

Borderlands Mission Area
Ardal Cenhadaeth Y Gororau

ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2024

The Mission Area of Borderlands
Charity Number: 1177376

'GROWING OUR MISSION AREA TOGETHER'



A community living well with God where our Christian faith enables us to work together for the good of all!

MISSION AREA PRAYER

*Generous God, you call us to celebrate your love and generosity within the family of the Church.
We thank you for our Borderlands Mission Area and for our opportunities to share our abilities and resources within it.
Grant that your Holy Spirit will help us discern new ways of serving your Kingdom here, through Jesus Christ our Lord. Amen*

Borderlands Mission Area is part of the Diocese of St Asaph within the Church in Wales.

Governing Document

The Charity operates under the 'Constitution of the Church in Wales'
www.churchinwales.org.uk

N.B The term Mission Area Conference is the new name for the Parish Church Council (PCC) as referred to in the Constitution.

Average Sunday Attendance
(no robust data for 2024)
Serving a local community of 81,840

Mission Area Correspondence

Borderlands Office
Bistre Emmanuel Church Hall Mold Road
Buckley CH7 2NH
Tel: 074235 18002
Email: borderlandsoffice@gmail.com
Operations manager: Mrs Jan McTear

Our Churches and Communities

All Saints, Buckley
Bistre Emmanuel, Buckley
St Cecilia, Myrdd Isa
The Good Shepherd, Drury
St Matthew, Buckley
St David, Connah's Quay
St Mark Connah's Quay
St Ethelwold, Shotton
St Andrew, Garden City
St Francis, Sandycroft (closed)
St Bartholomew, Sealand
St Mary, Broughton
St Deiniol, Hawarden
The Holy Spirit, Ewloe
St John the Baptist, Penymynydd
Emmanuel, Penyffordd
St Cynfarch, Hope
St Michael, Llanfynydd
All Saints, Cymau (closed)

LOCATION / PROFILE

Borderlands Mission Area is situated in the North East of the Diocese of St Asaph, between the English border and the more rural Mold Mission Area to the west. It stretches from the marshes and former industrialised banks of the Dee estuary, now under regeneration, and southwards to 'Hope Mountain' and the rural communities bordering the Clwydian hills. Our MA is predominantly English speaking yet proud and protective of its Welsh culture.

STRUCTURE AND GOVERNANCE

The Church in Wales is governed by its Constitution, set up under section 13(1) of the Welsh Church Acts 1914, as amended from time to time by its Governing Body.

The Mission Area Conference (MAC) is not a body corporate. Its composition, procedures and powers are regulated by the Constitution, which provides that before assuming office, every member must sign a declaration that he or she will be bound by the Constitution.

The MAC has the responsibility of working together with the Shared Ministry Team in promoting within Borderlands the whole mission of the Church; pastoral, evangelistic, social and ecumenical. It is also specifically responsible for the maintenance of its nineteen church buildings (listed previously), church halls and other related buildings and land.

The Mission Area Conference is thus responsible, inter-alia, for the Parish (Mission Area) budget and all expenditure, for the care and maintenance of Church fabric and of the Churchyards, and for any action or other matter referred to it in accordance with the Constitution, and is the normal channel of communication between the Mission Area and the Diocesan Bishop.

Mission Area Trustees

(Serving from 1 January 2024 until the submission of this Report 2024 to the Charity Commission.)
Mission Area Leader - Rev'd Canon Andrea Jones

Ex officio:

Clergy: Revds Sally Baird, Neil Kelly (until February '24), Alexier Mayes (until June '24), George Bearwood (until August '24), Paul Wheeler, Gill Stanning (until May'24), Alan Cronin, Simon Piercy, Chris Lawton.

MA Warden: Gareth Jones (Chair of Property)

Elected Lay Representatives:

Val Aldcroft, Helen Dalrymple, Blodwen Ellis, Lacey Jones, Philip Culver, Alan Rainsforth, Brenda Macaskill, Stephen Smith, Ann Williams, Paul Howins, Dave Mackie, Janet Thompson, Rob Dawson, Delyth Lee, Steve Wallace, Kath Jones, Pat Cole, Steven Tattun, Sandra Fairclough.

Co-opted:

Lay Ministries (Readers): Alan Griffiths

Youth Representative: Vacant

Representatives to Standing Committee:

Clergy: Rev'd Canon Andrea Jones

Lay: Vacant

OBJECTIVES

The Church in Wales is a Province within the Anglican Communion and seeks to advance the Christian religion through world-wide mission.

Borderlands Mission Area is committed therefore to enabling as many people as possible to worship at our churches and to become part of our Mission Area Community. The Mission Area Conference maintains an overview of worship and makes suggestions on how services can involve the many groups that live within our mission area. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year we have considered the Commission's guidance on public benefit and, in particular, the supplementary 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 mission area through:

- Worship and prayer; learning about the Gospel; developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living within our boundaries
- Missionary and Outreach work.

To facilitate this work it is important that we maintain the fabric of our churches and related buildings.

WORSHIP AND PRAYER

Religious services take place in our churches and other buildings within the Mission Area, providing regular worship open to all. Our church buildings, many of which are accessible for some part of each day, provide a sacred space for personal prayer and contemplation and are a place for baptisms, marriages and funerals.

Our clergy are supported in providing worship and prayer by a team of Licensed Lay Readers and commissioned Worship Leaders.

Since the pandemic and consequent temporary suspension of our regular patterns of traditional worship and open churches, new forms of prayer and worship online continue to be trialed and developed. A decreasing number of clergy has resulted in more joint worship and non-eucharistic services.

PASTORAL CARE

The clergy of the MA are tasked with providing pastoral care to their congregations and to the wider local community. They are supported in this by commissioned Pastoral Assistants rooted in local churches.

Across Borderlands, congregations are nurtured and their needs and those of the local community identified and listened to. Those in need (the sick, aged, those with dementia etc.) are prayed for and supported. Communion is taken to the housebound and to those in care homes. Families are supported and prepared for baptism and couples for marriage. The dying and bereaved are visited and shown support.

In such a 'large' mission area we are proud of our continued concern and care for each other as we grow and move forward together in faith.

LINKS WITH THE WIDER COMMUNITY

Twenty Lay Representatives (one per church and one youth representative) in addition to the Shared Ministry Team attend the Diocesan Conference, thus providing the essential link between Borderlands and the wider structures of the Church. One cleric and one lay person (both elected) represent the Mission Area at the Bishop's Standing Committee. This has been and will continue to be instrumental in the further development of our Mission Area.

Each of our churches has a variety of links with the community it serves – schools, local councils, care homes – often working collaboratively with other groups such as CYTUN.

MISSION AREA CONFERENCE 2024

An extract from MAL Report 2023

"There are many challenges for this part of North East Wales in the coming years whether we are one or two Mission Areas. In common with the rest of the Diocese and the national church we face financial pressures, falling numbers of attendance at services, perhaps too many buildings in the wrong places, and less weddings and funerals coming in. It can be easy to be disheartened but this year, whilst on retreat, the words from Psalm 127 kept coming back to me and have remained with me. "Unless the Lord builds the house, the builders labour in vain". Of course we have to make plans, we have to have strategies, and we have to look where our resources are best placed, but we have to do that whilst continually listening to God. It is in the end God's plan, not ours. We need to take time to pray both individually and together. Rowan Williams once said the way to go forward was to find what God was doing and join in, which for me sums it up."

Revd Canon Andrea Jones

At the beginning of 2024 the closure of Borderlands Mission Area was agreed, and the decision taken to move forward into the future as two new Mission Areas: Deeside and Rhos a Mynydd.

Deeside - churches/ communities of.....

Conna's Quay
Shotton
Garden City
Sandycroft
Sasland
Hawarden
Broughton

Rhos a Mynydd - churches/ communities of.....

Burdley/ Drury
Ewloe
Mynydd Ie
Penrynnydd
Penyffordd
Hope
Llanfynydd

In May 2024, a programme of restructuring began. Two new 'tubs'/MAs were created, each tasked with the initial development of its own Conference and Executive, Shared Ministry Team and Administration. Throughout the remaining year all Church mission, pastoral, evangelistic, social and ecumenical was worked within Deeside and Rhos a Mynydd whilst remaining for the moment under the financial umbrella of Borderlands Mission Area. The Conferences continued to meet regularly throughout the year. In addition to formal business and other matters referred to us, our work and discussion focused on supporting each other and maintaining worship, ministry and mission.

To ensure that good communication and strong teamwork continued, individual sub committees and church congregations were encouraged to remain involved through regular feedback and all MAC Minutes and Agendas were circulated online across our churches.

Our responsibilities as trustees, and close collaboration were highlighted by the need to maintain developments in finance and the emerging property strategy throughout this transition period.

MISSION

All of what it means to be a Mission area is acted out and delivered by our churches. Borderlands continues to promote the whole mission of the Church by seeking to serve the whole community, by developing links locally and more widely, and provision for those outside our regular congregations, and by providing support, activities and spaces for specific groups such as older people, parent and toddler groups, the lonely and the homeless etc. Our donations to other charities such as Christian Aid, USPG, Water Aid, provide benefit in the relief of poverty and need, whether within or outside the Mission Area. As we emerged from pandemic, lockdown and isolation our work was even more significant.

FROM ACROSS OUR CHURCHES

WHERE WE...

Share the love of Jesus with all

Grow our mission area together

Live well as a community with God, where our Christian faith enables us to work in harmony for the good of all

We supported the Over 50's group in the community and hospitals with knitted items. We maintained

contact with the local primary school and nursery.

We maintained a Warm Hub project with Hubs in the Parish Centre – providing soup/bread rolls and refreshments in a warm environment and offering fellowship with anyone who wished to attend.

We have been a pioneer in the establishment of the Well-Fad Food Hub each week, an initiative with Flintshire County Council, and it is proving to be a helpful link with our community.

The Figtree Cafe operates Monday to Wednesday each week, and remains very popular with the local community, visitors, cyclists, and walkers. The Well-Fad Initiative fits into this pattern and allows members of the community to order and collect meals as well as stay for a chat.

Our Messey Church planted an Eco-Garden.

We prioritised youth and children's work focusing on integration between baptism families and Messey Church.

We have re-established links with local schools who use our buildings at major festival times, and visited school assemblies utilizing mission area resources such as puppets.

We have an 'Open the Book' team which goes into our schools weekly, and the Vicar is a Governor at Caer Nant School.

Christmas craft and puppet outreach, to spread the real meaning of Christmas, and Café Church services run by worship leaders.

We took part in the Mission Area initiative for vision and started an enquirers study course and a Christians Against Poverty course.

We were able to offer a Nativity Trail for the Nursery classes in our local school.

We continued our joint services in the local community centre, involving the local Girl Guiding Association and Scouting Movement.

We ran a pilot of the 'Chosen' Study Course and ran Advent and Lent Prayer Groups.

We continue to concentrate on outreach to our community and believe we are at the heart of village life – our Dawn service, on Easter Day, our Christmas services - including a Service of Light and Hope for people who find Christmas a hard time. We have lots of community events – the Christmas Tree Festival, Egg Rolling, Nativity Trail, Jesus Rocks.

Successful continuation of the Community Choir. Extensive attendance midweek and at festival services.

Our Mother & Toddler group continues to be popular. We are able to offer short, simplified bible stories and songs during the weekly group meeting.

We opened our church to the community with over 500 people in attendance.

Our annual Walk of Witness on Good Friday was a profound communal expression of faith, this year conducted as an ecumenical service. The event culminated in a shared Fish and Chip lunch, rekindling a sense of community and shared purpose.

We maintain contact with local Schools and Nurseries. Christmas Shoe Box Sunday - for Ukraine and Romanian orphans. Food Bank appeals are collected and delivered to the depot.

We conducted an Alpha course, facilitating insightful discussions and personal reflections on the basics of Christian faith.

Pet Service: An annual service that attracts many young families by celebrating the role of pets in our lives. We have a Dementia Friendly service once a month with support for families too.

We are supporting and encouraging the Uniformed Groups who use our church hall by working with them on gaining their faith badges and facilitating fun learning within the church and its grounds. We are developing our links with them and their families by joining in with their Christmas Fayre and Coffee Morning. They join in Foodbank Collection and support our Harvest activities.

Outreach support for Foodbank, for the homeless, for prisoners at HMP Berwyn via the Angel Tree Project.

Our 'Knit for Peace' group is working to support refugees and local DASU.

CHURCH PROPERTY AND BUILDINGS

There is no doubt that as we look to the future there will be inevitably more church closures and we have already seen the closure of both St Francis, Sandycroft and All Saints, Cymau. There is a lot of work involved in closures – seeking facilities, keeping empty buildings in safe repair and liaising with the Diocese. This continues.

St Francis Church Sandycroft

The responsibility for the building was takeover by the Representative Body of ClnW and building and land put up for sale. Regular inspections of the buildings and grounds continued.

All Saints Cymau closure

Having closed the church with the last service on in October last year, an inventory of the contents has been produced, and the administration process is ongoing for responsibility of the building to be handed over to the Representative Body for the Church in Wales.

Health and Safety Management

It is important to note that each church should have an Accident Report Book to log accidents or incidents, as this is a requirement of the group insurance cover for the current list of churches.

Please note that church halls, which are not part or attached to a church building, must have their own insurance and are not covered by the MA group policy. The details and the extent of the policy conditions should be checked to ensure the activities within the building are adequately covered.

Where volunteers are engaged in undertaking any physical tasks within a church building or grounds, church officers and/or responsible persons overseeing or setting such tasks, must ensure that any associated hazards and risks are considered, and precautionary measures are put in place to limit the risk of injury to those involved. A record should be kept of safe working briefings.

ECO Church, Care for Environment & Net Zero Carbon

Many of the churches are in the process or now following the diocesan Eco – Church initiative and some within the Mission Area have achieved the Bronze and Silver level awards.

Serious consideration will have to be given as we look to the future, in all that we do within our Churches, Church Halls, Grounds and Cemeteries, to comply with the expectations of the Church in Wales move to Net Zero Carbon. Advice is being sought from the Diocesan Church Buildings Surveyor and what the best practice and practical approach that the Mission Areas will need to follow.

Capital expenditure - Church Halls

A strategy needs to be developed and agreed across the Mission Area relating to the replacement, upkeep and future of some of the church halls. There were specific recommendations in the Mission Area Review undertaken in 2021 which will have to be considered within the strategy. At present there are two halls which have been closed on safety grounds and will need considerable capital investment to replace. Therefore, the need for building replacements, upgrades and refurbishment, to comply with modern standards, will require balancing against the financial risk and current overall commitments that the MA faces and the ultimate responsibility that the trustees have for such matters. Financing will have to be significantly sourced via grant applications, as will for many of the churches, reordering ambitions. I propose a working group is set up to consider the development needs of the church halls in conjunction with each Church Committee.

Quinquennial Buildings Inspection Reports

Work continues as follow-up to inspection reports issued for St Deiniol's, Hawarden and Good Shepherd, Buckley.

Gareth Jones - MA Warden

FINANCE REPORT 2024

Overview of the Mission Area

Given the exceptional circumstances and challenges of recent years and only a slow return to churches post pandemic, we are pleased to report that our Mission Area finances remain secure at the end of the year – the result of constructive work on the management of these. The Treasurers' Team/Finance Sub-committee continued to work closely together for mutual support and to address the practicalities of managing the process of transition from individual Church Accounts to consolidated MA Accounts. Our transfer to MY FUND ACCOUNTING took place early in the year.

As a result of the restructure, two of our Church Treasurers stepped up to work alongside me during the transition period and will become the MA Treasurers of Dossid and Rhos a Mynydd.

It is noteworthy that all Share and Church Costs were met collectively in 2024 but only with an injection of £26,445.75 throughout the year from our accrued reserves pot of Enablement Support and Rebates. We have been grateful once again for the generosity shown by those churches who hold greater reserves and have been willing to share, support and even sponsor individual churches.

Although the agreed individual contributions to MA Share had decreased for each church, the shortfall in 2024 was the greatest ever and in fact for the first time more than the Rebate we will receive.

This is a concern when we consider the gradual decrease by approx. £50k in Borderlands Share between 2021 and 2024 – from £430k to £379k.

Several individual churches are reporting that 'finance is a big concern' and confirmed that they were 'struggling' independently with payments and running costs. A decrease in church attendance and membership, in addition to the financial constraints affecting families, has led to a decrease in church income. At the same time church outgoing soared due to increased energy costs. This has impacted on our planned development of outreach and mission, and the maintenance of our buildings. 2024 has seen a greater reliance upon financial reserves.

All churches maximized their income by submitting claims for Gift Aid and for a payment under the Small Donations Scheme (GASDS). With more fundraising events taking place and more grant applications, most churches are in fact holding their own.

Church closures have highlighted the benefits of online giving, particularly 'Gift Direct', and it will be necessary to develop this method of giving over the coming years, whilst recognising that we have a responsibility to enable all to be generous in whatever way they choose. More of our churches are embracing new technologies with contactless card readers etc.

Our Church Treasurers met in November to find a mutually acceptable allocation of MA Share 2025 across our churches – in line with the restructuring process as two teams.

DBF Loan: According to schedule the final Loan Repayment – £500 – to the DBF from Borderlands Central was paid in February this year '24 and the remaining £30,000 becomes the responsibility of St Bartholomew's over the next six years. At present I am confident that these payments are and will remain on track. There is contingency to cover any risk.

We must continue to be proactive in managing and developing our shared finances so that they become the secure basis for growing Mission and Ministry across Borderlands in the future.

"Let us be bold and courageous as we continue our journey together!"

Val Aldcroft: MA Treasurer

Loving Lord, may we, now and always, be mindful of the needs of others, grateful for the faithfulness one to another, and faithful in our responsibilities to each other.

Lord of all hopefulness and joy, give us strength, love, and peace in our hearts as we walk with you and seek to do your will.
AMEN

APPROVED by the Mission Area Conference on:

and signed on its behalf by:

(Date)


(Signature)

(Name)

11.11.25

Val Aldcroft

VALERIE S ALDCROFT


GARETH JONES.

Statement of Financial Activities

	Notes	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:							
Donations and legacies	3	376,422	20	8,519	-	384,960	404,875
Income from charitable activities	4	35,499	-	19,007	-	54,506	63,561
Other trading activities	5	153,807	-	275	-	154,082	210,020
Investments	6	17,608	-	994	286	18,888	17,795
Other income	7	1,918	-	-	-	1,918	395
Total income		585,254	20	28,795	286	614,354	696,646
Expenditure on:							
Raising funds	8	5,539	-	-	-	5,539	31,083
Expenditure on charitable activities	9	601,698	-	24,963	286	626,947	698,217
Other expenditure	10	120	-	-	-	120	5,022
Total expenditure		607,356	-	24,963	286	632,605	734,322
Net income / (expenditure) resources before transfer		(22,103)	20	3,832	-	(18,251)	(37,677)
Transfers							
Gross transfers between funds - in		7,287	1,456	-	-	8,742	13
Gross transfers between funds - out		(283)	(6,176)	(2,284)	-	(8,742)	(13)
Other recognised gains / losses							
Gains / losses on investment assets		75,387	-	7,328	12,693	95,407	37,141
Net movement in funds		60,288	(4,700)	8,876	12,693	77,156	(535)
Total funds brought forward		1,323,134	46,974	366,574	299,969	2,036,651	2,037,186
Total funds carried forward		1,383,422	42,274	375,450	312,661	2,113,807	2,036,651
Represented by							
Unrestricted							
General fund		1,383,422	-	-	-	1,383,422	1,323,134
Designated							
Building fund		-	32,042	-	-	32,042	36,762
Emmanuel petty cash		-	172	-	-	172	172
Ladies Guild fund		-	15	-	-	15	15
Reorder1 - Reordering#1		-	7	-	-	7	7
St Cecilia's petty cash		-	205	-	-	205	205
Tiddle Tots fund		-	1,983	-	-	1,983	1,983
Friend		-	8,000	-	-	8,000	8,000
Defib - Defibrillator		-	(149)	-	-	(149)	(169)
Restricted							
Aspire		-	-	22,769	-	22,769	22,549
Chancel Repair fund		-	-	2,220	-	2,220	2,055
Churchyard		-	-	119,165	-	119,165	111,341
Churchyard fund		-	-	5,120	-	5,120	5,120
Fred Birks Memorial fund		-	-	1,015	-	1,015	1,015
Frogs		-	-	278	-	278	291
Ladies Guild		-	-	60	-	60	60
Messy church		-	-	(359)	-	(359)	(245)
Messy church and youth		-	-	826	-	826	826
Reordering#2		-	-	(40,234)	-	(40,234)	(40,234)
Restricted donation		-	-	10,413	-	10,413	11,525
Restricted grants		-	-	28,228	-	28,228	28,228
Restricted fund		-	-	37,291	-	37,291	37,291
World Mission		-	-	4,627	-	4,627	3,550
Youth group		-	-	-	-	-	122
Youth Work		-	-	858	-	858	694
Churchyard fund		-	-	4,773	-	4,773	4,773
Bell		-	-	3,834	-	3,834	3,841
Fabric		-	-	51,704	-	51,704	48,088
Friend		-	-	1,750	-	1,750	8,894
HAWBRHALL		-	-	42	-	42	42
HAWEDUCN		-	-	16,041	-	16,041	16,041
HAWFABRIC		-	-	21,680	-	21,680	19,348
SGLAD		-	-	14,432	-	14,432	13,215
Organ		-	-	7	-	7	7
Altar		-	-	1,368	-	1,368	1,217
EMM Legacy		-	-	40,968	-	40,968	40,998
PopIn		-	-	210	-	210	114
Craft		-	-	931	-	931	373

Whitley	-	-	25,552	-	25,552	25,552
Agency collection	-	-	80	-	80	80
Endowment						
Hazel Sheriff Choir/organ fund	-	-	-	12,047	12,047	11,420
AWRIGHT	-	-	-	4,719	4,719	4,474
CGGLAD	-	-	-	129,276	129,276	122,561
GLADTR	-	-	-	7,365	7,365	6,983
HAWEDUCN	-	-	-	38,000	38,000	38,000
HAWENDOW	-	-	-	14,000	14,000	14,000
HAWETHEL	-	-	-	4,975	4,975	4,975
HAWFABRIC	-	-	-	34,357	34,357	32,572
HAWLAND	-	-	-	16,000	16,000	16,000
HAWREC	-	-	-	7,044	7,044	6,391
HGLAD	-	-	-	863	863	863
RJONES	-	-	-	36,777	36,777	34,867
SGLAD	-	-	-	7,239	7,239	6,863
	1,383,422	42,274	375,450	312,661	2,113,807	2,036,651

Balance sheet

	Notes	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Fixed assets							
Tangible assets	13	610,000	-	-	-	610,000	550,000
Investments	14	251,729	-	111,070	311,798	674,597	677,566
		861,729	-	111,070	311,798	1,284,597	1,227,566
Current assets							
Debtors	15	7,648	-	-	-	7,648	16,976
Cash at bank and in hand		513,688	42,274	299,312	863	856,138	832,502
		521,336	42,274	299,312	863	863,785	849,478
Liabilities							
Creditors: Amounts falling due in one year	16	(357)	-	34,932	-	34,575	40,394
		(357)	-	34,932	-	34,575	40,394
Net current assets less current liabilities		521,693	42,274	264,380	863	829,210	809,084
Total assets less current liabilities		1,383,422	42,274	375,450	312,661	2,113,808	2,036,651
Total net assets less liabilities		1,383,422	42,274	375,450	312,661	2,113,808	2,036,651
Represented by							
Unrestricted							
General fund		1,383,422	-	-	-	1,383,422	1,323,134
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Popln		-	-	210	-	210	114
Craft		-	-	931	-	931	373
Whitley		-	-	25,552	-	25,552	25,552
Agency collection		-	-	80	-	80	80
Endowment							
Hazel Sherriff Choir/organ fund		-	-	-	12,047	12,047	11,420

AWRIGHT	-	-	-	4,719	4,719	4,474
CGGLAD	-	-	-	129,276	129,276	122,561
GLADTR	-	-	-	7,365	7,365	6,983
HAWEDUCN	-	-	-	38,000	38,000	38,000
HAWENDOW	-	-	-	14,000	14,000	14,000
HAWETHEL	-	-	-	4,975	4,975	4,975
HAWFABRIC	-	-	-	34,357	34,357	32,572
HAWLAND	-	-	-	16,000	16,000	16,000
HAWREC	-	-	-	7,044	7,044	6,391
HGLAD	-	-	-	863	863	863
RJONES	-	-	-	36,777	36,777	34,867
SGLAD	-	-	-	7,239	7,239	6,863
	1,383,422	42,274	375,450	312,661	2,113,807	2,036,651

Cash Flow Statement

	Note	£	£
Cash flows from operating activities			
Cash used in operations	21		(30,455)
Investing activities			
Rental income, dividends and interest received		54,090	54,090
Net decrease in cash and cash equivalents			23,635
Cash and cash equivalents at beginning of year			832,502
Cash and cash equivalents at end of year			856,138

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's constitution, 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 (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The charity's presentational currency is pounds sterling and all amounts stated within the financial statements are rounded to the nearest pound.

1.2 Going concern

At the time of approving the financial statements, the members have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the members continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the members in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Designated funds comprise funds which have been set aside at the discretion of the members for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Grant income is recognised on receipt unless income is received in advance at the year-end and the performance criteria relate to a future accounting period.

1.5 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.7 Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the members are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

3 Donations and legacies

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total 2024	Total 2023
	£	£	£	£	£	£
Donations and gifts	316,329	20	6,148	-	322,497	385,188
Legacies receivable	54,834	-	-	-	54,834	8,113
Grants receivable	5,258	-	2,370	-	7,628	11,565
	376,422	20	8,518	-	384,960	404,875

4 Charitable activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total 2024	Total 2023
	£	£	£	£	£	£
Office fees	7,223	-	13,710	-	20,933	25,566
Wedding fees	5,950	-	80	-	6,030	12,800
Funeral fees	19,685	-	-	-	19,685	17,224
Burial fees	1,364	-	3,767	-	5,131	5,861
Memorial fees	1,257	-	1,450	-	2,707	2,110
Search of registers	20	-	-	-	20	-
	35,499	-	19,007	-	54,506	63,561

5 Other trading activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total 2024	Total 2023
	£	£	£	£	£	£
Fundraising events	50,354	-	275	-	50,629	50,819
Other funds generated	28,727	-	-	-	28,727	43,907
Hall rental income	36,876	-	-	-	36,876	35,575
Publication sales	8,418	-	-	-	8,418	8,145
Sundry income	10,815	-	-	-	10,815	13,761
Printing income	244	-	-	-	244	699
Church Building Rental	1,016	-	-	-	1,016	720
MA / Parish share rebate	17,358	-	-	-	17,358	56,394
	153,807	-	275	-	154,082	210,020

6 Investments

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total 2024	Total 2023
	£	£	£	£	£	£
Investment income	14,865	-	620	286	15,771	12,496
Interest receivable	2,743	-	374	-	3,117	2,203
Rental income	-	-	-	-	-	3,096
	17,608	-	994	286	18,888	17,795

7 Other income

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total 2024	Total 2023
	£	£	£	£	£	£
Insurance claims	-	-	-	-	-	395
Repayments	(500)	-	-	-	(500)	-
Sale of investments	2,418	-	-	-	2,418	-
	1,918	-	-	-	1,918	395

8 Raising funds

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total 2024	Total 2023
	£	£	£	£	£	£
Other fundraising costs	5,539	-	-	-	5,539	31,083
	5,539	-	-	-	5,539	31,083

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

9 Charitable activities

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total 2024	Total 2023
	£	£	£	£	£	£
Parish share	356,015	-	-	286	356,301	420,026
Clergy expenses	12,880	-	-	-	12,880	1,584
Parsonage - water	2,846	-	-	-	2,846	-376
Parsonage - gas	-	-	-	-	-	466
Parsonage - other expenses	276	-	-	-	276	-
Digital services	548	-	-	-	548	310
Readers Expenses	13	-	-	-	13	0
Copyright license	5,329	-	-	-	5,329	1,314
Cost of meetings	295	-	-	-	295	324
Maintenance of services	5,961	-	-	-	5,961	6,055
Costs of vergers and choir	4,700	-	-	-	4,700	5,080
Music and performances	2,720	-	374	-	3,094	2,369
Gifts	50	-	-	-	50	900
Bank charges	1,880	-	190	-	2,070	2,187
Costs of printing and post	5,619	-	-	-	5,619	5,847
Parish - telephone/internet	198	-	-	-	198	-33
Office and general expenses	9,196	-	-	-	9,196	7,194
Parish administrator	606	-	-	-	606	692
Leasing and HP	2,011	-	-	-	2,011	2,126
Professional fees	1,046	-	-	-	1,046	1,239
Audit and accountancy	1,920	-	-	-	1,920	1,920
Trustee Training and development	-	-	-	-	-	200
Admin/Staff Expenses	-	-	-	-	-	52
MA/LMA central costs	5,009	-	-	-	5,009	11,933
Church costs - insurance	20,316	-	-	-	20,316	33,312
Church costs - electricity	36,807	-	-	-	36,807	39,213
Church costs - gas	22,564	-	-	-	22,564	30,610
Church costs - water	2,125	-	-	-	2,125	2,214
Church costs - Oil	2,992	-	-	-	2,992	2,776
Church costs - other	4,396	-	-	-	4,396	4,527
Church costs - repairs	22,546	-	2,197	-	24,743	18,472
Cleaning	1,530	-	-	-	1,530	2,052
Churchyard management	1,654	-	5,154	-	6,808	751
Churchyard grass cutting	7,240	-	8,190	-	15,430	9,826
Churchyard memorial costs	-	-	-	-	-	44
Churchyard grave costs	250	-	1,383	-	1,633	40
Church hall - other	7,019	-	-	-	7,019	7,607
Church hall - electric	10,124	-	-	-	10,124	9,655
Church hall - gas	6,504	-	-	-	6,504	6,609
Church hall - insurance	9,576	-	-	-	9,576	8,223
Church hall - repairs	3,059	-	4,314	-	7,373	3,378
Church hall - telephone	-	-	-	-	-	491
Church hall - water	1,841	-	-	-	1,841	2,094
Church hall - equipment	1,960	-	-	-	1,960	1,187
Church hall - cleaning	8,037	-	-	-	8,037	7,415
Other PCC property - repair	700	-	-	-	700	934
Major building renovations	(284)	-	994	-	709	18,149
Young people activity costs	1,761	-	159	-	1,919	363
Church publications	5,183	-	-	-	5,183	5,607
Mission and evangelism	215	-	290	-	504	916
Parish mission costs	576	-	-	-	576	50
Diocesan projects support	525	-	70	-	595	1,020
Church charity and projects	200	-	100	-	300	573
External charities	2,091	-	1,375	-	3,466	7,297
World Mission Giving	1,074	-	175	-	1,249	1,404
	601,698	-	24,963	286	626,947	698,217
	600,788					
	(910)					

10 Other expenditure

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total 2024	Total 2023
	£	£	£	£	£	£
Purchase of assets	120	-	-	-	120	3,522
Loans received repayments	-	-	-	-	-	1,500
	120	-	-	-	120	5,022

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

11 Members

None of the members (or any persons connected with them) received any remuneration or benefits from the charity during the year.

12 Employees

There were no employees during the year (2023 - none).

13 Tangible fixed assets

	Freehold land and buildings
Cost	£
At 1 January 2024	550,000
Additions/Disposals	60,000
Revaluations	
At 31 December 2024	610,000
Depreciation and impairment	
At 1 January 2024	-
Revaluation adjustment	
At 31 December 2024	-
Carrying amount	
At 31 December 2024	610,000
At 31 December 2023	550,000

14 Fixed asset investments

	Unlisted investments
Cost or valuation	£
At 1 January 2024	677,566
Additions / reallocations	
Valuation changes	(2,969)
At 31 December 2024	674,597
Carrying amount	
At 31 December 2024	674,597
At 31 December 2023	677,566

15 Debtors: amounts falling due within one year

	Total 2024	Total 2023
	£	£
Trade debtors	-	-
Prepayments	-	-
Other debtors	7,648	16,976
	7,648	16,976

16 Creditors: amounts falling due within one year

	Total 2024	Total 2023
	£	£
Trade creditors	7,575	9,394
Other creditors		
Loans payable	27,000	31,000
	34,575	40,394

17 Related party transactions

There were no disclosable related party transactions during the year (2023 – none).

18 Transactions with trustees

No expenses were reimbursed to the trustee during the year (2023 – £0).

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

19 Fund movement by type

	Balance brought forward	Incoming resources	Outgoing resources	Transfers	Gains and losses	Balance carried forward
	£	£	£	£	£	£
Unrestricted fund						
General fund	1,323,134	585,254	(607,356)	7,004	75,387	1,383,422
Designated funds						
Building fund	36,762			(4,720)		32,042
Emmanuel petty cash	172					172
Ladies Guild fund	15					15
Reorder1 - Reordering#1	7					7
St Cecilia's petty cash	205					205
Tiddle Tots fund	1,983					1,983
Friend	8,000					8,000
Defib - Defibrillator	(169)	20				(149)
Restricted funds						
Aspire	22,549	220				22,769
Chancel Repair fund	2,055				164	2,220
Churchyard	111,341	21,171	(13,347)			119,165
Churchyard fund	5,120					5,120
Fred Birks Memorial fund	1,015					1,015
Frogs	291		(13)			278
Ladies Guild	60					60
Messy church	(245)	5	(120)			(359)
Messy church and youth	826					826
Reordering#2	(40,234)					(40,234)
Restricted donation	11,525	1,050		(2,162)		10,413
Restricted grants	28,228					28,228
Restricted fund	37,291					37,291
World Mission	3,550	1,362	(285)			4,627
Youth group	122			(122)		-
Youth Work	694	440	(276)			858
Churchyard fund	4,773					4,773
Bell	3,641	80	(87)			3,634
Fabric	48,088				3,616	51,704
Friend	8,894	1,566	(8,710)			1,750
HAWBRHALL	42					42
HAWEDUCN	16,041					16,041
HAWFABRIC	19,348				2,332	21,680
SGLAD	13,215				1,216	14,432
Organ	7					7
Altar	1,217	152				1,368
ENM Legacy	40,998	620	(650)			40,968
Poplin	114	1,571	(1,475)			210
Craft	373	559				931
Whitley	25,552					25,552
Agency collection	80					80
Endowment						
Hazel Sherriff Choir/organ fund	11,420	286	(286)		627	12,047
AWRIGHT	4,474				245	4,719
CGGLAD	122,561				6,714	129,276
GLADTR	6,983				383	7,365
HAWEDUCN	38,000					38,000
HAWENDOW	14,000					14,000
HAWETHEL	4,975					4,975
HAWFABRIC	32,572				1,784	34,357
HAWLAND	16,000					16,000
HAWREC	6,391				653	7,044
HGLAD	863					863
RJONES	34,867				1,911	36,777
SGLAD	6,863				376	7,239
	2,036,651	614,354	(632,605)	0	95,407	2,113,807

20 Cash generated from operations

	2024
	£
Deficit for the year	(18,251)
Adjustments for:	
Net investment income recognised in statement of financial activities	(15,714)
Movement in working capital:	
Decrease in trade and other receivables	9,328
Increase in trade and other payables	(5,819)
Cash used in operations	(30,455)

INDEPENDENT EXAMINER'S REPORT TO

BORDERLANDS MISSION AREA CONFERENCE

I report on the accounts for the year ended 31st December 2024

Respective responsibilities of trustees and examiner

The Mission Area Conference (MAC) are responsible for the preparation of the accounts.

The MAC considers that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

Examine the accounts under section 145 of the 2011 Act)

To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and

To state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

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

- 1) which gives me reasonable cause to believe that in any material respect the requirements
 - a) to keep accounting records in accordance with section 130 of the 2011 Act; and
 - b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

(Signature)

K Morgan

(Date)

14-11-2025

(Name)

Ms Kerry Morgan

(Qualification)

BA (Hons) FCA

(Address)

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