

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

Contents

| | |
|--|----|
| Administrative Information | 2 |
| Annual Report | 3 |
| Statement of Parochial Church Council's Responsibilities | 9 |
| Independent Examiner's Report | 10 |
| Statement of Financial Activities | 11 |
| Balance Sheet | 12 |
| Accounting Policies | 13 |
| Notes to the accounts | 15 |

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.

Café 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 Freeman 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.

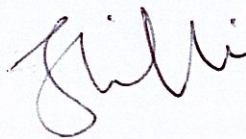
We are also responsible for:

- 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

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 1 st 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 : 3 rd 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.