and clergy costs, are also allocated to this fund.
- Parish Investment Fund – this designated fund was created following a gift of just over £100,000 from the Diocese in May 2021. This sum came from the sale of covenants at a former church in the parish and was gifted by the Diocese to the PCC of Chester, St Peter with the suggestion, but not an obligation, that it could be used towards building improvements at St Peter's.
- Development Fund – this restricted fund was inherited from the Ecumenical Centre and is to be used for significant development of the missional activities within St Peter's, including expenditure on ministry, and significant changes to the fabric or facilities of St Peter's in support of such activities, but not including the payment of parish share.
- 3rd Space Fund – restricted for 3rd Space (WellBart) grants, donations and direct costs.
- Mission Fund – restricted to supporting mission outside the parish. This fund had a nil balance at 31 December 2025.

- Stained-glass Windows Fund – this designated fund was created following the receipt of an insurance claim (£15,634) in 2022 for damage to the stained-glass windows. Approximately half was spent in 2023 and the remainder was spent in 2025 following the completion of the permanent repairs to the east wall. The fund had a nil balance at 31st December 2025.
- A Meal For Everyone Fund – this restricted fund was created following a fund-raising event organised by The Mitchell Group in December 2022 with the proceeds to be used for putting on evenings, once per week during the darkest months of the year, where people come together at St Peter's to help prepare a meal, eat together and enjoy community. Owing to the issue with the east wall, these meals have been suspended since February 2023.
- Save The Planet Fund – this fund was created in 2023 following receipt of grant funding jointly with Chester Cathedral, to run children's activities in the summer holiday on the theme of "Save The Planet".
- Friends of the Building – this fund was set up to encourage local individuals and organisations who value St Peter's church as a building to be able to contribute towards its maintenance, repair and development.

Financial controls and financial management policies have been kept under review during the year. A budget for 2026 was presented to the PCC in March 2026 and approved.

Excluding grants, the main sources of income during the year were voluntary donations and Gift Aid from the congregation (£92,838) together with income from the café and shop (£79,462). Anonymous cash donations into the offertory boxes were also received from visitors to the church and the prayer room. Total voluntary donations were 11% lower than in the previous year, which had included a legacy gift of £10,000. Grant income in 2025 amounted to £213,342, of which over £185,000 related to the east wall repairs and over £24,000 related to stained-glass window repairs. The charity is very grateful to the UK Shared Prosperity Fund, National Churches Trust, and the Ursula Keyes Trust for their support.

All expenditure in the twelve months has been to support the mission of the church: pastoral, evangelistic, social and ecumenical and a detailed breakdown is given in note 2f to the financial statements.

Investment policy and objectives: cash balances are held between two CAF Bank accounts and a deposit account at Charity Bank. CAF Bank is owned and operated by a charity and is exclusively for charities and not-for-profit organisations. It claims to have high ethical values and is a member of the Financial Services Compensation Scheme. Charity Bank is also an ethical bank set up to support charities and social enterprises. The PCC takes a cautious approach to investment as any of these funds could be needed at fairly short notice.

All funds, other than the Stained Glass Windows Fund, Mission Fund, and Save The Planet Fund (nil balances), ended the year with positive reserves. The unrestricted/designated funds had a combined deficit in 2025 of £5,022 (2024 deficit: £12,898). Reasons for the 2025 deficit were the costs involved in the relaunch of the café and the loss of income during two months while the east wall repair works were being carried out. Following the relaunch, the café is in a much stronger position financially.

Reserve Policy

The PCC is aware of the need to maintain adequate reserves and cash balances to ensure the ongoing normal operation of the café and church. A minimum of three months operating costs will be kept in the combined General and Café funds. At 31st December 2025 this was:

	3 months expenditure	Actual reserve (excluding Fixed Assets)
General:	£25,940	£71,471
Café:	£30,400	£ 7,770
Total:	£56,340	£79,241

St Peter's Church is an old and historic building and the PCC is aware of a number of fabric issues which require attention and finance. The process of re-ordering the inside of the church and café to make it better suited to the vision of the PCC started in 2016 and is expected to require significant funds in 2026 and beyond. For this reason, no maximum reserve has been set at this point.

Statement of Parochial Church Council's Responsibilities

The PCC recognises its responsibility under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and its surplus or deficit for that period. In preparing those financial statements we are required to:

- select suitable accounting policies and apply them consistently;
- make reasonable and prudent judgements and estimates;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue.

We are also responsible for:
- keeping proper accounting records;
- safeguarding the PCC's assets;
- taking reasonable steps for the prevention and detection of fraud;
- ensuring the PCC complies with relevant laws and regulations including Health and Safety, Safeguarding, Employment and Charity legislation.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland amended 1 January 2019.

This report was approved by the PCC on 23 March 2026
And Signed On Their Behalf By:



Name: Rev Jonathan Phillips
Position: Vicar Date: 26 March 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PCC OF THE ECCLESIASTICAL PARISH OF CHESTER SAINT PETER

I report to the trustees on my examination of the accounts of the charity for the year ended 31st December 2025, which are set out on pages 11 to 19.

Responsibilities and basis of report
As the charity trustees, you are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 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 can confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

RPearl

Robert Pearl BEng BSc ACA
Xeinadin North West Limited
Chartered Accountants
The Foundation
Herons Way
Chester Business Park
CHESTER
CH4 9QP

27 March 2026

Statement of Financial Activities for the 12 months ended 31st December 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	*Prior Year*
Income and endowments from:						
Donations and legacies	2a	92,538	-	300	**92,838**	*104,442*
Income from charitable activities	2b	10,255	289,217	851	**300,323**	*77,790*
Other trading activities	2c	-	1,667	-	**1,667**	*337*
Investments	2d	3,451	-	-	**3,451**	*4,266*
Other income	2e	5,866	459	-	**6,325**	*62*
Total income		**112,110**	**291,343**	**1,151**	**404,604**	*186,897*
Expenditure on:						
Raising funds	2f	-	1,182	-	**1,182**	*152*
Expenditure on charitable activities	2g	96,991	309,618	33	**406,642**	*198,931*
Other expenditure	2g	265	419	-	**684**	*721*
Total expenditure		**97,256**	**311,219**	**33**	**408,508**	*199,804*
Gains / losses on investment assets		-	-	-	**-**	—
Net income / (expenditure)before transfers		**14,854**	**(19,876)**	**1,118**	**(3,904)**	*(12,907)*
Transfers						
Gross transfers between funds - in			20,570		**20,570**	*10,000*
Gross transfers between funds - out		(20,570)			**(20,570)**	*(10,000)*
Net movement in funds		**(5,716)**	**694**	**1,118**	**(3,904)**	*(12,907)*
Reconciliation of funds						
Total funds brought forward at 1st January 2025		88,547	67,725	6,886	**163,158**	*176,065*
Total funds carried forward		**82,831**	**68,419**	**8,004**	**159,254**	*163,158*

Balance sheet as at 31st December 2025

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	*Prior Year £*
Fixed assets						
Fixtures & Fittings	5	11,360	-	-	**11,360**	*14,606*
Equipment		-	-	-	**-**	*1,455*
		11,360	-	-	**11,360**	*16,061*
Current assets						
Debtors	6	6,094	242	15	**6,351**	*5,031*
Cash at bank and in hand		66,757	72,730	8,147	**147,634**	*147,250*
		72,851	72,972	8,162	**153,985**	*152,281*
Liabilities						
Creditors: Amounts falling due in one year	7	(1,380)	(4,553)	(158)	**(6,091)**	*(5,184)*
Net current assets less current liabilities		71,471	68,419	8,004	**147,894**	*147,097*
Total assets less current liabilities		82,831	68,419	8,004	**159,254**	*163,158*
Total net assets less liabilities		**82,831**	**68,419**	**8,004**	**159,254**	*163,158*
Represented by						
Unrestricted : General fund		82,831	-	-	**82,831**	*88,547*
Designated : Café fund		-	7,770	-	**7,770**	*9,596*
: Parish Investment		-	60,649	-	**60,649**	*50,791*
: Stained-glass windows		-	-	-	**-**	*7,338*
Restricted : 3rd Space fund		-	-	61	**61**	*95*
Development fund		-	-	1,386	**1,386**	*1,386*
Friends of the Building		-	-	1,112	**1,112**	*811*
Save The Planet		-	-	851	**851**	**-**
A Meal For Everyone		-	-	4,594	**4,594**	*4,594*
Total funds of the church	8	**82,831**	**68,419**	**8,004**	**159,254**	*163,158*

The financial statements were approved by the trustees on 23 March 2026.

Signed on behalf of the PCC by:

Name Rev Jonathan Phillips Date: 26 March 2026

Notes to the accounts

1 Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared under current Church Accounting Regulations and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The PCC meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Preparation of the accounts is on a going concern basis:

The charity recorded a deficit of £3,904 in the twelve months to 31st December 2025. However, total reserves at the end of the year amounted to £159,254 and net current assets were £147,894. The trustees are of the view that on this basis the charity is a going concern.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably. Donations and collections are recognised when received by or on the behalf of the PCC. Income tax recoverable (Gift Aid) is accounted for once the donation to which it relates has been received by the PCC. Café and shop sales are primarily in cash and are accounted for when received by the PCC. Income from government and other grants, whether "capital" grants or "revenue" grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

d) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

e) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose or for budgeting and reporting accuracy. Restricted funds are donations which the donor, or grant maker, has specified are to be solely used for particular areas of the PCC's activities.

f) Expenditure and irrecoverable VAT
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. The charity is not registered for VAT and all VAT is charged as a cost against the activity for which the expenditure was incurred.

g) Allocation of support costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include administration and other office costs, and governance costs. The bases on which support and other overhead costs have been apportioned are set out in note 3.

h) Operating leases
The charity classifies the lease of printing, equipment as an operating lease; the title to the equipment remains with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

i) Tangible fixed assets
Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis. Fixtures and Fittings are depreciated at 10% per annum and Equipment at 25% per annum.

j) Stock
Café purchases of food and drink supplies are taken as a cafe expenses. Purchases are on a regular basis to keep stored items to a minimum. There is no stock on the balance sheet. The church has a small shop selling mainly Christianity related items but also some Chester and surrounding area items that may be of interest to tourists who visit the church. Purchases are taken as a shop expense and again there is no stock on the balance sheet.

k) Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l) Cash at bank and in hand
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m) Creditors and provisions
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 Analysis of income and expenditure

2a Donations and legacies

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2025 £**	*Total 2024 £*
Donations	71,447	—	240	**71,687**	*79,893*
Fundraising income	418	—	—	**418**	*717*
Church boxes	4,708	—	—	**4,708**	*7,419*
Gift Aid	15,965	—	60	**16,025**	*16,413*
Total	92,538	—	300	**92,838**	*104,442*

2b Income from charitable activities

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2025**	*Total 2024 £*
Grants	1,069	211,422	851	**213,342**	*6,974*
Payments for church events	5,678	—	—	**5,678**	*7,491*
PCC fees	703	—	—	**703**	—
Hire of church	1,485	—	—	**1,485**	*910*
Cafe sales	—	77,795	—	**77,795**	*61,095*
Night Church contribution	1,320	—	—	**1,320**	*1,320*
Total	10,255	289,217	851	**300,323**	*77,790*

2c Other trading activities

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2025 £**	*Total 2024 £*
Shop sales	—	1,667	—	**1,667**	*337*
Total	—	1,667	—	**1,667**	*337*

2d Investments

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2025 £**	*Total 2024 £*
Bank Interest	3,451	—	—	**3,451**	*4,266*
Total	3,451	—	—	**3,451**	*4,266*

2e Other income

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2025 £**	*Total 2024 £*
Emmanuel Theological College	5,866	—	—	**5,866**	—
Profit on sale of coffee machine	—	459	—	**459**	—
Commission on Fairtrade sales	—	—	—	—	*62*
Total	5,866	459	—	**6,325**	*62*
INCOME GRAND TOTAL	112,110	291,343	1,151	**404,604**	186,897

2f Raising funds

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2025 £**	*Total 2024 £*
Shop purchases	—	1,182	—	**1,182**	*122*
Fundraising costs	—	—	—	—	*30*
Total	—	1,182	—	**1,182**	*152*

2g Expenditure on charitable activities

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2025 £**	*Total 2024 £*
Parish Share	62,083	15,521	—	**77,604**	75,344
Link Up	144	36	—	**180**	180
Clergy Travel	36	7	—	**43**	224
Clergy other	683	123	—	**806**	845
Clergy housing	3,680	920	—	**4,600**	4,230
Church utilities	1,410	5,642	—	**7,052**	9,010
Church repairs and maintenance	2,323	184,596	—	**186,919**	672
Church cleaning	876	1,343	—	**2,219**	3,227
Insurance	3,362	593	—	**3,955**	3,875
Cost of Services	1,546	—	—	**1,546**	1,204
Church outreach	1,100	49	—	**1,149**	963
Children & Youth	17	—	—	**17**	551
Church Mission	—	—	—	—	—
Church events	4,968	—	—	**4,968**	7,435
Photocopier and printing	337	63	—	**400**	235
Computer and IT	761	125	—	**886**	1,649
Other office costs	188	—	—	**188**	238
Cafe food purchases	53	19,846	—	**19,899**	16,118
Cafe drinks purchases	—	4,381	—	**4,381**	3,417
Cafe equipment purchases	63	4,887	—	**4,950**	682
Café equipment lease costs	—	2,191	—	**2,191**	—
Cafe other direct costs	—	3,021	—	**3,021**	3,190
Café consultancy fees	—	9,271	—	**9,271**	—
Salaries	7,060	29,344	—	**36,404**	33,872
3rd Space	—	—	33	**33**	18
Professional Fees	2,668	26,559	—	**29,227**	26,121
Depreciation	3,245	725	—	**3,970**	4,927
Governance costs	388	375	—	**763**	704
Expenditure on charitable activities	96,991	309,618	33	**406,642**	198,931
Other expenditure – bank charges	265	419	—	**684**	721
EXPENDITURE GRAND TOTAL	**97,256**	**311,219**	**33**	**408,508**	199,804

3 Support costs

Where possible, costs have been allocated directly to the fund for which they were incurred. It is not always possible to do this so support costs have been allocated to the Funds as follows:

	Unrestricted (General) %	Designated (Café) %	Restricted Funds %	**Total 2024 %**	*Total 2023 %*
Parish Share	80%	20%	0%	**100%**	*100%*
Clergy costs, excluding training	80%	20%	0%	**100%**	*100%*
Church utilities	20%	80%	0%	**100%**	*100%*
Church cleaning	25%	75%	0%	**100%**	*100%*
Insurance	85%	15%	0%	**100%**	*100%*
Governance	50%	50%	0%	**100%**	*100%*

4 Analysis of staff costs, trustee remuneration and expenses

	2025 £	*Total 2024 £*
Wages and salaries:	**35,527**	*32,952*
Social security costs:	**—**	*-*
Pension costs:	**877**	*920*
Total staff costs:	**36,404**	*33,872*
Average number of employees in the period:	2.3	*2.0*
Full time equivalent	1.4	*1.3*

One trustee and the wife of another trustee received payments in 2025 for services and products supplied to the café. These are detailed in Note 9 below.

Total expenses reimbursed to trustees for expenses incurred on behalf of the Charity amounted to £10,908 in the year. Over £8,000 of this expenditure was for café purchases: consumables and equipment. Other expenses included materials for services, teaching materials, books, equipment and food purchased for outreach events, vicar's mobile phone costs as well as items for children and youth and for the café. 5 trustees received reimbursement of expenses.

5 Fixed Assets

	Equipment (£)	Fixtures & Fittings (£)	**Total (£)**
Cost			
As at 01/01/25	17,218	32,460	**49,678**
Additions	**—**	**—**	**—**
Disposals	(2,062)	**—**	**(2,062)**
As at 31/12/25	15,156	32,460	**47,616**
Depreciation			
As at 01/01/25	15,762	17,855	**33,617**
Disposals	(1,331)		**(1,331)**
Charge for the year	725	3,245	**3,970**
As at 31/12/25	15,156	21,100	**36,256**
Net Book Value as at 31/12/25	**—**	**11,360**	**11,360**
Net Book Value as at 31/12/24	1,456	14,605	16,061

6 Debtors

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2025**	*Total 2024* £
Income tax recoverable	4,570	—	15	**4,585**	3,775
Pre-paid Council Tax	681	170	—	**851**	810
Pre-paid water bills	18	72	—	**90**	74
Prepayment to Cloverley Hall	300	—	—	**300**	300
Dial West Cheshire Dec recharge	—	—	—	**—**	72
City Club Dec donations, banked Feb	525	—	—	**525**	—
Total	6,094	242	15	**6,351**	5,031

7 Liabilities falling due in less than 1 year

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2025 £**	*Total 2024* £
Trade Creditors	127	2,859	—	**2,986**	2,693
Accrued Utility Costs	238	954	—	**1,192**	955
Accrued Clergy Housing Costs	334	83	—	**417**	405
Accrued Bank Charges	71	—	—	**71**	41
Independent Examiner Fee	350	350	—	**700**	600
Deposits received for Cloverley 2026	60	—	—	**60**	—
HMRC for PAYE	—	307	—	**307**	273
Agency Collections	—	—	158	**158**	16
Street Angels (Jan-Feb 2026 paid in advance)	200	—	—	**200**	200
Total	1,380	4,553	158	**6,091**	5,184

8 Fund movement by type

	Opening £	Incoming £	Outgoing £	Transfers £	Closing £
GEN - General					
Unrestricted	88,547	112,110	(97,256)	(20,570)	**82,831**
CAFE - Cafe					
Designated	9,596	79,922	(101,748)	20,000	**7,770**
PI – Parish Investment					
Designated	50,792	187,040	(177,182)	—	**60,650**
SGW – Stained-glass windows					
Designated	7,338	24,381	(32,289)	570	—
3rd – 3rd Space					
Restricted	94	—	(33)	—	**61**
AMFE – A Meal For Everyone					
Restricted	4,594	—	—	—	**4,594**
FRIENDS – Friends of the Building					
Restricted	811	300	—	—	**1,111**
SPCC – Save Planet					
Restricted	—	851	—	—	**851**
DEV - Development Fund					
Restricted	1,386	—	—	—	**1,386**
Grand total	163,158	**404,604**	**(408,508)**	—	**159,254**

9 Related party transactions

During 2025, Tim Passey's wife received a total of £9,271.47 in respect of consultancy fees related to revamping and improving the café operations. She also received a total of £2,825 in respect of cakes supplied to the café. Jo Coates received a total of £1,089 in respect of cakes supplied to the café. Ann Hughes received £183.40 in her role as Café Manager cover. There were no other related party transactions in 2025.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHESTER SAINT PETER

England & Wales - Charity number 1174067

Accounts

ST PETER'S AT THE CROSS

The Parochial Church Council of the Ecclesiastical Parish of Chester Saint Peter

Annual Report and Financial Statements for the 12 months ended 31st December 2024

Charity No: 1174067

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Administrative Information

In post at 31 December 2024:

Vicar	Rev'd Jonathan Phillips
Associate Minister	Rev'd Michael Leyden
Wardens	David Hobson Jonathan Price
Elected Members	Darren Andrews Julian Annison Jane Brocklehurst Jo-Patsy Coates Peter Coates Ann Hughes Nev Kite Emily Stanton-Owen
Secretary	Bridget Hobson
Electoral Roll Secretary	Bridget Hobson
Treasurer	Nev Kite
Deanery Synod	John Lancaster Tim Passey Lizzie Wiffen
Independent Examiner	Robert Pearl BEng BSc ACA Xeinadin North West Limited Chartered Accountants 2 Hilliards Court Chester Business Park Chester CH4 9QP
Principal Address	St Peter's Church Watergate Street Chester CH1 2LA

Annual Report

Background

The benefice and parish of Chester, Saint Peter was created by a Pastoral Scheme of the Church Commissioners dated the 25th June 2015 and signed by the Bishop of Chester. The Scheme came into operation from the 1st July 2015. Before then, St Peters was part of the benefice of Chester, Saint Peter with Saint John and operated as an Ecumenical Centre.

The Parochial Church Council (PCC) of the Ecclesiastical Parish of Chester Saint Peter was therefore a completely new organisation and charity on the 1st of July 2015 and the first annual report and financial statements were prepared for the six months to 31st December 2015. This is the ninth full year annual report and financial statements and covers the twelve months to 31st December 2024. The charity has been registered with The Charity Commission since 1 August 2017.

The PCC of Chester Saint Peter has the responsibility of co-operating with the incumbent in promoting in the parish the whole mission of the church: pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for St Peter's Church. The PCC operates under the Parochial Church Council Powers Measure.

Membership
Membership of the PCC is ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. These can be found in Synodical Measure 1969 (No 2) in the Office of Public Sector Information database.

During the year the following served as members throughout the whole 12 months (unless otherwise stated):

Ex-officio members:

Vicar	Rev'd Jonathan Phillips
Associate Minister	Rev'd Michael Leyden
Wardens	David Hobson
	Jonathan Price
Deanery Synod Reps	John Lancaster (from 22 April 2024)
	Tim Passey (from 24 September 2024)
	Lizzie Wiffen (from 22 April 2024)
Elected members	
	Darren Andrews
	Katie Andrews (to 22 April 2024)
	Julian Annison
	Jane Brocklehurst (from 22 April 2024)
	Jo-Patsy Coates (from 22 April 2024)
	Peter Coates (from 22 April 2024)
	Matthew Hicks (from 16 January 2024 to 18 November 2024)
	Ann Hughes (from 22 April 2024)
	Nev Kite
	Daniel Percey (to 21 May 2024)
	Emily Stanton-Owen (from 11 March 2024 to 21 January 2025)

Committees

The PCC met six times during 2024, five meetings were held in St Peter's and one meeting was online, using Teams. There was also a further extraordinary meeting held at the church in October at which Buttress, the architects, presented the feasibility study and possible options for the building development.
Regular reports are received from the Vicar on Ministry and Mission, including updates on Mission Beyond our Borders. In addition, there are regular reports on Finance, including discussions on the Budget, Fabric, The Building Development Project Team, Night Church and Street Angels, reports from the Safeguarding Subcommittee, on Inclusivity and from the Deanery Synod. Other business has included a focus on the Café, reviewing our policies and outreach with the local community in various ways, and the One City Plan. All PCC members have had a DBS check, as required by the Diocese, and all new members are safely recruited under the St Peter's volunteer policy.
Two lay members have resigned during the course of the year and Tim Passey was elected as a third Deanery Synod representative and joined the PCC by virtue of that appointment.

Standing Committee
This is the only committee required by law, consisting of Vicar, Wardens and Treasurer. It has the power to transact the business of the PCC between its meetings, subject to directions given by the council. During 2024 the Standing Committee met when needed.

Finance Committee
The Finance Committee consists of Nev Kite, Jonathan Phillips, Jane Kite, and David Hobson. Most finance business was conducted by email or ad-hoc discussions as required.

Fabric Committee
Jonathan Price (chair), clergy & others at Jonathan's discretion.

Cafe Management Committee
The Café Management Committee consists of the Café manager (Denise Beech), Jonathan Phillips, Nev Kite, Darren Andrews and Ann Hughes. This committee was formed to manage the Café and also to support the Café Manager in a time of change for the Café and Shop.

We are also grateful to Bridget Hobson for acting as **Electoral Roll Officer** through the year.

Objectives and Activities
The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community. The PCC maintains an overview of worship and makes suggestions on how our services can involve the different groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people and businesses in the parish.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of St Peter's Church.

Building Project

Following the appointment of architects in 2021 to help develop plans for the conservation and sensitive reordering of the church building, the Building Development Project Team continued to meet regularly in 2024.

A detailed structural survey of the building was commissioned in readiness for the building project and this revealed, in early 2023, a significant issue with the east wall. This resulted in the building being closed for 4 weeks in February/March 2023 while a temporary solution was put in place. The permanent solution proposed by the Conservation Engineer and supported by the church architect has been agreed by the PCC. Following successful grant applications in 2024 to UK Shared Prosperity Fund (£80,860) and National Churches Trust (£40,000) the PCC appointed contractors to carry out this work. This work is due to be completed in March 2025.

Achievements and Performance of our Core Mission (Communities, Outreach, Relationships and Events for Unity)

- *Communities of Worship and Prayer*

Our Sunday worshipping communities (9.15am and 10.30am services) continue to grow. We have been encouraged seeing the positive impact on people's lives by the welcome, the refreshments, the teaching, the sung worship, the times of discussion and the informal style and layout. Our Tuesday worshipping community attracts 15+ people for the act of worship and Café customers who regularly stay. This gives us the opportunity to communicate our vision and objectives to hundreds of guests who come to our Café, and who may stay and listen to the short time of reflection each Tuesday.

The PCC decided to reduce our live-streaming offer last year so that we could focus on live streaming our intergenerational 10.30am service. This has allowed us to continue our commitment to enable those people who are unable or hesitant to join services in the building but appreciate being able to join services online. We also continue to reach out to new people through using Facebook as our online platform.

All are welcome to attend our regular services. At present there are 56 people on the Church Electoral Roll (2024: 65), two of whom are resident in the parish. The remainder are not resident in the parish. A new roll was prepared in April 2025. The average weekly adult attendance on Sunday mornings during 2024 was 50 (2023: 50).

- *Outreach to the Community*

The Community Café is now back to pre-pandemic levels of activity. Our big give-away projects continue to be received with enthusiasm, and the support of the local community through

chaplaincy and other resident-focussed events continues to open up new opportunities for how we facilitate transformation in the city.

St Peter's Café

The Café remained open to welcome visitors for the whole of 2024. The Café has been open from 11.00am to 4.00pm each day from Tuesday to Saturday, offering a place of welcome and refreshment to people living in the parish as well as the many visitors who come into the centre of Chester. We continue to be very grateful to our Café Manager, Denise Beech, for all the tireless work she puts in to keep the Café running smoothly, to the Café Chaplains who are on hand to provide a listening ear or comforting words for anyone in need of them, and also to all the volunteers who regularly come to serve, clear tables and generally enable us to keep the Café open. We have taken the opportunity of our 2025 closure to rebrand and relaunch our Café – there will be a lot more to report on this in next year's report. We will continue with all our present partnerships in the city (ie Dial House) but we will be developing new ones and diversifying our menu.

- *Relationships both local and further afield*

Mission Beyond Our Borders

Helping those in need is a demonstration of our faith. A small group called Mission Beyond Our Borders was set up in 2022 to identify missionaries and others who were already being supported by members of the church, and to make proposals for mission giving by the PCC. In December 2022, six recipients, a combination of organisations and individuals, were proposed and donations totalling £2,000 were made. We continue to support these people through prayer, correspondence and inviting them to speak. This group has continued to meet and promote our mission partners but the PCC felt it was appropriate that no more finance should be directed through this group until our finances allowed.

Deanery and Diocesan Synod

The incumbent, Rev'd Jonathan Phillips, John Lancaster, Lizzie Wiffen and Tim Passey sit on the Deanery Synod. Rev'd Jonathan and John L also sit on the Diocesan Synod. This provides the PCC with an important link between the parish and the wider structures of the church.

City Relationships

Rev'd Jonathan Phillips, the Café team and several volunteers work hard to maintain our relationships with different groups in the city: the Council, the local residents, the shops etc. We host local resident lunches, CRAG (Chester Residents Association Group), Christmas services for the City Club, Night Church, Street Angels and art and wellbeing workshops. Our relationship with the Freemen and Guilds is growing and we have run several community-enriching fundraising events together in 2023/2024. Night Church and Street Angels are cited as part of the reason Chester has been successful in retaining its Purple Flag status.

- *Events for Unity: Ecumenical Relationships*

St Peter's is a member of Churches Together and Link Up in Chester. Under the banner of Unity at the Cross, St Peter's hosts three ecumenical prayer gatherings throughout the year for Church leaders and hosts three ecumenical services and outreaches: Resurrection at the Cross, Pentecost at the Cross, and Nativity at the Cross.

St Peter's vision, 'to see the city of Chester transformed by God's love' is a big one and is appreciated by many across the city. Our charitable status and support we receive owing to being a charity is invaluable to us and a great support. We look forward to a fruitful and exciting 2025 as we move into revitalising our Café and embarking on the next stage of the development of our building.

Financial Review of the year

The finance team consists of two members, a treasurer (Nev Kite) and, for the Café, an assistant treasurer (Fred Warren).

This is the PCC's ninth full year of operation. The financial statements contained in this report cover the period of twelve months to 31st December 2024.

The PCC operated with the following funds in 2024:

- General Fund – unrestricted and for the general upkeep and running of the church
- Café Fund – unrestricted but designated for budgeting and financial control purposes. This is for the Café and Shop income and direct expenses. A proportion of overhead costs, such as utilities, cleaning and clergy costs, are also allocated to this fund.
- Parish Investment Fund – this designated fund was created following a gift of just over £100,000 from the Diocese in May 2021. This sum came from the sale of covenants at a former church in the parish and was gifted by the Diocese to the PCC of Chester, St Peter with the suggestion, but not an obligation, that it could be used towards building improvements at St Peter's.
- Development Fund - this restricted fund was inherited from the Ecumenical Centre and is to be used for significant development of the missional activities within St Peter's, including expenditure on ministry and significant changes to the fabric or facilities of St Peter's in support of such activities, but not including the payment of parish share.
- 3rd Space Fund – restricted for 3rd Space (WellBart) grants, donations and direct costs.
- Mission Fund – restricted to supporting mission outside the parish. This fund had a nil balance at 31 December 2024.
- Stained-glass Windows Fund – this designated fund was created following the receipt of an insurance claim (£15,634) in 2022 for damage to the stained-glass windows. Approximately half was spent in 2023 and the remainder is expected to be spent in 2025 following the completion of the permanent repairs to the east wall.
- A Meal For Everyone Fund – this restricted fund was created following a fund-raising event organised by the Mitchell Group in December 2022 with the proceeds to be used for putting on evenings, once per week during the darkest months of the year, where people come together at St Peter's to help prepare a meal, eat together and enjoy community. Due to the issue with the east wall, these meals have been suspended since February 2023.
- Save The Planet Fund – this fund was created in 2023 following receipt of grant funding, jointly with Chester Cathedral, to run children's activities in the summer holiday on the theme of "Save The Planet". The activity ran in 2023 and 2024, but it is unknown whether it will run again in 2025. The fund had a nil balance at the end of 2024.

- Friends of the Building – this fund was set up to encourage local individuals and organisations who value St Peter's church as a building to be able to contribute towards its maintenance, repair and development.

Financial controls and financial management policies have been kept under review during the year. A budget for 2025 was presented to the PCC in January 2025 and approved.

The main sources of income in the year continued to be donations, and gift aid, from the Sunday morning congregation together with Café and Shop takings. Anonymous cash donations into the offertory boxes were also received from visitors to the church and the prayer room. Total donations were slightly (2%) lower than in the previous year, which was boosted by some large one-off donations in response to the east wall issue, but did include a legacy gift of £10,000.

All expenditure in the twelve months has been to support the mission of the church: pastoral, evangelistic, social and ecumenical and a detailed breakdown is given in note 2f to the financial statements.

Investment policy and objectives: Cash balances are held between two CAF Bank accounts and a deposit account at Charity Bank. CAF Bank is owned and operated by a charity, and is exclusively for charities and not-for-profit organizations. It claims to have high ethical values and is a member of the Financial Services Compensation Scheme. Charity Bank is also an ethical bank set up to support charities and social enterprises. The PCC takes a cautious approach to investment as any of these funds could be needed at fairly short notice.

All funds, other than the Mission Fund and Save The Planet Fund (nil balances), ended the year with positive reserves. The unrestricted/designated funds had a combined deficit in 2024 of £12,898 (2023 deficit: £40,825). The 2024 deficit was largely due to professional fees related to the permanent repair work on the east wall, which should be recoverable from grants in 2025.

Reserve Policy

The PCC is aware of the need to maintain adequate reserves and cash balances to ensure the ongoing normal operation of the Café and church. A minimum of three months operating costs will be kept in the combined General and Café funds. At 31st December 2024 this was:

	3 months expenditure	Actual reserve (excl Fixed Assets)
General:	£27,570	£73,940
Café:	£15,575	£8,141
Total:	£43,145	£82,081

St Peter's Church is an old and historic building and the PCC is aware of a number of fabric issues which require attention and finance. The process of re-ordering the inside of the church and Café to make it better suited to the vision of the PCC started in 2016 and is expected to require significant funds in 2025 and beyond. For this reason, no maximum reserve has been set at this point.

Statement of Parochial Church Council's Responsibilities

The PCC recognises its responsibility under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and its surplus or deficit for that period. In preparing those financial statements we are required to:

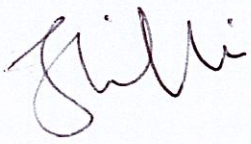
- select suitable accounting policies and apply them consistently;
- make reasonable and prudent judgements and estimates;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue.

We are also responsible for:
- keeping proper accounting records;
- safeguarding the PCC's assets;
- taking reasonable steps for the prevention and detection of fraud.
- ensuring the PCC complies with relevant laws and regulations including Health and Safety, Safeguarding, Employment and Charity legislation.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland amended 1 January 2019.

This report was approved by the PCC on 7/4/**2025**

And Signed On Their Behalf By:



Name: Rev Jonathan Phillips

Position: Vicar

Date: 12 April 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PCC OF THE ECCLESIASTICAL PARISH OF CHESTER SAINT PETER

I report to the trustees on my examination of the accounts of the charity for the year ended 31st December 2024, which are set out on pages 11 to 19.

Responsibilities and basis of report

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

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 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 can confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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



Robert Pearl BEng BSc ACA
Xeinadin North West Limited
Chartered Accountants
2 Hilliards Court
Chester Business Park
CHESTER
CH4 9QP

12 April 2025

ST PETER'S AT THE CROSS

Statement of Financial Activities for the 12 months ended 31st December 2024

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	*Prior Year*
Income and endowments from:						
Donations and legacies	2a	103,192	1,100	150	**104,442**	*106,296*
Income from charitable activities	2b	9,721	66,757	1,312	**77,790**	*76,912*
Other trading activities	2c	-	337	-	**337**	*645*
Investments	2d	4,266	-	-	**4,266**	*3,776*
Other income	2e	-	62	-	**62**	*29*
Total income		**117,179**	**68,256**	**1,462**	**186,897**	*187,658*
Expenditure on:						
Raising funds	2f	30	122	-	**152**	*505*
Expenditure on charitable activities	2g	96,791	100,669	1,471	**198,931**	*246,336*
Other expenditure	2g	229	492	-	**721**	*911*
Total expenditure		**97,050**	**101,283**	**1,471**	**199,804**	*247,752*
Gains / losses on investment assets		-	-	-	-	—
Net income / (expenditure)before transfers		**20,129**	**(33,027)**	**(9)**	**(12,907)**	*(60,094)*
Transfers						
Gross transfers between funds - in			10,000		**10,000**	*15,000*
Gross transfers between funds - out		(10,000)			**(10,000)**	*(15,000)*
Net movement in funds		**10,129**	**(23,027)**	**(9)**	**(12,907)**	*(60,094)*
Reconciliation of funds						
Total funds brought forward at 1st January 2024		78,418	90,752	6,895	**176,065**	*236,159*
Total funds carried forward		**88,547**	**67,725**	**6,886**	**163,158**	*176,065*

Balance sheet as at 31st December 2024

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	*Prior Year £*
Fixed assets						
Fixtures & Fittings	5	14,606	-	-	**14,606**	*17,851*
Equipment		-	1,455	-	**1,455**	*3,137*
		14,606	1,455	-	**16,061**	*20,988*
Current assets						
Debtors	6	4,731	293	7	**5,031**	*6,860*
Cash at bank and in hand		70,547	69,808	6,895	**147,250**	*153,491*
		75,278	70,101	6,902	**152,281**	*160,351*
Liabilities						
Creditors: Amounts falling due in one year	7	(1,337)	(3,831)	(16)	**(5,184)**	*(5,274)*
Net current assets less current liabilities		73,941	66,270	6,886	**147,097**	*155,077*
Total assets less current liabilities		88,547	67,725	6,886	**163,158**	*176,065*
Total net assets less liabilities		**88,547**	**67,725**	**6,886**	**163,158**	*176,065*
Represented by						
Unrestricted : General fund		88,547	-	-	**88,547**	*78,418*
Designated : Café fund		-	9,596	-	**9,596**	*16,271*
: Parish Investment		-	50,791	-	**50,791**	*67,143*
: Stained-glass windows		-	7,338	-	**7,338**	*7,338*
Restricted : 3rd Space fund		-	-	95	**95**	*119*
Development fund		-	-	1,386	**1,386**	*1,386*
Friends of the Building		-	-	811	**811**	*661*
Save The Planet		-	-	-	**-**	**135**
A Meal For Everyone		-	-	4,594	**4,594**	*4,594*
Total funds of the church	8	**88,547**	**67,725**	**6,886**	**163,158**	*176,065*

The financial statements were approved by the trustees on 7/4/ 2025.

Signed on behalf of the PCC by:

Name Rev Jonathan Phillips Date 12 April 2025

Notes to the accounts

1 Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared under current Church Accounting Regulations and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The PCC meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Preparation of the accounts is on a going concern basis:

The charity recorded a deficit of £12,907 in the twelve months to 31st December 2024. However, total reserves at the end of the year amounted to £163,158 and net current assets were £147,097. The trustees are of the view that on this basis the charity is a going concern.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably. Donations and collections are recognised when received by or on the behalf of the PCC. Income tax recoverable (Gift Aid) is accounted for once the donation to which it relates has been received by the PCC. Café and shop sales are primarily in cash and are accounted for when received by the PCC. Income from government and other grants, whether "capital" grants or "revenue" grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

d) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

e) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose or for budgeting and reporting accuracy. Restricted funds are donations which the donor, or grant maker, has specified are to be solely used for particular areas of the PCC's activities.

f) Expenditure and irrecoverable VAT
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. The charity is not registered for VAT and all VAT is charged as a cost against the activity for which the expenditure was incurred.

g) Allocation of support costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include administration and other office costs, and governance costs. The bases on which support and other overhead costs have been apportioned are set out in note 3.

h) Operating leases
The charity classifies the lease of printing, equipment as an operating lease; the title to the equipment remains with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

i) Tangible fixed assets
Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis. Fixtures and Fittings are depreciated at 10% per annum and Equipment at 25% per annum.

j) Stock
Café purchases of food and drink supplies are taken as a cafe expenses. Purchases are on a regular basis to keep stored items to a minimum. There is no stock on the balance sheet. The church has a small shop selling mainly Christianity related items but also some Chester and surrounding area items that may be of interest to tourists who visit the church. Purchases are taken as a shop expense and again there is no stock on the balance sheet.

k) Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l) Cash at bank and in hand
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m) Creditors and provisions
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 Analysis of income and expenditure

2a Donations and legacies

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2024 £**	*Total 2023 £*
Donations	78,673	1,100	120	**79,893**	*79,030*
Fundraising income	717	—	—	**717**	*3,727*
Church boxes	7,419	—	—	**7,419**	*5,324*
Gift Aid	16,383	—	30	**16,413**	*18,215*
Total	103,192	1,100	150	**104,442**	*106,296*

2b Income from charitable activities

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2024**	*Total 2023 £*
Cafe cash donations via till	—	—	—	—	*451*
Grants	—	5,662	1,312	**6,974**	*10,249*
Payments for church events	7,491	—	—	**7,491**	*4,493*
PCC fees	—	—	—	—	*247*
Hire of church	910	—	—	**910**	300
Cafe sales	—	61,095	—	**61,095**	*58,952*
Night Church contribution	1,320	—	—	**1,320**	*2,220*
Total	9,721	66,757	1,312	**77,790**	*76,912*

2c Other trading activities

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2024 £**	*Total 2023 £*
Shop sales	—	337	—	**337**	*645*
Total	—	337	—	**337**	*645*

2d Investments

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2024 £**	*Total 2023 £*
Bank Interest	4,266	—	—	**4,266**	*3,776*
Total	4,266	—	—	**4,266**	*3,776*

2e Other income

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2024 £**	*Total 2023 £*
Commission on Fairtrade sales	—	62	—	62	29
Total	—	62	—	**62**	*29*
INCOME GRAND TOTAL	117,179	68,256	1,462	**186,897**	187,658

2f Raising funds

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2024 £**	*Total 2023 £*
Shop purchases	—	122	—	**122**	*323*
Fundraising costs	30	—	—	**30**	*182*
Total	30	122	—	**152**	*505*

2g Expenditure on charitable activities

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2024 £**	*Total 2023 £*
Parish Share	60,275	15,069	—	**75,344**	71,757
Link Up	144	36	—	**180**	180
Clergy Travel	179	45	—	**224**	100
Clergy other	762	83	—	**845**	809
Clergy housing	3,384	846	—	**4,230**	4,298
Church utilities	2,284	6,726	—	**9,010**	5,057
Church repairs and maintenance	235	437	—	**672**	45,788
Church cleaning	807	2,420	—	**3,227**	4,589
Insurance	3,294	581	—	**3,875**	3,722
Cost of Services	1,204	—	—	**1,204**	1,372
Church outreach	963	—	—	**963**	1,480
Children & Youth	188	—	363	**551**	76
Church Mission	—	—	—	**—**	750
Church events	7,435	—	—	**7,435**	4,053
Photocopier and printing	220	8	7	**235**	307
Computer and IT	1,467	182	—	**1,649**	1,167
Other office costs	214	24	—	**238**	356
Cafe food purchases	—	16,118	—	**16,118**	14,733
Cafe drinks purchases	—	3,417	—	**3,417**	3,524
Cafe equipment purchases	—	682	—	**682**	2,281
Cafe other direct costs	—	3,190	—	**3,190**	2,644
Café chaplaincy	—	—	—	**—**	2
Salaries	6,529	26,260	1,083	**33,872**	29,724
3rd Space	—	—	18	**18**	107
Professional Fees	3,008	23,113	—	**26,121**	40,010
Depreciation	3,846	1,081	—	**4,927**	6,864
Governance costs	352	352	—	**704**	586
Expenditure on charitable activities	96,791	100,669	1,471	**198,931**	246,336
Other expenditure – bank charges	229	492	—	**721**	911
EXPENDITURE GRAND TOTAL	**97,050**	**101,283**	**1,471**	**199,804**	247,752

3 Support costs

Where possible, costs have been allocated directly to the fund for which they were incurred. It is not always possible to do this so support costs have been allocated to the Funds as follows:

	Unrestricted (General) %	Designated (Café) %	Restricted Funds %	**Total 2024 %**	*Total 2023 %*
Parish Share	80%	20%	0%	**100%**	*100%*
Clergy costs, excluding training	80%	20%	0%	**100%**	*100%*
Church utilities	20%	80%	0%	**100%**	*100%*
Church cleaning	25%	75%	0%	**100%**	*100%*
Insurance	85%	15%	0%	**100%**	*100%*
Governance	50%	50%	0%	**100%**	*100%*

4 Analysis of staff costs, trustee remuneration and expenses

	2024	*Total 2023*
	£	*£*
Wages and salaries:	**32,952**	28,888
Social security costs:	**—**	-
Pension costs:	**920**	*836*
Total staff costs:	**33,872**	29,724
Average number of employees in the period:	2.0	*2.0*
Full time equivalent	1.3	*1.2*

With the exception of Ann Hughes, who was paid a total of £1,887.50 in the year for her work as Café Manager Cover, the charity trustees were not paid and did not receive any other benefits from employment with the Charity. Expenses of the Charity paid for by trustees were reimbursed on production of a valid receipt.

No charity trustee received payment for professional or other services supplied to the charity.

Total expenses reimbursed to trustees for expenses incurred on behalf of the Charity amounted to £4,814 in the year. Expenses included materials for services, teaching materials, books, equipment and food purchased for outreach events, vicar's mobile phone costs as well as items for children and youth and for the café. 5 trustees received reimbursement of expenses.

5 Fixed Assets

	Equipment (£)	Fixtures & Fittings (£)	**Total (£)**
Cost			
As at 01/01/24	17,218	32,460	**49,678**
Additions	—	—	—
Disposals	—	—	—
As at 31/12/24	17,218	32,460	**49,678**
Depreciation			
As at 01/01/24	14,081	14,609	**28,690**
Charge for the year	1,681	3,246	**4,927**
As at 31/12/24	15,762	17,855	**33,617**
Net Book Value as at 31/12/24	**1,456**	**14,605**	**16,061**
Net Book Value as at 31/12/23	3,137	17,851	20,988

6 Debtors

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2024**	*Total 2023 £*
Income tax recoverable	3,768	—	7	**3,775**	3,647
Pre-paid Council Tax	648	162	—	**810**	773
Pre-paid water bills	15	59	—	**74**	71
Pre-paid Rentokil invoice	—	—	—	**—**	112
Prepayment to Cloverley Hall	300	—	—	**300**	300
Dec cash donation banked Jan	—	—	—	**—**	100
Dec café & shop takings banked Jan	—	—	—	**—**	81
Dial West Cheshire Dec recharge	—	72	—	**72**	117
LPOW grant rec'd Jan	—	—	—	**—**	1,659
Total	4,731	293	7	**5,031**	6,860

7 Liabilities falling due in less than 1 year

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2024 £**	*Total 2023 £*
Trade Creditors	281	2,413	—	**2,693**	3,067
Accrued Utility Costs	191	764	—	**955**	1,159
Accrued Clergy Housing Costs	324	81	—	**405**	—
Accrued Bank Charges	41	—	—	**41**	57
Toilet Twinning donations to be paid out	—	—	—	**—**	214
Independent Examiner Fee	300	300	—	**600**	500
HMRC for PAYE	—	273	—	**273**	277
Agency Collections (Chester Fairtrading)	—	—	16	**16**	—
Street Angels (Jan-Feb 2025 paid in advance)	200	—	—	**200**	—
Total	1,337	3,831	16	**5,184**	5,274

8 Fund movement by type

	Opening £	Incoming £	Outgoing £	Transfers £	Closing £
GEN - General					
Unrestricted	78,418	117,179	(97,050)	(10,000)	**88,547**
CAFE - Cafe					
Designated	16,271	61,494	(78,169)	10,000	**9,596**
PI – Parish Investment					
Designated	67,143	6,762	(23,113)	—	**50,792**
SGW – Stained-glass windows					
Designated	7,338	—	—	—	**7,338**
3rd – 3rd Space					
Restricted	119	—	(25)	—	**94**
AMFE – A Meal For Everyone					
Restricted	4,594	—	—	—	**4,594**
FRIENDS – Friends of the Building					
Restricted	661	150	—	—	**811**
SPCC – Save Planet					
Restricted	135	1,312	(1,447)	—	—
DEV - Development Fund					
Restricted	1,386	—	—	—	**1,386**
Grand total	176,065	**186,897**	**(199,804)**	—	**163,158**

9 Related party transactions

There were no related party transactions in 2023. In 2024 Ann Hughes, who became a trustee in April 2024, was paid a total of £1,887.50 for working as Café Manager Cover.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHESTER SAINT PETER

England & Wales - Charity number 1174067

Accounts

ST PETER'S AT THE CROSS

The Parochial Church Council of the Ecclesiastical Parish of Chester Saint Peter

Annual Report and Financial Statements for the 12 months ended 31st December 2023

Charity No: 1174067

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Administrative Information

In post at 31 December 2023:

Vicar	Rev'd Jonathan Phillips
Associate Minister	Rev'd Michael Leyden
Wardens	David Hobson Jonathan Price
Elected Members	Darren Andrews Katie Andrews Julian Annison Nev Kite Daniel Percey
Secretary	Bridget Hobson
Electoral Roll Secretary	Bridget Hobson
Treasurer	Nev Kite
Deanery Synod	Rev'd Jonathan Phillips
Independent Examiner	Alastair Jeffcott BA FCA McLintocks (NW) Limited Chartered Accountants 2 Hilliards Court Chester Business Park Chester CH4 9PX
Principal Address	St Peter's Church Watergate Street Chester CH1 2LA

Annual Report

Background

The benefice and parish of Chester, Saint Peter was created by a Pastoral Scheme of the Church Commissioners dated the 25th June 2015 and signed by the Bishop of Chester. The Scheme came into operation from the 1st July 2015. Before then, St Peters was part of the benefice of Chester, Saint Peter with Saint John and operated as an Ecumenical Centre.

The Parochial Church Council (PCC) of the Ecclesiastical Parish of Chester Saint Peter was therefore a completely new organisation and charity on the 1st of July 2015 and the first annual report and financial statements were prepared for the six months to 31st December 2015. This is the eighth full year annual report and financial statements and covers the twelve months to 31st December 2023. The charity has been registered with The Charity Commission since 1 August 2017.

The PCC of Chester Saint Peter has the responsibility of co-operating with the incumbent in promoting in the parish the whole mission of the church: pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for St Peter's Church. The PCC operates under the Parochial Church Council Powers Measure.

Membership
Membership of the PCC is ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. These can be found in Synodical Measure 1969 (No 2) in the Office of Public Sector Information database.

During the year the following served as members throughout the whole 12 months (unless otherwise stated):

Ex-officio members:

Vicar	Rev'd Jonathan Phillips
Associate Minister	Rev'd Michael Leyden
Wardens	David Hobson
	Jonathan Price
Elected members	
	Darren Andrews
	Katie Andrews
	Julian Annison
	Nev Kite
	Anne Naylor (to 24 April 2023)
	Daniel Percey (from 24 April 2023)
	Lizzie Wiffen (to 24 April 2023)

Stephen Beveridge was invited to attend PCC meetings on behalf of Night Church.

Committees

PCC Committee

The PCC met 6 times during 2023: 3 meetings were held in St Peter's and 3 were online. There were also 2 further extraordinary meetings held online. The first of these was to update the PCC on the issues with the east wall, leading to the temporary closure of the building, and outlining the remedial works proposed. The second extraordinary meeting was to approve the design solution for the permanent repairs to the wall in order to apply for the faculty. In September it was agreed that all future meetings would be held in St Peter's.

Regular reports are received from the Vicar on Ministry and Mission, including updates on Mission Beyond Our Borders. In addition, there are regular reports on Finance, Fabric, the Building Development Project, Night Church, Safeguarding, Inclusivity and from the Deanery Synod. Other business has included a focus on the café, reviewing our policies and outreach with the local community in various ways. All PCC members have had a DBS check, as required by the Diocese, and all new members will be safely recruited under the St Peter's volunteer policy.

Standing Committee

This is the only committee required by law, consisting of Vicar, Wardens, Treasurer and Secretary. It has the power to transact the business of the PCC between its meetings, subject to directions given by the council. During 2023 the Standing Committee met when needed.

Finance Committee

The Finance Committee consists of Nev Kite, Jonathan Phillips, Jane Kite, and David Hobson. Most finance business was conducted by email or ad-hoc discussions as required.

Fabric Committee

Jonathan Price (chair), clergy & others at Jonathan's discretion.

Cafe Management Committee

The Café Management Committee consists of the Café manager (Denise Beech), Jonathan Phillips, Nev Kite, Darren Andrews and Ann Hughes. This committee was formed to manage the café and also to support the café manager in a time of change for the Café and Shop.

We are also grateful to Bridget Hobson for acting as **Electoral Roll Officer** through the year.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community. The PCC maintains an overview of worship and makes suggestions on how our services can involve the different groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people and businesses in the parish.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of St Peter's Church.

Building Project

Following the appointment of architects in 2021 to help develop plans for the conservation and sensitive reordering of the church building, the Building Development Project Team continued to meet regularly in 2023.

A detailed structural survey of the building was commissioned in readiness for the building project and this revealed, in early 2023, a significant issue with the east wall. This resulted in the building being closed for 4 weeks in February/March while a temporary solution was put in place at a cost of around £45,000. The permanent solution proposed by the Conservation Engineer and supported by the church architect has been agreed by the PCC and we are currently in the process of applying for grants to meet the anticipated cost of £130,000-£150,000.

Achievements and Performance of our Core Mission (Communities, Outreach, Relationships and Events for Unity)

- *Communities of Worship and Prayer*

Our Sunday worshipping communities (9.15am and 10.30am services) continue to grow. We have been encouraged seeing the positive impact on people's lives by the welcome, the refreshments, the teaching, the sung worship, the times of discussion and the informal style and layout. Our Tuesday worshipping community attracts 15+ people for the act of worship and café customers who regularly stay. This gives us the opportunity to communicate our vision and objectives to hundreds of guests who come to our café, and who may stay and listen to the short time of reflection each Tuesday.

The PCC continue to be committed to live-streaming all our services for the benefit of those people who are unable or hesitant to join services in the building but appreciate being able to join services online. We also continue to reach out to new people through using Facebook as our online platform.

All are welcome to attend our regular services. At present there are 65 people on the Church Electoral Roll (2023:56), all of whom are not resident in the parish. 11 names were added during the year and 2 were removed. The average weekly adult attendance on Sunday mornings during 2023 was 50 (2022: 34).

- *Outreach to the Community*

The community Café is now back to pre-pandemic levels of activity. Our big give-away projects continue to be received with enthusiasm, and support of the local community through chaplaincy and other resident focussed events continues to open up new opportunities for how we facilitate transformation in the city.

Cafe at the Cross

The café was open for the whole of 2023, with the exception of the 4 week enforced closure in February and March. This was due to the remedial work needed to be done on the east wall. The permanent work is still due to be done at some point in 2024. The cafe is open from 11.00am to 4.00pm each day from Tuesday to Saturday, offering a place of welcome and refreshment to people living in the parish as well as the many visitors who come into the centre of Chester. We continue to be very grateful to our Café Manager, Denise Beech, for all the tireless work she puts in to keep the café running smoothly, to the café chaplains who are on hand to provide a listening ear or comforting words for anyone in need of them, and also to all the volunteers who regularly come to serve, clear tables and generally enable us to keep the café open.

The café is proud to support Dial House, a local disability rights centre, by sourcing all its soups and cakes from them. The panini toaster and the bean coffee machine continue to be very successful and we are actively looking into how we can further grow our income from the café while maintaining its very important missional role.

- *Relationships both local and further afield*

Mission Beyond Our Borders

Helping those in need is a demonstration of our faith. A small group called Mission Beyond Our Borders was set up in 2022 to identify missionaries and others who were already being supported by members of the church, and to make proposals for mission giving by the PCC. In December 2022, six recipients, a combination of organisations and individuals, were proposed and donations totalling £2,000 were made. We continue to support these people through prayer, correspondence and inviting them to speak.

Deanery and Diocesan Synod

The incumbent, Rev'd Jonathan Phillips, John Lancaster and Lizzie Wiffen sit on the deanery synod. Rev'd Jonathan also sits on the Diocesan Synod. This provides the PCC with an important link between the parish and the wider structures of the church.

City Relationships

Rev'd Jonathan Phillips, the café team and several volunteers work hard to maintain our relationships with different groups in the city: the council, the local residents, the shops etc. We host local resident lunches, CRAG (Chester Residents Association Group), Christmas services for the City Club, Night Church and art & wellbeing workshops. Our relationship with the Freemen and Guilds is growing and we have run several community-enriching fundraising events together in 2023 and are planning more for 2024. Our newest relationship in the city is with Street Angels, a night economy outreach to give water and flip flops to clubbers reducing the numbers of people accessing A&E on Friday nights. Night Church and Street Angels are cited as part of the reason Chester has been successful in retaining its Purple Flag status.

- *Events for Unity: Ecumenical Relationships*

St Peter's is a member of Churches Together and Link Up in Chester. Under the banner of Unity at the Cross, St Peter's hosts three ecumenical prayer gatherings throughout the year for Church leaders and hosts three ecumenical services and outreaches: Resurrection at the Cross, Pentecost at the Cross and Nativity at the Cross.

Financial Review of the year

The finance team consists of two members, a treasurer (Nev Kite) and, for the café, an assistant treasurer (Fred Warren).

This is the PCC's eighth full year of operation. The financial statements contained in this report cover the period of twelve months to 31st December 2023.

The PCC operated with the following funds in 2023:

- General Fund – unrestricted and for the general upkeep and running of the church
- Café Fund – unrestricted but designated for budgeting and financial control purposes. This is for the café and shop income and direct expenses. A proportion of overhead costs, such as utilities, cleaning and clergy costs, are also allocated to this fund.
- Parish Investment Fund – this designated fund was created following a gift of just over £100,000 from the Diocese in May 2021. This sum came from the sale of covenants at a former church in the parish and was gifted by the Diocese to the PCC of Chester St Peter with the suggestion, but not an obligation, that it could be used towards building improvements at St Peter's. The cost of the temporary repairs to the east wall in 2023 came from this fund.
- Development Fund - this restricted fund was inherited from the Ecumenical Centre and is to be used for significant development of the missional activities within St Peter's, including expenditure on ministry and significant changes to the fabric or facilities of St Peter's in support of such activities, but not including the payment of parish share.
- 3rd Space Fund – restricted for 3rd Space (WellBart) grants, donations and direct costs.
- Mission Fund – restricted to supporting mission outside the parish. This fund has a nil balance at 31 December 2022.
- Stained-glass Windows Fund – this designated fund was created following the receipt of an insurance claim (£15,634) in 2022 for damage to the stained-glass windows.
- A Meal For Everyone Fund – this restricted fund was created following a fund-raising event organised by the Mitchell Group in December 2022 with the proceeds to be used for putting on evenings, once per week during the darkest months of the year, where people come together at St Peter's to help prepare a meal, eat together and enjoy community. Due to the issue with the east wall, these meals have been suspended since February 2023.

Two new restricted funds were created in 2023:

- Save The Planet Fund – this fund was created following receipt of grant funding, jointly with Chester Cathedral, to run children's activities in the summer holiday on the theme of "Save The Planet". A small balance remains in the fund to be carried forward as the intention is for the same programme to run again in 2024.
- Friends of the Building – this fund was set up to encourage local individuals and organisations who value St Peter's church as a building to be able to contribute towards its maintenance, repair and development.

Financial controls and financial management policies have been kept under review during the year. A budget for 2024 was presented to the PCC in January 2024 and approved.

The main sources of income in the year continued to be donations, and gift aid, from the Sunday morning congregation together with café and shop takings. Anonymous cash donations into the offertory boxes were also received from visitors to the church and the prayer room. Total donations were 27% higher than the previous year, largely driven by some large one-off donations in response to the east wall issue. The net contribution coming from the café and shop was around £750 higher than in 2022 despite being closed for 4 weeks due to the east wall issue.

All expenditure in the twelve months has been to support the mission of the church: pastoral, evangelistic, social and ecumenical and a detailed breakdown is given in note 2f to the financial statements.

Investment policy and objectives: Cash balances are held between 2 CAF Bank accounts and a deposit account at Charity Bank. CAF Bank is owned and operated by a charity, and is exclusively for charities and not-for-profit organizations. It claims to have high ethical values and is a member of the Financial Services Compensation Scheme. Charity Bank is also an ethical bank set up to support charities and social enterprises. The PCC takes a cautious approach to investment as any of these funds could be needed at fairly short notice.

All funds, other than the Mission Fund (nil balance), ended the year with positive reserves. The unrestricted/designated funds had a combined deficit in 2023 of £40,825 (2022 deficit: £6,478), which was mainly due to the cost of the temporary repairs on the east wall (£45,000) and net expenditure of £8,000 on stained-glass window repairs.

Reserve Policy

The PCC is aware of the need to maintain adequate reserves and cash balances to ensure the ongoing normal operation of the café and church. A minimum of three months operating costs will be kept in the combined General and Café funds. At 31st December 2023 this was:

	3 months expenditure	Actual reserve (excl Fixed Assets)
General:	£23,077	£59,965
Café:	£20,343	£13,735
Total:	£43,420	£73,700

St Peter's Church is an old and historic building and the PCC are aware of a number of fabric issues which require attention and finance. The process of re-ordering the inside of the church and café to make it better suited to the vision of the PCC started in 2016 and is expected to require significant funds in 2024 and beyond. For this reason, no maximum reserve has been set at this point.

Statement of Parochial Church Council's Responsibilities

The PCC recognises its responsibility under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and its surplus or deficit for that period. In preparing those financial statements we are required to:

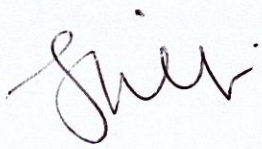
- select suitable accounting policies and apply them consistently;
- make reasonable and prudent judgements and estimates;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue.

We are also responsible for:
- keeping proper accounting records;
- safeguarding the PCC's assets;
- taking reasonable steps for the prevention and detection of fraud.
- ensuring the PCC complies with relevant laws and regulations including Health and Safety, Safeguarding, Employment and Charity legislation.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland amended 1 January 2019.

This report was approved by the PCC on 11 March 2024

And Signed On Their Behalf By:



Name: Rev Jonathan Phillips

Position: Vicar

Date: 28 March 2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PCC OF THE ECCLESIASTICAL PARISH OF CHESTER SAINT PETER

I report to the trustees on my examination of the accounts of the charity for the year ended 31st December 2023, which are set out on pages 11 to 19.

Responsibilities and basis of report

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

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 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 can confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Alastair Jeffcott BA FCA
Mclintocks (NW) Limited
Chartered Accountants
2 Hilliards Court
Chester Business Park
CHESTER
CH4 9PX

2/4/2024

ST PETER'S AT THE CROSS

Statement of Financial Activities for the 12 months ended 31st December 2023

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	*Prior Year*
Income and endowments from:						
Donations and legacies	2a	104,228	1,000	1,068	**106,296**	*80,465*
Income from charitable activities	2b	7,260	68,652	1,000	**76,912**	*61,129*
Other trading activities	2c	-	645	-	**645**	*632*
Investments	2d	3,156	-	620	**3,776**	*1,406*
Other income	2e	-	29	-	**29**	*15,634*
Total income		**114,644**	**70,326**	**2,688**	**187,658**	*159,266*
Expenditure on:						
Raising funds	2f	182	323	-	**505**	*275*
Expenditure on charitable activities	2g	90,032	134,804	21,500	**246,336**	*165,291*
Other expenditure	2g	345	558	8	**911**	*556*
Total expenditure		**90,559**	**135,685**	**21,508**	**247,752**	*166,122*
Gains / losses on investment assets		-	-	-	-	—
Net income / (expenditure)before transfers		**24,085**	**(65,359)**	**(18,820)**	**(60,094)**	*(6,856)*
Transfers						
Gross transfers between funds - in		-	15,000	-	**15,000**	*1,530*
Gross transfers between funds - out		(15,000)	-	-	**(15,000)**	*(1,530)*
Net movement in funds		**9,085**	**(50,359)**	**(18,820)**	**(60,094)**	*(6,856)*
Reconciliation of funds						
Total funds brought forward at 1st January 2023		69,333	141,111	25,715	**236,159**	*243,015*
Total funds carried forward		**78,418**	**90,752**	**6,895**	**176,065**	*236,159*

ST PETER'S AT THE CROSS

Balance sheet as at 31st December 2023

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	*Prior Year £*
Fixed assets						
Fixtures & Fittings	5					*21,097*
Equipment						*4,694*
		18,452	2,536		**20,988**	*25,791*
Current assets						
Debtors	6	4,695	2,158	7	**6,860**	*13,116*
Short term deposits						*26,628*
Cash at bank and in hand		56,563	90,002	6,926	**153,491**	*180,692*
		61,258	92,160	6,933	**160,351**	*220,436*
Liabilities						
Creditors: Amounts falling due in one year	7	(1,292)	(3,944)	(38)	**(5,274)**	*(10,068)*
Net current assets less current liabilities		59,966	88,216	6,895	**155,077**	*210,368*
Total assets less current liabilities		78,418	90,752	6,895	**176,065**	*236,159*
Total net assets less liabilities		**78,418**	**90,752**	**6,895**	**176,065**	*236,159*
Represented by						
Unrestricted : General fund		78,418			**78,418**	*69,333*
Designated : Café fund			16,271		**16,271**	*26,732*
: Parish Investment			67,143		**67,143**	*98,745*
: Stained-glass windows			7,338		**7,338**	*15,634*
Restricted : 3rd Space fund				119	**119**	*210*
Development fund				1,386	**1,386**	*19,277*
Friends of the Building				661	**661**	-
Save The Planet				135	**135**	-
A Meal For Everyone				4,594	**4,594**	*6,228*
Total funds of the church	8	**78,418**	**90,752**	**6,895**	**176,065**	*236,159*

The financial statements were approved by the trustees on 11 March 2024.

Signed on behalf of the PCC by:

Name Rev Jonathan Phillips Date 28 March 2024

Notes to the accounts

1 Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared under current Church Accounting Regulations and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The PCC meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Preparation of the accounts is on a going concern basis:

The charity recorded a deficit of £60,094 in the twelve months to 31st December 2023. However, total reserves at the end of the year amounted to £176,065 and net current assets were £155,077. The trustees are of the view that on this basis the charity is a going concern.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably. Donations and collections are recognised when received by or on the behalf of the PCC. Income tax recoverable (Gift Aid) is accounted for once the donation to which it relates has been received by the PCC. Café and shop sales are primarily in cash and are accounted for when received by the PCC. Income from government and other grants, whether "capital" grants or "revenue" grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

d) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

e) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose or for budgeting and reporting accuracy. Restricted funds are donations which the donor, or grant maker, has specified are to be solely used for particular areas of the PCC's activities.

f) Expenditure and irrecoverable VAT
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. The charity is not registered for VAT and all VAT is charged as a cost against the activity for which the expenditure was incurred.

g) Allocation of support costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include administration and other office costs, and governance costs. The bases on which support and other overhead costs have been apportioned are set out in note 3.

h) Operating leases
The charity classifies the lease of printing, equipment as an operating lease; the title to the equipment remains with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

i) Tangible fixed assets
Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis. Fixtures and Fittings are depreciated at 10% per annum and Equipment at 25% per annum.

j) Stock
Café purchases of food and drink supplies are taken as a cafe expenses. Purchases are on a regular basis to keep stored items to a minimum. There is no stock on the balance sheet. The church has a small shop selling mainly Christianity related items but also some Chester and surrounding area items that may be of interest to tourists who visit the church. Purchases are taken as a shop expense and again there is no stock on the balance sheet.

k) Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l) Cash at bank and in hand
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m) Creditors and provisions
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 Analysis of income and expenditure

2a Donations and legacies

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2023 £**	*Total 2022 £*
Donations	77,385	1,000	645	**79,030**	*66,257*
Fundraising income	3,727	—	—	**3,727**	*—*
Church boxes	5,324	—	—	**5,324**	*2,740*
Gift Aid	17,792	—	423	**18,215**	*11,648*
Total	104,228	1,000	1,068	**106,296**	*80,465*

2b Income from charitable activities

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2023**	*Total 2022 £*
Cafe cash donations via till	—	451	—	**451**	*1,275*
Grants	—	9,249	1,000	**10,249**	*1,156*
Payments for church events	4,493	—	—	**4,493**	*4,568*
PCC fees	247	—	—	**247**	*61*
Hire of church	300	—	—	**300**	300
Cafe sales	—	58,952	—	**58,952**	*51,369*
Night Church contribution	2,220	—	—	**2,220**	*2,400*
Total	7,260	68,652	1,000	**76,912**	*61,129*

2c Other trading activities

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2023 £**	*Total 2022 £*
Shop sales	—	645	—	**645**	*632*
Total	—	645	—	**645**	*632*

2d Investments

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2023 £**	*Total 2022 £*
Bank Interest	3,156	—	620	**3,776**	*1,406*
Total	3,156	—	620	**3,776**	*1,406*

2e Other income

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2023 £**	*Total 2022 £*
Insurance claim - windows	—	—	—	**—**	*15,634*
Commission on Fairtrade sales	—	29	—	**29**	*—*
Total	—	29	—	**29**	*15,634*
INCOME GRAND TOTAL	114,644	70,326	2,688	**187,658**	159,266

2f Raising funds

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2023 £**	*Total 2022 £*
Shop purchases	—	323	—	**323**	*275*
Fundraising costs	182	—	—	**182**	—
Total	182	323	—	**505**	*275*

2g Expenditure on charitable activities

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2023 £**	*Total 2022 £*
Parish Share	57,406	14,351		**71,757**	69,667
Link Up	144	36		**180**	180
Clergy Travel	85	15		**100**	78
Clergy other	745	64		**809**	2,234
Clergy housing	3,438	860		**4,298**	3,769
Church utilities	1,543	3,514		**5,057**	6,326
Church repairs and maintenance	855	44,933		**45,788**	2,750
Church cleaning	1,379	3,210		**4,589**	3,589
Insurance	3,164	558		**3,722**	3,352
Cost of Services	1,372			**1,372**	1,407
Church outreach	1,409		71	**1,480**	718
Children & Youth	76			**76**	88
Church Mission		750		**750**	2,975
Church events	4,053			**4,053**	3,813
Photocopier and printing	206	51	50	**307**	171
Computer and IT	1,155	12		**1,167**	551
Other office costs	330	26		**356**	348
Cafe food purchases		14,284	449	**14,733**	12,338
Cafe drinks purchases		3,524		**3,524**	3,193
Cafe equipment purchases		857	1,424	**2,281**	330
Cafe other direct costs		2,621	23	**2,644**	2,901
Café chaplaincy		2		**2**	7
Salaries	5,311	23,548	865	**29,724**	27,526
3rd Space			107	**107**	78
Professional Fees	1,247	20,252	18,511	**40,010**	9,387
Depreciation	5,783	1,081		**6,864**	7,035
Governance costs	331	255		**586**	480
Expenditure on charitable activities	90,032	134,804	21,500	**246,336**	165,291
Other expenditure – bank charges	345	558	8	**911**	556
EXPENDITURE GRAND TOTAL	**90,559**	**135,685**	**21,508**	**247,752**	166,122

3 Support costs

Where possible, costs have been allocated directly to the fund for which they were incurred. It is not always possible to do this so support costs have been allocated to the Funds as follows:

	Unrestricted (General) %	Designated (Café) %	Restricted Funds %	**Total 2023 %**	*Total 2022 %*
Parish Share	80%	20%	0%	**100%**	*100%*
Clergy costs, excluding training	80%	20%	0%	**100%**	*100%*
Church utilities	20%	80%	0%	**100%**	*100%*
Church cleaning	25%	75%	0%	**100%**	*100%*
Insurance	85%	15%	0%	**100%**	*100%*
Governance	50%	50%	0%	**100%**	*100%*

4 Analysis of staff costs, trustee remuneration and expenses

	2023	*Total 2022*
	£	*£*
Wages and salaries:	**28,888**	26,745
Social security costs:	**-**	-
Pension costs:	**836**	781
Total staff costs:	**29,724**	27,526
Average number of employees in the period:	2.0	*2.0*
Full time equivalent	1.2	*1.3*

The charity trustees were not paid and did not receive any other benefits from employment with the Charity. Expenses of the Charity paid for by trustees were reimbursed on production of a valid receipt.

No charity trustee received payment for professional or other services supplied to the charity.

Total expenses reimbursed to trustees for expenses incurred on behalf of the Charity amounted to £4,895 in the year. Expenses included materials for services, teaching materials, books, equipment and food purchased for A Meal For Everyone, vicar mobile phone charges as well as items for children and youth and for the café. 5 trustees received reimbursement of expenses.

5 Fixed Assets

	Equipment (£)	Fixtures & Fittings (£)	**Total (£)**
Cost			
As at 01/01/23	15,157	32,460	**47,617**
Additions	2,061	—	**2,061**
Disposals	—	—	**—**
As at 31/12/23	17,218	32,460	**49,678**
Depreciation			
As at 01/01/23	10,463	11,363	**21,826**
Charge for the year	3,618	3,246	**6,864**
As at 31/12/23	14,081	14,609	**28,690**
Net Book Value as at 31/12/23	**3,137**	**17,851**	**20,988**
Net Book Value as at 31/12/22	4,694	21,097	25,791

6 Debtors

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2023**	*Total 2022 £*
Income tax recoverable	3,640	—	7	**3,647**	3,699
Pre-paid Council Tax	619	154	—	**773**	735
Pre-paid water bills	14	57	—	**71**	—
Pre-paid Rentokil invoice	22	90	—	**112**	—
Prepayment to Cloverley Hall	300	—	—	**300**	300
Dec cash donation banked Jan	100	—	—	**100**	—
Dec café & shop takings banked Jan	—	81	—	**81**	—
Inv 2023-010 paid Jan	—	117	—	**117**	—
LPOW grant rec'd Jan		1,659	—	**1,659**	—
Deposit paid for coffee machine	—	—	—	—	1,031
Money due to PI Fund from Dev't Fund	—	—	—	—	7,351
Total	4,695	2,158	7	**6,860**	13,116

7 Liabilities falling due in less than 1 year

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2023 £**	*Total 2022 £*
Trade Creditors	810	2,219	38	**3,067**	984
Accrued Utility Costs	232	927		**1,159**	688
Accrued Bank Charges		57		**57**	48
Toilet Twinning donations to be paid out		214		**214**	307
Independent Examiner Fee	250	250		**500**	500
HMRC for PAYE		277		**277**	190
Money due to PI Fund from Dev't Fund	—	—	—	—	7,351
Total	1,292	3,944	38	**5,274**	10,068

8 Fund movement by type

	Opening £	Incoming £	Outgoing £	Transfers £	Closing £
GEN - General					
Unrestricted	69,333	114,644	(90,559)	(15,000)	**78,418**
CAFE - Cafe					
Designated	26,732	60,077	(70,538)	—	**16,271**
PI – Parish Investment					
Designated	98,745	8,591	(55,193)	15,000	**67,143**
SGW – Stained-glass windows					
Designated	15,634	1,659	(9,955)	—	**7,338**
3rd – 3rd Space					
Restricted	210	15	(106)	—	**119**
AMFE – A Meal For Everyone					
Restricted	6,228	391	(2,025)	—	**4,594**
FRIENDS – Friends of the Building					
Restricted	—	661	—	—	**661**
SPCC – Save Planet					
Restricted	—	1,000	(865)	—	**135**
DEV - Development Fund					
Restricted	19,277	620	(18,511)	—	**1,386**
Grand total	236,159	**187,658**	**(247,752)**	—	**176,065**

9 Related party transactions

There were no related party transactions in 2022 or 2023.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHESTER SAINT PETER

England & Wales - Charity number 1174067

Accounts

ST PETER'S AT THE CROSS

The Parochial Church Council of the Ecclesiastical Parish of Chester Saint Peter

Annual Report and Financial Statements for the 12 months ended 31st December 2022

Charity No: 1174067

ST PETER'S AT THE CROSS

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ST PETER'S AT THE CROSS

Administrative Information

In post at 31 December 2022:

Priest in Charge	Rev'd Jonathan Phillips
Associate Minister	Rev'd Michael Leyden
Wardens	David Hobson Jonathan Price
Elected Members	Darren Andrews Katie Andrews Julian Annison Nev Kite Anne Naylor Lizzie Wiffen
Secretary	Bridget Hobson
Electoral Roll Secretary	Bridget Hobson
Treasurer	Nev Kite
Deanery Synod	Rev'd Jonathan Phillips
Independent Examiner	Michael Caputo FCA McLintocks (NW) Limited Chartered Accountants 2 Hilliards Court Chester Business Park Chester CH4 9PX
Principal Address	St Peter's Church Watergate Street Chester CH1 2LA

Annual Report

Background

The benefice and parish of Chester, Saint Peter was created by a Pastoral Scheme of the Church Commissioners dated the 25th June 2015 and signed by the Bishop of Chester. The Scheme came into operation from the 1st July 2015. Before then, St Peters was part of the benefice of Chester, Saint Peter with Saint John and operated as an Ecumenical Centre.

The Parochial Church Council (PCC) of the Ecclesiastical Parish of Chester Saint Peter was therefore a completely new organisation and charity on the 1st of July 2015 and the first annual report and financial statements were prepared for the six months to 31st December 2015. This is the seventh full year annual report and financial statements and covers the twelve months to 31st December 2022. The charity has been registered with The Charity Commission since 1 August 2017.

The PCC of Chester Saint Peter has the responsibility of co-operating with the incumbent in promoting in the parish the whole mission of the church: pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for St Peter's Church. The PCC operates under the Parochial Church Council Powers Measure.

Membership
Membership of the PCC is ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. These can be found in Synodical Measure 1969 (No 2) in the Office of Public Sector Information database.

During the year the following served as members throughout the whole 12 months (unless otherwise stated):

Ex-officio members:

Vicar	Rev'd Jonathan Phillips
Associate Minister	Rev'd Michael Leyden
Wardens	David Hobson
	Jonathan Price
Elected members	
	Darren Andrews
	Katie Andrews (from 25 April 2022)
	Julian Annison
	Nev Kite
	Anne Naylor
	Lizzie Wiffen

Stephen Beveridge was invited to attend PCC meetings on behalf of Night Church.

Committees

PCC Committee

The PCC met five times during 2022. The first three meetings were held on Zoom for a variety of reasons, and the meeting planned for September did not take place as it was the day of the Queen's funeral. The meetings in July and November were held in St Peter's. Regular reports are received from the Vicar, including updates on Mission Beyond Our Borders, Living in Love and Faith, and Building a Shared Vision. In addition, there are regular reports on Finance, Fabric, the Building Development Planning Team, Night Church, and reports from the Safeguarding Subcommittee and Inclusivity. Other business has included a focus on the café, staff development, tightening our policies and outreach with the local community in various ways. There has been continued discussion on how we ensure that all activities in St Peter's are encompassed within the vision statement. All PCC members have now had a DBS check as required by the Diocese, and all new members will be safely recruited under the St Peter's Volunteer Policy. It has been agreed that the planned pattern of meetings in the future will be alternate meetings in the building and remotely via Teams.

Standing Committee

This is the only committee required by law, consisting of Vicar, Wardens, Treasurer and Secretary. It has the power to transact the business of the PCC between its meetings, subject to directions given by the council. During 2022 the Standing Committee met when needed.

Finance Committee

The Finance Committee consists of Nev Kite, Jonathan Phillips, Jane Kite, and David Hobson. Most finance business was conducted by email or ad-hoc discussions as required.

Fabric Committee

Jonathan Price (chair), clergy & others at Jonathan's discretion.

Cafe Management Committee

The Café Management Committee currently consists of the Café manager (Denise Beech), Jonathan Phillips, Nev Kite and Darren Andrews. This committee was formed to manage the café and also to support the café manager in a time of change for the Café and Shop. It is the Committee's intention to seek new members once the situation allows.

We are also grateful to Bridget Hobson for acting as **Electoral Roll Officer** through the year.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community. The PCC maintains an overview of worship [and makes suggestions on how our services can involve the different groups that live within our parish]. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
Provision of pastoral care for people and businesses in the parish.
Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of St Peter's Church.

Achievements and Performance

Worship and Prayer

Our Sunday worshipping communities (9.15am and 10.30am services) have grown and we have been really encouraged seeing how people's lives have been deeply impacted by the welcome, the refreshments, the teaching, the sung worship, the times of discussion and the overall style and layout. Our Tuesday worshipping community has tripled in size and has given us the opportunity to communicate our vision and objectives to hundreds of guests who come to our café, and who may stay and listen to the short time of reflection each Tuesday.

The PCC decided that we should continue to live-stream all our services, a practice that started during Covid lockdown times, for the benefit of those people who, for whatever reason, are unable or hesitant to join services in the building but appreciate being able to join services online.

All are welcome to attend our regular services. At present there are 56 people on the Church Electoral Roll (2022:47). 16 names were added during the year and 7 were removed. The average weekly adult attendance on Sunday mornings during 2022 was 34.

Deanery Synod

The incumbent, Reverend Jonathan Phillips, sits on the deanery synod. This provides the PCC with an important link between the parish and the wider structures of the church.

Outreach

As lockdown was eased we had the opportunity to re-engage with our various outreach activities. The café has started to get back towards pre-pandemic levels of activity, our big give-away projects have been received with enthusiasm, and support of the local community through chaplaincy and other ways has begun to open up new opportunities for how we facilitate transformation in the city.

Cafe at the Cross

The café was open for the full twelve months in 2022 following the enforced closures due to the Covid-19 pandemic for significant parts of 2020 and 2021. It is open from 11.00am to 4.00pm each day from Tuesday to Saturday, offering a place of welcome and refreshment to people living in the parish as well as the many visitors who come into the centre of Chester. We are very grateful to our Café Manager, Denise Beech, for all the hard work she puts in to keep the café running smoothly, to the café chaplains who are on hand to provide a listening ear or comforting words for anyone in need of them, and also to all the volunteers who regularly come to serve, clear tables and generally enable us to keep the café open.

The café is proud to support Dial House, a local disability rights centre, which produces all the soups and cakes for the café. Since mid-2021 the café has been collecting, through customer donations, to support the Toilet Twinning charity, and over the past 18 months has been able to contribute around £1,900 for the provision of individual latrines and blocks of toilets in a number of countries around the world.

The food and drink offering was widened further during 2022 through the addition of a panini toaster and, at the end of the year, the acquisition of a bean coffee machine for a wider range of coffees (americano, latte, flat white, cappuccino etc).

Building Project

Following the appointment of architects in 2021 to help develop plans for the conservation and sensitive reordering of the church building, the Building Development Project Team continued to meet regularly in 2022.

Mission and Evangelism

Helping those in need is a demonstration of our faith. A small group called Mission Beyond Our Borders was set up in 2022 to identify missionaries and others who were already being supported by members of the church, and to make proposals for mission giving by the PCC. In December 2022, six recipients, a combination of organisations and individuals, were proposed and donations totalling £2,000 were made.

City Relationships

Over lockdown we worked hard to maintain our relationships with different groups in the city: the council, the local residents, the shops etc. in 2022 we were able to restart our local resident lunches, hosting CRAG (Chester Residents Association Group) and caring for the people who day in and day out use our café for company and who may join in our art and wellbeing workshops. Our relationship with the Freemen and Guilds is growing and we are planning to run a number of community-enriching fund-raising events each year together.

Ecumenical Relationships

St Peter's is a member of Churches Together and Link Up in Chester.

Throughout the year St Peter's hosts and takes part in church unity events with the other churches in the city.

Financial Review of the year

The finance team consists of two members, a treasurer (Nev Kite) and, for the café, an assistant treasurer (Fred Warren).

This is the PCC's seventh full year of operation. The financial statements contained in this report cover the period of twelve months to 31st December 2022.

The PCC operated with the following funds in 2022:

- General Fund – unrestricted and for the general upkeep and running of the church
- Café Fund – unrestricted but designated for budgeting and financial control purposes. This is for the café and shop income and direct expenses. A proportion of overhead costs, such as utilities, cleaning and clergy costs, are also allocated to this fund.
- Parish Investment Fund – unrestricted but designated. This fund was created following a gift of just over £100,000 from the Diocese in May 2021. This sum came from the sale of covenants at a former church in the parish and was gifted by the Diocese to the PCC of Chester St Peter with the suggestion, but not an obligation, that it could be used towards building improvements at St Peter's. The PCC have agreed that approx. 80% of the fund should go towards building improvements, and that up to 20% could be spent on missional activities as they are identified.
- Development Fund - this restricted fund was inherited from the Ecumenical Centre and is to be used for significant development of the missional activities within St Peter's, including expenditure on ministry and significant changes to the fabric or facilities of St Peter's in support of such activities, but not including the payment of parish share.
- Isabella Theatre Community Fund – restricted to the income and receipts of the theatre community set up and run by the Vicar, Jonathan Phillips, and his wife Cydney Phillips. There was no expenditure from this fund in 2022 and Jonathan and Cydney Phillips agreed that the fund should be closed at the end of 2022 with the final balance (£1,530) being transferred to the General Fund.
- 3rd Space Fund – restricted for 3rd Space grants, donations and direct costs.
- Mission Fund – restricted to supporting mission outside the parish. This fund has a nil balance at 31 December 2022.

A new Designated Fund was set up in 2022

- Stained-glass Windows Fund – this fund was created following the receipt of an insurance claim (£15,634) for damage to the stained-glass windows. Due to other work being planned on the East Wall, the work on repairing the stained-glass windows was not started in 2022.

A new Restricted Fund was set up in 2022.

- A Meal For Everyone Fund – this fund was created following a fund-raising event organised by the Mitchell Group in December 2022 with the proceeds to be used for putting on evenings, once per week during the darkest months of the year, where people come together at St Peter's to help prepare a meal, eat together and enjoy community. Starting in January 2023, it is intended to continue until April 2023 and then, subject to funding, restart in the following autumn / winter.

Financial controls and financial management policies have been kept under review during the year. A budget for 2023 was presented to the PCC in January 2023 and approved.

The main sources of income in the year continued to be donations, and gift aid, from the Sunday morning congregation together with café and shop takings. Anonymous cash donations into the offertory boxes were also received from visitors to the church and the prayer room. Total donations were at a similar level to the previous year, while the contribution coming from the café and shop was down around £7,000. Although the café could remain open throughout 2022, the grants received in 2021 meant that the contribution was lower in 2022.

All expenditure in the twelve months has been to support the mission of the church: pastoral, evangelistic, social and ecumenical and a detailed breakdown is given in note 2f to the

financial statements.

Investment policy and objectives: The Development Fund assets are all invested in the COIF Charities Deposit Fund managed by CCLA, who only manage investments for charities, religious organisations and the public sector. Cash balances on the other funds are held between 2 CAF Bank accounts and a deposit account at Charity Bank. CAF Bank is owned and operated by a charity, and is exclusively for charities and not-for-profit organizations. It claims to have high ethical values and is a member of the Financial Services Compensation Scheme. Charity Bank is also an ethical bank set up to support charities and social enterprises. The PCC takes a cautious approach to investment as any of these funds could be needed at fairly short notice.

All funds, other than the Mission Fund (nil balance), ended the year with positive reserves. The unrestricted/designated funds had a combined deficit in 2022 of £6,478 (2021 deficit, excluding Diocesan gift: £11,275). In addition to the lower café contribution, Parish Share costs increased by approx. £5,000 in 2022, but £15,634 was received for an insurance claim for the stained-glass windows.

Reserve Policy

The PCC is aware of the need to maintain adequate reserves and cash balances to ensure the ongoing normal operation of the café and church. A minimum of three months operating costs will be kept in the General and Café funds. At 31st December 2022 this was:

	3 months expenditure	Actual reserve (excl Fixed Assets)
General:	£22,150	£45,096
Café:	£18,125	£25,177

St Peter's Church is an old and historic building and the PCC are aware of a number of fabric issues which require attention and finance. The process of re-ordering the inside of the church and café to make it better suited to the vision of the PCC started in 2016 and is expected to require significant funds in 2023 and beyond. For this reason, no maximum reserve has been set at this point.

ST PETER'S AT THE CROSS

Statement of Parochial Church Council's Responsibilities

The PCC recognises its responsibility under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and its surplus or deficit for that period. In preparing those financial statements we are required to:

- select suitable accounting policies and apply them consistently;
- make reasonable and prudent judgements and estimates;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue.

We are also responsible for:
- keeping proper accounting records;
- safeguarding the PCC's assets;
- taking reasonable steps for the prevention and detection of fraud.
- ensuring the PCC complies with relevant laws and regulations including Health and Safety, Safeguarding, Employment and Charity legislation.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland amended 1 January 2019.

This report was approved by the PCC on 13 March 2023

And Signed On Their Behalf By:



Name: Rev Jonathan Phillips

Position: Vicar

Date: 30 March 2023

ST PETER'S AT THE CROSS

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PCC OF THE ECCLESIASTICAL PARISH OF CHESTER SAINT PETER

I report to the trustees on my examination of the accounts of the charity for the year ended 31st December 2022, which are set out on pages 11 to 19.

Responsibilities and basis of report

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

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 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 can confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Michael Caputo FCA
Mclintocks (NW) Limited
Chartered Accountants
2 Hilliards Court
Chester Business Park
CHESTER
CH4 9PX

31 March 2023

ST PETER'S AT THE CROSS

Statement of Financial Activities for the 12 months ended 31st December 2022

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	*Prior Year*
Income and endowments from:						
Donations and legacies	2a	73,703	-	6,762	**80,465**	*178,472*
Income from charitable activities	2b	8,485	52,644	-	**61,129**	*60,016*
Other trading activities	2c	-	632	-	**632**	*587*
Investments	2d	1,082	-	324	**1,406**	*347*
Other income	2e	-	15,634	-	**15,634**	*-*
Total income		**83,270**	**68,910**	**7,086**	**159,266**	*239,422*
Expenditure on:						
Raising funds	2f	-	275	-	**275**	*335*
Expenditure on charitable activities	2g	90,649	67,213	7,429	**165,291**	*149,392*
Other expenditure	2g	93	428	35	**556**	*320*
Total expenditure		**90,742**	**67,916**	**7,464**	**166,122**	*150,047*
Gains / losses on investment assets		-	-	-	**-**	*—*
Net income / (expenditure)before transfers		**(7,472)**	**994**	**(378)**	**(6,856)**	*89,375*
Transfers						
Gross transfers between funds - in		1,530			**1,530**	*6,770*
Gross transfers between funds - out				(1,530)	**(1,530)**	*(6,770)*
Net movement in funds		**(5,942)**	**994**	**(1,908)**	**(6,856)**	*89,375*
Reconciliation of funds						
Total funds brought forward at 1st January 2022		75,275	140,117	27,623	**243,015**	*153,640*
Total funds carried forward		**69,333**	**141,111**	**25,715**	**236,159**	*243,015*

ST PETER'S AT THE CROSS

Balance sheet as at 31st December 2022

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	*Prior Year £*
Fixed assets						
Fixtures & Fittings	5	21,097	-	-	**21,097**	*24,343*
Equipment		3,139	1,555	-	**4,694**	*8,483*
		24,236	1,555	-	**25,791**	*32,826*
Current assets						
Debtors	6	3,650	8,529	937	**13,116**	*3,995*
Short term deposits		-	-	26,628	**26,628**	*26,304*
Cash at bank and in hand		41,899	133,292	5,501	**180,692**	*183,091*
		45,549	141,821	33,066	**220,436**	*213,390*
Liabilities						
Creditors: Amounts falling due in one year	7	(452)	(2,265)	(7,351)	**(10,068)**	*(3,201)*
		(452)	(2,265)	(7,351)	**(10,068)**	*(3,201)*
Net current assets less current liabilities		45,097	139,556	25,715	**210,368**	*210,189*
Total assets less current liabilities		69,333	141,111	25,715	**236,159**	*243,015*
Total net assets less liabilities		**69,333**	**141,111**	**25,715**	**236,159**	*243,015*
Represented by						
Unrestricted : General fund		69,333	-	-	**69,333**	*75,275*
Designated : Café fund		-	26,732	-	**26,732**	*39,672*
: Parish Investment		-	98,745	-	**98,745**	*100,445*
: Stained-glass windows		-	15,634	-	**15,634**	*-*
Restricted : 3rd Space fund		-	-	210	**210**	*89*
Development fund		-	-	19,277	**19,277**	*26,304*
Isabella Theatre Community		-	-	-	**-**	*1,230*
A Meal For Everyone		-	-	6,228	**6,228**	*-*
Total funds of the church	8	**69,333**	**141,111**	**25,715**	**236,159**	*243,015*

The financial statements were approved by the trustees on 13 March 2023.

Signed on behalf of the PCC by:



Name Rev Jonathan Phillips Date 30 March 2023

Notes to the accounts

1 Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared under current Church Accounting Regulations and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The PCC meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Preparation of the accounts is on a going concern basis:

The charity recorded a deficit of £22,490 in the twelve months to 31st December 2022. However, total reserves at the end of the year amounted to £220,525 and net current assets were £194,734. The trustees are of the view that on this basis the charity is a going concern.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably. Donations and collections are recognised when received by or on the behalf of the PCC. Income tax recoverable (Gift Aid) is accounted for once the donation to which it relates has been received by the PCC. Café and shop sales are primarily in cash and are accounted for when received by the PCC. Income from government and other grants, whether "capital" grants or "revenue" grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

d) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

e) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose or for budgeting and reporting accuracy. Restricted funds are donations which the donor, or grant maker, has specified are to be solely used for particular areas of the PCC's activities.

f) Expenditure and irrecoverable VAT
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. The charity is not registered for VAT and all VAT is charged as a cost against the activity for which the expenditure was incurred.

g) Allocation of support costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include administration and other office costs, and governance costs. The bases on which support and other overhead costs have been apportioned are set out in note 3.

h) Operating leases
The charity classifies the lease of printing, equipment as an operating lease; the title to the equipment remains with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

i) Tangible fixed assets
Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis. Fixtures and Fittings are depreciated at 10% per annum and Equipment at 25% per annum.

j) Stock
Café purchases of food and drink supplies are taken as a cafe expenses. Purchases are on a regular basis to keep stored items to a minimum. There is no stock on the balance sheet. The church has a small shop selling mainly Christianity related items but also some Chester and surrounding area items that may be of interest to tourists who visit the church. Purchases are taken as a shop expense and again there is no stock on the balance sheet.

k) Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l) Cash at bank and in hand
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m) Creditors and provisions
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

ST PETER'S AT THE CROSS

2 Analysis of income and expenditure

2a Donations and legacies

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2022 £**	*Total 2021 £*
Donations	60,478	—	5,779	**66,257**	*164,347*
Church boxes	2,740	—	—	**2,740**	*1,450*
Gift Aid	10,485	—	983	**11,468**	*12,675*
Total	73,703	—	6,762	**80,465**	*178,472*

2b Income from charitable activities

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2022**	*Total 2021 £*
Cafe cash donations via till	—	1,275	—	**1,275**	*682*
Grants	1,156	—	—	**1,156**	*28,239*
Payments for church events	4,568	—	—	**4,568**	*3,245*
PCC fees	61	—	—	**61**	*343*
Hire of church	300	—	—	**300**	300
Cafe sales	—	51,369	—	**51,369**	*24,807*
Night Church contribution	2,400	—	—	**2,400**	*2,400*
Total	8,485	52,644	—	**61,129**	*60,016*

2c Other trading activities

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2022 £**	*Total 2021 £*
Shop sales	—	632	—	**632**	*587*
Total	—	632	—	**632**	*587*

2d Investments

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2022 £**	*Total 2021 £*
Bank Interest	1,082	—	324	**1,406**	*347*
Total	1,082	—	324	**1,406**	*347*

2e Other income

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2022 £**	*Total 2021 £*
Insurance claim - windows	—	15,634	—	**15,634**	—
Total	—	15,634	—	**15,634**	—
INCOME GRAND TOTAL	83,270	68,910	7,086	**159,266**	239,422

2f Raising funds

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2022 £**	*Total 2021 £*
Shop purchases	—	275	—	**275**	*335*
Total	—	275	—	**275**	*335*

2g Expenditure on charitable activities

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2022 £**	*Total 2021 £*
Parish Share	55,733	13,934	—	**69,667**	64,750
Link Up	144	36	—	**180**	140
Clergy Travel	68	10	—	**78**	—
Clergy other	1,883	351	—	**2,234**	1,093
Clergy housing	3,015	754	—	**3,769**	3,495
Church utilities	1,265	5,061	—	**6,326**	6,311
Church repairs and maintenance	1,932	818	—	**2,750**	13,985
Church cleaning	1,050	2,539	—	**3,589**	2,489
Insurance	2,849	503	—	**3,352**	3,550
Cost of Services	1,407	—	—	**1,407**	2,823
Church outreach	718	—	—	**718**	—
Children & Youth	88	—	—	**88**	371
Church Mission	—	2,975	—	**2,975**	1,654
Church events	3,813	—	—	**3,813**	3,153
Photocopier and printing	150	21	—	**171**	119
Computer and IT	551	—	—	**551**	620
Other office costs	306	42	—	**348**	346
Cafe food purchases	—	12,338	—	**12,338**	5,892
Cafe drinks purchases	—	3,193	—	**3,193**	1,373
Cafe equipment purchases	—	330	—	**330**	244
Cafe other direct costs	—	2,901	—	**2,901**	2,273
Café chaplaincy	—	7		**7**	18
Salaries	6,931	20,595		**27,526**	25,942
3rd Space	—	—	78	**78**	38
Isabella Theatre Community	—	—	—	**—**	—
Professional Fees	2,036	—	7,351	**9,387**	1,652
Depreciation	6,470	565	—	**7,035**	6,611
Governance costs	240	240	—	**480**	450
Expenditure on charitable activities	90,649	67,213	7,429	**165,291**	149,392
Other expenditure – bank charges	93	428	35	**556**	320
EXPENDITURE GRAND TOTAL	**90,742**	**67,916**	**7,464**	**166,122**	150,047

3 Support costs

Where possible, costs have been allocated directly to the fund for which they were incurred. It is not always possible to do this so support costs have been allocated to the Funds as follows:

	Unrestricted (General) %	Designated (Café) %	Restricted Funds %	**Total 2022 %**	*Total 2021 %*
Parish Share	80%	20%	0%	**100%**	*100%*
Clergy costs, excluding training	80%	20%	0%	**100%**	*100%*
Church utilities	20%	80%	0%	**100%**	*100%*
Church cleaning	25%	75%	0%	**100%**	*100%*
Insurance	85%	15%	0%	**100%**	*100%*
Governance	50%	50%	0%	**100%**	*100%*

4 Analysis of staff costs, trustee remuneration and expenses

	2022	*Total 2021*
	£	*£*
Wages and salaries:	**26,745**	*25,192*
Social security costs:	**-**	*-*
Pension costs:	**781**	*750*
Total staff costs:	**27,526**	*25,942*
Average number of employees in the period:	2.0	*2.0*
Full time equivalent	1.3	*1.2*

The charity trustees were not paid and did not receive any other benefits from employment with the Charity. Expenses of the Charity paid for by trustees were reimbursed on production of a valid receipt.

No charity trustee received payment for professional or other services supplied to the charity.

Total expenses reimbursed to trustees for expenses incurred on behalf of the Charity amounted to £3,689 in the year. Expenses included materials for services, teaching materials, books, church/vicar Zoom subscription, vicar mobile phone charges as well as items for children and youth and for the café. 5 trustees received reimbursement of expenses.

5 Fixed Assets

	Equipment (£)	Fixtures & Fittings (£)	**Total (£)**
Cost			
As at 01/01/22	15,157	32,460	**47,617**
Additions	—	—	—
Disposals	—	—	—
As at 31/12/22	15,157	32,460	**47,617**
Depreciation			
As at 01/01/22	6,674	8,117	**14,791**
Charge for the year	3,789	3,246	**7,035**
As at 31/12/22	10,463	11,363	**21,826**
Net Book Value as at 31/12/22	**4,694**	**21,097**	**25,791**
Net Book Value as at 31/12/21	8,483	24,343	32,826

6 Debtors

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2022**	*Total 2021 £*
Income tax recoverable	2,762	—	937	**3,699**	2,836
Pre-paid Council Tax	588	147	—	**735**	712
Deposit paid for coffee machine	—	1,031	—	**1,031**	—
Money due to PI Fund from Dev't Fund	—	7,351	—	**7,351**	—
Prepayment to Cloverley Hall	300	—	—	**300**	300
Shop sales – Dec 2021	—	—	—	—	63
Pre-payment for energy audit	—	—	—	—	84
Total	3,650	8,529	937	**13,116**	3,995

7 Liabilities falling due in less than 1 year

	Unrestricted (General) £	Designated (Café) £	Restricted Funds £	**Total 2022 £**	*Total 2021 £*
Trade Creditors	65	919	—	**984**	2,111
Money due to PI Fund from Dev't Fund	—	—	7,351	**7,351**	—
Accrued Utility Costs	137	551	—	**688**	—
Accrued Bank Charges	—	48	—	**48**	—
Toilet Twinning donations to be paid out	—	307	—	**307**	—
Independent Examiner Fee	250	250	—	**500**	500
HMRC for PAYE	—	190	—	**190**	181
NEST for pensions	—	—	—	—	137
Fees owed to diocese	—	—	—	—	272
Total	452	2,265	7,351	**10,068**	3,201

8 Fund movement by type

	Opening £	Incoming £	Outgoing £	Transfers £	Closing £
GEN - General					
Unrestricted	75,275	83,270	(90,742)	1,530	**69,333**
CAFE - Cafe					
Designated	39,672	53,276	(66,216)	—	**26,732**
PI – Parish Investment					
Designated	100,445	—	(1,700)	—	**98,745**
SGW – Stained-glass windows					
Designated	—	15,634	—	—	**15,634**
3rd – 3rd Space					
Restricted	89	200	(79)	—	**210**
AMFE – A Meal For Everyone					
Restricted	—	6,262	(34)	—	**6,228**
ITC - ISABELLA THEATRE COMMUNITY					
Restricted	1,230	300	—	(1,530)	—
DEV - Development Fund					
Restricted	26,304	324	(7,351)	—	**19,277**
Grand total	**243,015**	**159,266**	**(166,122)**	—	**236,159**

9 Related party transactions

There were no related party transactions in 2021 or 2022.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHESTER SAINT PETER

England & Wales - Charity number 1174067

Accounts

ST PETER'S
AT THE CROSS

The Parochial Church Council of the Ecclesiastical Parish of Chester Saint Peter

Annual Report and Financial Statements for the 12 months ended 31st December 2021

Charity No: 1174067

ST PETER'S AT THE CROSS

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Administrative Information

In post at 31 December 2021:

Priest in Charge	Rev'd Jonathan Phillips
Associate Minister	Rev'd Michael Leyden
Wardens	David Hobson Jonathan Price
Elected Members	Darren Andrews Julian Annison Nev Kite Anne Naylor Lizzie Wiffen
Co-opted Member	Katie Andrews
Secretary	Bridget Hobson
Electoral Roll Secretary	Bridget Hobson
Treasurer	Nev Kite
Deanery Synod	Rev'd Jonathan Phillips
Independent Examiner	Michael Caputo FCA McLintocks (NW) Limited Chartered Accountants 2 Hilliards Court Chester Business Park Chester CH4 9PX
Principal Address	St Peter's Church Watergate Street Chester CH1 2LA

Annual Report

Background

The benefice and parish of Chester, Saint Peter was created by a Pastoral Scheme of the Church Commissioners dated the 25th June 2015 and signed by the Bishop of Chester. The Scheme came into operation from the 1st July 2015. Before then, St Peters was part of the benefice of Chester, Saint Peter with Saint John and operated as an Ecumenical Centre.

The Parochial Church Council (PCC) of the Ecclesiastical Parish of Chester Saint Peter was therefore a completely new organisation and charity on the 1st of July 2015 and the first annual report and financial statements were prepared for the six months to 31st December 2015. This is the sixth full year annual report and financial statements and covers the twelve months to 31st December 2021. The charity has been registered with The Charity Commission since 1 August 2017.

The PCC of Chester Saint Peter has the responsibility of co-operating with the incumbent in promoting in the parish the whole mission of the church: pastoral, evangelistic, social and ecumenical. It also has the maintenance responsibilities for St Peter's Church. The PCC operates under the Parochial Church Council Powers Measure.

Membership

Membership of the PCC is ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. These can be found in Synodical Measure 1969 (No 2) in the Office of Public Sector Information database.

During the year the following served as members throughout the whole 12 months (unless otherwise stated):

Ex-officio members:

Vicar	Rev'd Jonathan Phillips
Associate Minister	Rev'd Michael Leyden
Wardens	David Hobson (from 26 April 2021)
	Jonathan Price
	William Webb (to 26 April 2021)
Elected members	
	Darren Andrews
	Julian Annison
	Nev Kite
	Anne Naylor
	Wendy Swan (to 19 July 2021)
	Lizzie Wiffen
Co-opted members	
	Katie Andrews (from 19 July 2021)

Stephen Beveridge was invited to attend PCC meetings on behalf of Night Church.

Committees

PCC Committee
The PCC met 6 times during 2021, though due to the coronavirus pandemic the first three meetings of the year were held on zoom and the following three meetings were held in person. During each meeting reports are received from the various committees and groups: the Fabric Committee, the Cafe Management Committee, Finance Committee, Access & Inclusion Committee and the wardens and clergy. There is also a schedule for receiving twice-yearly reports from the Safeguarding Officer, the Electoral Roll Officer and Night Church. Other business has included building development and refurbishment, café chaplaincy, staff development, tightening our policies, the Quinquennial inspection and links and outreach with the local community in various ways. There has been continued discussion on how we ensure that all activities in St Peter's are encompassed within the vision statement. It has also been agreed that next year PCC will alternate meeting in St Peter's building and on zoom.

Standing Committee
This is the only committee required by law, consisting of Vicar, Wardens, Treasurer and Secretary. It has the power to transact the business of the PCC between its meetings, subject to directions given by the council. During 2021 the Standing Committee met when needed.

Finance Committee
The Finance Committee consists of Nev Kite, Jonathan Phillips, Jane Kite, Will Webb and David Hobson. Most finance business was conducted by email or ad-hoc discussions as required.

Fabric Committee
Jonathan Price (chair), clergy & others at Jonathan's discretion.

Cafe Management Committee
The Café Management Committee currently consists of the Café manager (Denise Beech), Jonathan Phillips, Nev Kite and Darren Andrews. This committee was formed to manage the café and also to support the café manager in a time of change for the Café and Shop. It is the Committee's intention to seek new members once the situation allows.

We are also grateful to Bridget Hobson for acting as **Electoral Roll Officer** through the year.

Church Membership
Membership of the electoral roll stands at 47 (2021: 48).

Vicar's Report and Message

APCM 2021

What does a transformed Chester look like to you?

Another tough year. God has once again been faithful. Somethings almost seemed to have returned to normal whilst other things were still struggling and it was a difficult and uncertain December. Either way, St Peter's, helped by God, rose to the challenge and it was encouraging to see the church supporting, loving and praying for one another.

Since I became Priest in Charge of St Peter's – each year I have asked us at our APCM: What does a transformed Chester look like to you? 2020 and 2021 has been a stripping back. Now, it feels hopeful that this coming year may be a marching forward. But how?

I am sure that some of you are sick of hearing me say it: St Peters' has a purpose and vision: *to be a network of communities that seek Chester's transformation through God's love!*

That wonderful, gracious, all-encompassing … love.

St Peter's has a CORE mission. In short: a list of the 'HOWs' of transformation:

Communities: A network of Christian communities. God's plan A: gathered Christians, worshipping Him to be sent out equipped into the world. We have several gatherings, all of different characters, shapes and sizes. All focused on worship, scripture and prayer!

Outreaches: Big events, small events, City Chaplaincy, Alpha, supporting Outside In, our Café at the Cross: Chester shaped outreach, that sees people connect with God!

Relationships: Our ever-increasing relationships across our city! God works through relationships! Are we faith-filled enough to believe that our natural everyday relationships are the stuff of transformation in people's lives and in the life of our city?

Events for Unity: The Church must stand shoulder to shoulder. We must work together, pray together and (at the right times) worship together! To tear down barriers and celebrate the joy of unity!

And please don't misunderstand me, it's not all about Chester – it is central to our worshipping Communities that St Peter's equips, inspires, and challenges you to go back to your places of work and home with what you need to live out your faith and share the love of God, relevantly, where you are! (and, expecting transformation!)

In 2021 and into 2022, we have been working on the next bit of the puzzle of our Vision and Mission: our Values! What are values? They are our *drivers*. The things that motivate us. Some people have pointed out that these should be universal for Christians – but many of us have seen that the world (Chester City) does not know what we value (and a lot of Christians don't seem to know either)! Since June, with the help of Pippa Cook and Jane Douglas, we have been developing this powerful tool of community inspired values. They don't just give us direction to live out our CORE Mission, but it also lets Chester know that we are much more than what they may perceive us to be: an anachronistic, out of date, irrelevant group of religious, building focussed do-gooders! And as we have been sharing our proposed values with the city and church members, it has been encouraging to see faces light up with surprise that we care for and value some of the same things as them.

So, we have refined these values down to 7 statements (the fuller versions have been shared through the weekly email and we will be circulated more broadly once we have finished the values teaching scheme): 1) Love God, 2) Value People, 3) Foster Connection, 4) Strengthen Wellbeing, 5) Act With Kindness, 6) Care for Creation.

So, by the time we have our APCM on Monday April 25th we will have been through a number of mile stones:

- On Saturday 12th March 1-4pm we will have gathered as a Church in the Eagle Room of All Saints Church in Hoole. Here we will have begun a process of mapping out where we are fulfilling our values and where we are not! I already know that many of us are champing at the bit for the next stage of what actions we are going to take in the city centre of Chester, and this is a significant step in that direction.

This past Lent, we will have focussed on three things: our Sunday (& Tuesday) teaching scheme, our Lent Supper Course and the full joys and ramifications of Easter!

1) Lent Teaching Scheme: 'What Next?' where we will have focussed on specific Bible verses to help us address this question in practical and actionable ways.

2) Our Lent Supper Course: which will have focussed on the Pastoral Principles for living and learning well together. This course seeks to equip us to live in community whilst having significant differences. It addresses where there is Ignorance, Power, Fear, Prejudice, Silence & Hypocrisy.

3) Easter: what does it meant to be Easter people who worship in the city centre of Chester?

And, now, as we move out from our Annual Parochial Church Meeting into a very different landscape from the one we had 2 years ago:

- We now have four expressions of worship meeting a broad and exciting demographic.
- We have a number of different outreaches and ideas cooking.
- There are a number of us who have relationships and partnerships in the city centre that God is using for city transformation.
- Our events for unity are coming back to life and the church leaders of the city centre are seeking new opportunities on how to work together both in worship and in mission!
- We have also established a regular Altogether Prayer time where we pray for the city and for one another!
- And, we also have taken major steps with our Building Development Project Team who are focussed on us having a building that equips us and enables to us to live out our vision, mission and values in our very community!

A spiritual exercise to finish my report

In this new landscape, I ask you very personally to take a moment to ask the question:

What does your life look like transformed by the love of God?

Stop. Write it down. Give thanks.

Now, what transformation do you desire to see in your life?

Stop. Write it down. Bring this to God.

Now, what transformation do you desire for your loved ones and the bits of society and community that you are connected to?

Stop. Write it down. Bring that to God.

And finally, what does a transformed Chester look like?

Stop. Write it down.

As God reveals this to you and to us, bring this to Him in prayer. Bring it to St Peter's on Sundays, throughout the week and to our regular prayer gatherings.

Put these writings away and set a reminder to read them in March/April 2023 and see what God has done (and then potentially do it again!)

~

God is not done.

God is not just beginning.

God is sharing His mission with us and wants us to be asking the question – What Next?

Financial Review of the year

The finance team consists of two members, a treasurer (Nev Kite) and, for the café, an assistant treasurer (Fred Warren).

This is the PCC's sixth full year of operation. The financial statements contained in this report cover the period of twelve months to 31st December 2021.

The PCC continued to operate with the following funds in 2021:

- General Fund – unrestricted and for the general upkeep and running of the church
- Café Fund – unrestricted but designated for budgeting and financial control purposes. This is for the café and shop income and direct expenses. A proportion of overhead costs, such as utilities, cleaning and clergy costs, are also allocated to this fund.
- Children's & Youth Missioner Fund – this restricted fund was set up in late 2018 and supports the costs of the Children's & Youth Missioner who was appointed in March 2019 on a two year contract. At the end of that contract in March 2021, the cumulative deficit on the fund of £6,770 was covered by a transfer from the General Fund and the CYM Fund was closed.
- Development Fund - this restricted fund was inherited from the Ecumenical Centre and is to be used for significant development of the missional activities within St Peter's, including expenditure on ministry and significant changes to the fabric or facilities of St Peter's in support of such activities, but not including the payment of parish share.
- Isabella Theatre Community Fund – restricted to the income and receipts of the theatre community set up and run by the Vicar, Jonathan Phillips, and his wife Cyd Phillips. There was no expenditure from this fund in 2021 and the future of the fund is currently under consideration by Jonathan and Cyd Phillips.
- Mission Fund – restricted to supporting mission outside the parish. This fund has a nil balance at 31 December 2021.
- 3rd Space Fund – restricted for 3rd Space grants, donations and direct costs.

A new Designated Fund was set up in 2021.

- Parish Investment Fund – this fund was created following a gift of just over £100,000 from the Diocese in May 2021. This sum came from the sale of covenants at a former church in the parish and was gifted by the Diocese to the PCC of Chester St Peter with the suggestion, but not an obligation, that it could be used towards building improvements at St Peter's. The PCC have agreed that approx. 80% of the fund should go towards the building project and that up to 20% could be spent on missional activities as they are identified.

Financial controls and financial management policies have been kept under review during the year. A budget for 2022 was presented to the PCC in November 2021 and approved.

The main sources of income in the year continued to be donations, and gift aid, from the Sunday morning congregation together with café and shop takings. Anonymous cash donations into the offertory boxes were also received from visitors to the church and the prayer room. Due to the pandemic, and the enforced closure of the building for 4-5 months of the year, takings from the café and shop were again significantly (65%) down on pre-pandemic years.

However thanks to grants, national and local, the café did make a positive contribution to PCC funds in 2021.

All expenditure in the twelve months has been to support the mission of the church: pastoral, evangelistic, social and ecumenical and a detailed breakdown is given in note 2f to the financial statements.

Investment policy and objectives: The Development Fund assets are all invested in the COIF Charities Deposit Fund managed by CCLA, who only manage investments for charities, religious organisations and the public sector. Cash balances on the other funds are held between 2 CAF Bank accounts and a deposit account at Charity Bank. CAF Bank is owned and operated by a charity, and is exclusively for charities and not-for-profit organizations. It claims to have high ethical values and is a member of the Financial Services Compensation Scheme. Charity Bank is also an ethical bank set up to support charities and social enterprises. The PCC takes a cautious approach to investment as any of these funds could be needed at fairly short notice.

All funds, other than the Mission Fund (nil balance), ended the year with positive reserves. Excluding the diocesan gift of just over £100,000, the unrestricted/designated funds had a combined deficit in 2021 of £11,275 (2020 deficit: £29,684). The increase in Parish Share costs of £10,651 and an increased spend on repairs and maintenance of almost £14,000 was offset by a reduction in salary costs of £17,137, an increase in grant income of just over £16,000 and an increase in donations / gift aid of £8,547 (12%).

Reserve Policy

The PCC is aware of the need to maintain adequate reserves and cash balances to ensure the ongoing normal operation of the café and church. A minimum of three months operating costs will be kept in the General and Café funds. At 31st December 2021 this was:

	3 months expenditure	Actual reserve (excl Fixed Assets)
General:	£22,249	£44,569
Café:	£15,858	£37,551

St Peter's Church is an old and historic building and the PCC are aware of a number of fabric issues which require attention and finance. The process of re-ordering the inside of the church and café to make it better suited to the vision of the PCC started in 2016 and is expected to require significant funds in 2022 and beyond. For this reason, no maximum reserve has been set at this point.

Statement of Parochial Church Council's Responsibilities

The PCC recognises its responsibility under the Charities Act 2011 to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the PCC and its surplus or deficit for that period. In preparing those financial statements we are required to:

- select suitable accounting policies and apply them consistently;
- make reasonable and prudent judgements and estimates;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the PCC will continue.

We are also responsible for:
- keeping proper accounting records;
- safeguarding the PCC's assets;
- taking reasonable steps for the prevention and detection of fraud.
- ensuring the PCC complies with relevant laws and regulations including Health and Safety, Safeguarding, Employment and Charity legislation.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland amended 1 January 2019.

This report was approved by the PCC on 21 March 2022

And Signed On Their Behalf By:

Name: Rev Jonathan Phillips

Position: Vicar

Date: 30 March 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE PCC OF THE ECCLESIASTICAL PARISH OF CHESTER SAINT PETER

I report to the trustees on my examination of the accounts of the charity for the year ended 31st December 2021, which are set out on pages 11 to 19.

Responsibilities and basis of report
As the charity trustees, you are responsible for the preparation of the accounts in accordance with the Charities Act 2011 ("the Act").

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 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 can confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Michael Caputo FCA
Mclintocks (NW) Limited
Chartered Accountants
2 Hilliards Court
Chester Business Park
CHESTER
CH4 9PX

30 March 2022

ST PETER'S AT THE CROSS

Statement of Financial Activities for the 12 months ended 31st December 2021

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	*Prior Year*
Income and endowments from:						
Donations and legacies	2a	74,837	100,578	3,057	**178,472**	*69,347*
Income from charitable activities	2b	11,872	48,144	-	**60,016**	*40,097*
Other trading activities	2c	-	587	-	**587**	*354*
Investments	2d	343	-	4	**347**	*580*
Total income		**87,052**	**149,309**	**3,061**	**239,422**	*110,378*
Expenditure on:						
Raising funds	2e	-	335	-	**335**	*139*
Expenditure on charitable activities	2f	93,464	53,071	2,857	**149,392**	*145,852*
Other expenditure	2f	122	198	-	**320**	*138*
Total expenditure		**93,586**	**53,604**	**2,857**	**150,047**	*146,129*
Gains / losses on investment assets		-	-	-	**-**	—
Net income / (expenditure)before transfers		**(6,534)**	**95,705**	**204**	**89,375**	*(35,751)*
Transfers						
Gross transfers between funds - in				6,770	**6,770**	7,904
Gross transfers between funds - out		(6,770)			**(6,770)**	(7,904)
Other recognised gains / losses						
Net movement in funds		**(13,304)**	**95,705**	**6,974**	**89,375**	*(35,751)*
Reconciliation of funds						
Total funds brought forward at 1st January 2021		88,579	44,412	20,649	**153,640**	*189,391*
Total funds carried forward		**75,275**	**140,117**	**27,623**	**243,015**	*153,640*

ST PETER'S AT THE CROSS

Balance sheet as at 31st December 2021

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £	*Prior Year £*
Fixed assets						
Fixtures & Fittings	5	24,343	-	-	**24,343**	*27,589*
Equipment		6,362	2,121	-	**8,483**	*9,586*
		30,705	2,121	-	**32,826**	*37,175*
Current assets						
Debtors	6	3,704	272	19	**3,995**	*2,040*
Short term deposits		-	-	26,304	**26,304**	*26,299*
Cash at bank and in hand		42,117	139,402	1,572	**183,091**	*91,550*
		45,821	139,674	27,895	**213,390**	*119,889*
Liabilities						
Creditors: Amounts falling due in one year	7	(1,251)	(1,678)	(272)	**(3,201)**	*(3,424)*
		(1,251)	(1,678)	(272)	**(3,201)**	*(3,424)*
Net current assets less current liabilities		44,570	137,996	27,623	**210,189**	*116,465*
Total assets less current liabilities		75,275	140,117	27,623	**243,015**	*153,640*
Total net assets less liabilities		**75,275**	**140,117**	**27,623**	**243,015**	*153,640*
Represented by						
Unrestricted : General fund		75,275	-	-	**75,275**	*88,579*
Designated : Café fund		-	39,672	-	**39,672**	*44,412*
: Parish Investment		-	100,445	-	**100,445**	-
Restricted : 3rd Space fund		-	-	89	**89**	*82*
Development fund		-	-	26,304	**26,304**	*26,299*
Isabella Theatre Community		-	-	1,230	**1,230**	*742*
Children's & Youth Missioner		-	-	-	**-**	*(6,474)*
Total funds of the church	8	**75,275**	**140,117**	**27,623**	**243,015**	*153,640*

The financial statements were approved by the trustees on 21 March 2022.

Signed on behalf of the PCC by:

Name Rev Jonathan Phillips Date 30 March 2022

Notes to the accounts

1 Accounting Policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Basis of preparation

The financial statements have been prepared under current Church Accounting Regulations and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The PCC meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

b) Preparation of the accounts is on a going concern basis:

The charity recorded a surplus of £89,375 in the twelve months to 31st December 2021, primarily due to the gift of £100,577 from the Diocese received in April. Total reserves at the end of the year amounted to £243,015 and net current assets were £210,189. The trustees are of the view that on this basis the charity is a going concern.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably. Donations and collections are recognised when received by or on the behalf of the PCC. Income tax recoverable (Gift Aid) is accounted for once the donation to which it relates has been received by the PCC. Café and shop sales are primarily in cash and are accounted for when received by the PCC. Income from government and other grants, whether "capital" grants or "revenue" grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

d) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

e) Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose or for budgeting and reporting accuracy. Restricted funds are donations which the donor, or grant maker, has specified are to be solely used for particular areas of the PCC's activities.

f) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. The charity is not registered for VAT and all VAT is charged as a cost against the activity for which the expenditure was incurred.

g) Allocation of support costs
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs include administration and other office costs, and governance costs. The bases on which support and other overhead costs have been apportioned are set out in note 3.

h) Operating leases
The charity classifies the lease of printing, equipment as an operating lease; the title to the equipment remains with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

i) Tangible fixed assets
Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis. Fixtures and Fittings are depreciated at 10% per annum and Equipment at 25% per annum.

j) Stock
Café purchases of food and drink supplies are taken as a cafe expenses. Purchases are on a regular basis to keep stored items to a minimum. There is no stock on the balance sheet. The church has a small shop selling mainly Christianity related items but also some Chester and surrounding area items that may be of interest to tourists who visit the church. Purchases are taken as a shop expense and again there is no stock on the balance sheet.

k) Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l) Cash at bank and in hand
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m) Creditors and provisions
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 Analysis of income and expenditure

2a Donations and legacies

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2021 £**	*Total 2020 £*
Donations	61,455	100,578	2,314	**164,347**	*57,129*
Church boxes	1,450	—	—	**1,450**	*1,600*
Gift Aid	11,932	—	743	**12,675**	*10,618*
Total	74,837	100,578	3,057	**178,472**	*69,347*

2b Income from charitable activities

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2021**	*Total 2020 £*
Cafe cash donations via till	—	682	—	**682**	*415*
Grants	5,584	22,655	—	**28,239**	*11,633*
Payments for church events	3,245	—	—	**3,245**	*5,145*
PCC fees	343	—	—	**343**	*30*
Hire of church	300	—	—	**300**	—
Cafe sales	—	24,807	—	**24,807**	*20,450*
Isabella Theatre	—	—	—	**—**	*24*
Night Church contribution	2,400	—	—	**2,400**	*2,400*
Total	11,872	48,144	—	**60,016**	*40,097*

2c Other trading activities

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2021 £**	*Total 2020 £*
Shop sales	—	587	—	**587**	*354*
Total	—	587	—	**587**	*354*

2d Investments

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2021 £**	*Total 2020 £*
Bank Interest	343	—	4	**347**	*580*
Total	343	—	4	**347**	*580*

INCOME GRAND TOTAL	**87,052**	**149,309**	**3,061**	**239,422**	*110,378*



2e Raising funds

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2021 £**	*Total 2020 £*
Shop purchases	—	335	—	**335**	*139*
Total	—	335	—	**335**	*139*

2f Expenditure on charitable activities

	Unrestricted (General) £	Designated £	Restricted Funds £	**Total 2021 £**	*Total 2020 £*
Parish Share	51,800	12,950	—	**64,750**	54,099
Link Up	112	28	—	**140**	120
Clergy Travel	—	—	—	**—**	115
Clergy other	991	102	—	**1,093**	1,276
Clergy housing	2,796	699	—	**3,495**	3,486
Church utilities	1,262	5,049	—	**6,311**	5,558
Church repairs and maintenance	12,335	1,650	—	**13,985**	140
Church cleaning	484	2,005	—	**2,489**	6,369
Insurance	3,017	533	—	**3,550**	4,206
Cost of Services	2,823	—	—	**2,823**	1,814
Church outreach	—	—	—	**—**	128
Children & Youth	371	—	—	**371**	57
Church Mission	1,050	604	—	**1,654**	900
Church events	3,153	—	—	**3,153**	5,332
Photocopier and printing	98	21	—	**119**	181
Computer and IT	620	—	—	**620**	740
Other office costs	309	37	—	**346**	253
Cafe food purchases	—	5,892	—	**5,892**	4,811
Cafe drinks purchases	—	1,373	—	**1,373**	1,608
Cafe equipment purchases	—	244	—	**244**	456
Cafe other direct costs	—	2,273	—	**2,273**	2,075
Café chaplaincy	—	18	—	**18**	15
Salaries	4,028	19,095	2,819	**25,942**	43,079
3rd Space	—	—	38	**38**	31
Isabella Theatre Community	—	—	—	**—**	443
Professional Fees	1,520	132	—	**1,652**	2,200
Depreciation	6,470	141	—	**6,611**	5,870
Governance costs	225	225	—	**450**	490
Expenditure on charitable activities	93,464	53,071	2,857	**149,392**	145,852
Other expenditure – bank charges	122	198	—	**320**	138
EXPENDITURE GRAND TOTAL	**93,586**	**53,604**	**2,857**	**150,047**	146,129

3 Support costs

Where possible, costs have been allocated directly to the fund for which they were incurred. It is not always possible to do this so support costs have been allocated to the Funds as follows:

	Unrestricted (General) %	Designated (Café) %	Restricted Funds %	**Total 2021 %**	*Total 2020 %*
Parish Share	80%	20%	0%	**100%**	*100%*
Clergy costs, excluding training	80%	20%	0%	**100%**	*100%*
Church utilities	20%	80%	0%	**100%**	*100%*
Church cleaning	25%	75%	0%	**100%**	*100%*
Insurance	85%	15%	0%	**100%**	*100%*
Governance	50%	50%	0%	**100%**	*100%*

4 Analysis of staff costs, trustee remuneration and expenses

	2021	*Total 2020*
	£	*£*
Wages and salaries:	**25,192**	*41,824*
Social security costs:	**-**	*-*
Pension costs:	**750**	*1,255*
Total staff costs:	**25,942**	*43,079*
Average number of employees in the period:	2.0	*3.0*
Full time equivalent	1.2	*2.0*

The charity trustees were not paid and did not receive any other benefits from employment with the Charity. Expenses of the Charity paid for by trustees were reimbursed on production of a valid receipt.

No charity trustee received payment for professional or other services supplied to the charity.

Total expenses reimbursed to trustees for expenses incurred on behalf of the Charity amounted to £2,549 in the year. Expenses included materials for services, teaching materials, books, church/vicar Zoom subscription, vicar mobile phone charges as well as items for children and youth and for the café. 3 trustees received reimbursement of expenses.

5 Fixed Assets

	Equipment (£)	Fixtures & Fittings (£)	**Total (£)**
Cost			
As at 01/01/21	12,895	32,460	**45,355**
Additions	2,262	—	**2,262**
Disposals	—	—	**—**
As at 31/12/21	15,157	32,460	**47,617**
Depreciation			
As at 01/01/21	3,309	4,871	**8,180**
Charge for the year	3,365	3,246	**6,611**
As at 31/12/21	6,674	8,117	**14,791**
Net Book Value as at 31/12/21	**8,483**	**24,343**	**32,826**
Net Book Value as at 31/12/20	9,586	27,589	37,175

6 Debtors

	Unrestricted (General) £	Designated (Café) £	Restricted Funds £	**Total 2021**	*Total 2020* £
Income tax recoverable	2,817	—	19	**2,836**	817
Shop sales – Dec 2021	—	63	—	**63**	
Pre-paid Council Tax	570	142	—	**712**	678
Pre-payment for energy audit	17	67	—	**84**	—
Elec refund due from Total Gas& Power	—	—	—	—	45
CWAC Covid-19 grant rec'd Jan '21	—	—	—	—	500
Prepayment to Cloverley Hall	300	—	—	**300**	—
Total	3,704	272	—	**3,995**	2,040

7 Liabilities falling due in less than 1 year

	Unrestricted (General) £	Designated (Café) £	Restricted Funds £	**Total 2021 £**	*Total 2020* £
Trade Creditors	971	1,140	—	**2,111**	2,723
HMRC for PAYE	—	181	—	**181**	201
Independent Examiner Fee	250	250	—	**500**	500
NEST for pensions	30	107	—	**137**	—
Fees owed to diocese	—	—	272	**272**	—
Total	1,251	1,678	272	**3,201**	3,424

8 Fund movement by type

	Opening £	**Incoming £**	**Outgoing £**	**Transfers £**	**Closing £**
GEN - General					
Unrestricted	88,579	87,052	(93,586)	(6,770)	**75,275**
CAFE - Cafe					
Designated	44,412	48,731	(53,472)	—	**39,671**
PI – Parish Investment					
Designated	—	100,578	(132)	—	**100,446**
3rd – 3rd Space					
Restricted	82	44	(36)	—	**90**
CYM – Children's & Youth Missioner					
Restricted	(6,474)	2,525	(2,821)	6,770	—
ITC - ISABELLA THEATRE COMMUNITY					
Restricted	742	488	—	—	**1,230**
DEV - Development Fund					
Restricted	26,299	4	—	—	**26,303**
Grand total	**153,640**	**239,422**	**(150,047)**	—	**243,015**



9 Related party transactions

There were no related party transactions in 2020 or 2021.