

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF SAINT ANDREW, WEST KIRBY

England & Wales - Charity number 1204126

## Details

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Other names	THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF SAINT ANREW, WEST KIRBY
Status	Registered
Legal form	Other
Registered	2023-07-27
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Website	<a href="https://www.achurchnearyou.com/church/12709/">https://www.achurchnearyou.com/church/12709/</a>

## Activities

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**Objects:** PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

## Classification

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- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- Wirral

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£188,229	£170,914	-	-
2024-12-31	£148,534	£119,403	-	-

## Trustees

Name	Role	Appointed
<b>Brian Bell</b>	Chair	2022-03-23
BRENDA PARKS		2025-04-27
CATHERINE LOVELAND		2025-04-27
DAVID MOSS		2025-04-27
DEE STEVENS		
David Dale		2025-04-27
Deborah Jellicoe-Smith		2025-04-27
GRAHAM RODGER		2020-04-19
GRAHAM STEVENS		2023-04-16
IRENE NELSON		2024-04-07
JOHN DAVIS		
KENNETH JONES		2025-04-27
MICHAEL JONES		2025-04-27
MICHAEL LOVELAND		2024-04-07
MONICA WATKIN		2023-04-16
PAUL NELSON		2025-04-27
VALERIE HOWELL		2024-04-27

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# Accounts

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# *The Parish of Saint Andrew West Kirby*

(in the United Benefice of Saint Andrew, West Kirby and  
Saint Thomas, Liscard.)

*Annual Report and Financial Statements  
for the year ended  
31<sup>st</sup> December 2025*



**Registered Charity Number: 1204126**

**THE PAROCHIAL CHURCH COUNCIL  
OF SAINT ANDREW, WEST KIRBY**

**Annual Report  
for the year ended 31<sup>st</sup> December 2025**

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**THE PAROCHIAL CHURCH COUNCIL  
OF SAINT ANDREW, WEST KIRBY**

**Parish Information  
as at 31<sup>st</sup> December 2025**

**Vicar**

Fr Brian T B Bell SSC  
The Vicarage  
2 Lingdale Road  
West Kirby  
Wirral CH48 5DQ

**Church Wardens**

Mrs Catherine Loveland  
Mr Paul Nelson

**Hon PCC Treasurer**

Mr Graham Rodger

**Independent Examiner**

Mr Antony Prytherch FCA

**Bankers**

Lloyds Bank  
137 Telegraph Road  
Heswall  
Wirral

## **THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY**

### **Members of the Parochial Church Council as at the date of the Annual Parochial Church Meeting Sunday 12<sup>th</sup> April 2026**

The PCC is a body corporate (PCC Powers Measure 1956; Church Representation Rules 2006) and a charity registered with the Charity Commission (Charity number 1204126). PCC members, who are Trustees of the Charity and have served from 1<sup>st</sup> January 2023 until the date this report was approved, are as follows:

#### **Members whose term of office will finish in 2026:**

Dee Stevens	Monica Watkin
Graham Stevens	Debbie Jellicoe-Smith

#### **Members whose term of office will finish in 2027:**

Di Christian	Mike Loveland
John Davis	Irene Nelson

#### **Members whose term of office will finish in 2028:**

Brenda Parks	
Val Howell	Vacancy (Debra Reis - resigned 2025)

#### **Ex-Officio Members**

Fr Brian Bell - Vicar and Chairman  
Cathy Loveland - Churchwarden  
Paul Nelson - Churchwarden and Diocesan Synod  
Ken Jones - Pastoral Worker and Deanery Synod  
Mike Jones - Deanery Synod  
Dave Moss - PCC Secretary  
Graham Rodger - PCC Treasurer

#### **Safeguarding**

It is a legal requirement for all Charity Trustees to have up to date DBS (Disclosure and Barring Service) certification and for the Charity itself to have robust safeguarding policies in place. In the case of Church of England parishes, this latter requirement is fulfilled for PCC members through the Safeguarding Training Basic Awareness course. Membership of the PCC is now conditional on these requirements being fulfilled and as this report is published, all current PCC members are fully compliant.

# THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

## Vicar's Report for the year ended 31<sup>st</sup> December 2025

I begin my Vicar's Report this year by saying a very big thank you to everyone involved in the life and ministry of Saint Andrew's. There are many "back stage" roles as well as public facing ministries in the church and it's right and proper to acknowledge the input from everyone concerned. Without our corporate efforts we wouldn't be able to achieve half as much as we do. Constraints on our resources don't always make matters straightforward, of course, so every inch of human help is of incalculable value. Underpinning our life has to be the confidence that God ultimately works to the benefit of those who have faith in him and believe in the endless possibilities for good that he can bring.

In the early part of 2025 we could have been forgiven for thinking that our faith and confidence were misplaced, considering the potential hit to our finances caused by both of our church boilers expiring at the same time, which it was envisaged would cost at least £25000 to replace. Here I want to pay tribute to our treasurer Graham Rodger whose work and calculations always help steer us through such demands on our resources and provide very accurate projections of the funds we are required to raise in such situations. The collapsed boilers weren't our only headache, as we realized a new roof over the boiler house itself would be needed. The dream of a new kitchen and car park began to seem further away than ever and I thought I might end up composing yet another Vicar's Report with these once again as simply unfulfilled future objectives. How wrong I was!

Rather like the little boy who offered his small packed lunch of bread and fish to Jesus and his disciples and fed 5,000 people, God undoubtedly takes our acts of service, blesses them and shares them in abundance in building up his kingdom and making everything possible. I say that because by the end of the year we were on a much stronger financial footing and in a position to begin planning confidently for the two aforementioned projects, with a projected start date for them of January 2026. With the unfailing generosity of our church family, some sizeable individual donations, grant funding and West Kirby Educational Trust's financial input, our dreams could become reality. I take the opportunity, therefore, to thank all those who gave us donations, often sacrificially, to ensure we could move forward.

Whilst fabric and finance inevitably occupied much time, energy and thought over the year, our worship and spiritual life together continued to underpin all that we did as a community. The eucharist remained at the very heart of our vocation as Christians in the parish and benefice. We remained very blessed to have our three excellent organists in Steve, Ian and Viera, for as well as their support with the liturgy and

# THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

## Vicar's Report for the year ended 31<sup>st</sup> December 2025

congregational singing they offered a series of monthly Saturday morning concerts to coincide with the Farmers' Market. The singers and servers also continued to enhance the liturgy and add to its richness. I'm deeply indebted, as well, to my clergy colleagues for their invaluable ongoing assistance in helping ensure regularity to our worship, especially when I have to be away at meetings such as Walsingham Guardians' Chapter or in my role as trustee of other bodies. Which brings me on to my extra parochial ministry last year.

Diocesan duties called me away on occasions in 2025. Having undergone training as a pastoral supervisor for other clergy, this ministry continued to develop and grow. I met regularly, one to one, with other priests to support and assist them in making appropriate decisions for their wellbeing and ministry. In addition to this, the Bishop invited me to become a member of the diocesan deliverance ministry team. Already at that point a member of the planning group responsible for shaping the November diocesan clergy conference, I resolved at the end of the year to say "no" to any further diocesan wide initiatives or invitations. In the wider church, however, I would continue to serve as a Guardian of the Shrine of Our Lady in Walsingham, with additional trusteeships at Parcevall Hall and Saint Peter's Convent Horbury.

A regular feature of life in the parish is our annual pilgrimage to Walsingham and this took place as usual in June of last year. Thanks are due here to Ken Jones who works tirelessly in his pursuit of perfection to ensure our journey and accommodation are both up to scratch. After the last successful pilgrimage to Assisi in 2023 a group of us ventured further afield again in September 2025 on an eleven day visit to Venice. Life in general is for us Christians a pilgrimage, a purposeful, sacred journey with its twists and turns and which has as its ultimate destination our heavenly homeland. On those pilgrimages to Walsingham and Venice we were able to journey together, pray, laugh, cry, worship and learn together. The Shrine in Walsingham and indeed places like Venice expose us at times to the beauty and majesty of the God who loves us, for which we must surely be ever thankful!

We were very blessed in 2025 to have six candidates for Confirmation on 11<sup>th</sup> August and to see an uptick in the numbers of those coming to worship on Sundays. The numbers game is not one I like to play as church isn't solely about bums on seats but also depth of faith and commitment. To that extent folk were encouraged to attend our annual Advent and Lent courses as a means of strengthening discipleship and growing in our understanding of the faith. The Lent course, in particular, was welcomed with great enthusiasm. It took as its starting point the contents of Brant

# **THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY**

## **Vicar's Report for the year ended 31<sup>st</sup> December 2025**

Pitre's book - "Jesus and the Jewish Roots of the Eucharist" - and led to some very interesting discussions about our spiritual emphasis on the Mass. The Advent Course offered more of a reflective study on four pieces of art based around the characters of the advent wreath, the patriarchs, prophets, John the Baptist and Our Lady. Amongst the regular attendees at the former was Anthony Smith, an ordinand from Saint Mary's, Upton, on placement with us for three months as he prepared for his final selection conference to decide whether he progress to formal training for ordination. It came as a great joy to learn that Anthony was recommended and so began his formation in September of last year.

Church families are not immune from the sadnesses that sometimes strike us in life, including the death of loved ones. It was therefore with great sadness in 2025 that we learned of the death of four of our folks, all very much respected individuals: Dorothy Horne, Anne Rainford, John Wayte and Mike Cronin. May they rest in peace and rise in glory.

Although much of my report is naturally dominated by happenings at Saint Andrew's it would be remiss of me not to mention our sister church of Saint Thomas. As a united benefice we're called to strive to work together and cooperate in whatever ways are possible, notwithstanding the geographical distance between us. I have an established routine now of time spent between the two churches and this was consolidated throughout last year. At the same time there was a limited degree of cross fertilisation and mutual support offered by one or two members of each congregation, but there is still room for yet more joint activity and worship.

Without wishing to prolong my report unduly there may well be items I've missed along the way, people I've failed to mention and situations I've overlooked. Where that is the case, my sincerest apologies, but I feel sure any gaps there are may well be filled by those writing other reports. In the meantime personal thanks to all those who have contributed in any way to the life of both parish and church. By the end of 2025 I was well into my fourth year as your Vicar and still enjoying the privilege!

**Fr Brian T B Bell**

# **THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY**

## **Churchwardens' Report for the year ended 31<sup>st</sup> December 2025**

As the days lengthen and temperatures hopefully start to rise once again the spring is always a time for optimism and for looking forward. As everything starts to grow once again we are reminded of the wonder of God's creation and of our part in it. As the psalmist says 'what is man that thou art mindful of him' yet we serve and worship a God who knows everything about us and so we all play our part in our worship and in making His name known in our community.

We have much to be thankful for as we reflect upon the past 12 months. New works both in and outside our church building will indeed be a great advantage and above all, a well looked after church sends a positive message to our neighbours and all who visit us. On this subject we give thanks for the work of our fabric committee, our social committee, those who help in printing service sheets and in connecting us to the internet and social media. However, the church is much more than a civic building or an architectural masterpiece, we are indeed guardians of the house of God, a house founded upon scripture and where the preaching of the word and the celebration of the holy Eucharist are central to our worship.

As always we are a community gathered from far and wide with many travelling from afar to worship with us. There is a spirit in Saint Andrew's which draws people to us and it is a privilege to welcome newcomers on Sunday mornings and at our midweek services. It is by now well known that there are 'green shoots of recovery' in many parts of the church with sales of bibles in particular much higher than average. Let us give thanks for this but remember to pray also for those parts of the church in need of growth and revival. In our own Diocese overall electoral roll numbers have declined, leading to a reduction in Chester's representation on the Church's general Synod.

Whilst our own electoral roll has declined slightly over the years we are experiencing a rise in the number of people actually attending church. Our congregation grew markedly between 2011 and 2017, plateaued a little during the pandemic with its two lockdowns but since Fr Brian has joined us more and more people have found their spiritual home with us. Of course it's not all about numbers it's our own depth of faith and belief which really counts and it is the prayer which constantly rises from St Andrew's which empowers us in the Holy Spirit. Let us remember that Our Lord frequently withdrew from the crowds in order to pray. There is so much in the scriptures that encourages us to pray, one of the most memorable comes from Isaiah where the Lord says 'before they call I will answer, and while they are yet speaking, I

will hear'. This verse was regularly quoted during our intercessions while we waited upon the Lord for our new Priest and our prayers were certainly answered.

On the subject of intercessors and readers we have an encouraging list of volunteers who feel able to participate in these ministries, so thanks to everyone who helps. We should also say a big thank you to all our many volunteers who help in so many ways. Some of us help in music, finance, administration, maintaining the sacristy and altar linen, providing refreshments, flower arranging, cleaning and gardening. We are richly blessed by the work of our welcomers. For someone new, entering a church can always seem a little daunting and this important ministry has always been an essential part of our work for the Lord at Saint Andrew's. We are blessed at each service by the work of our dedicated serving team and it is indeed a great privilege to serve the Lord at the Altar. Putting this all together helps to make Saint Andrew's the welcoming place of worship which we all know and love.

As Churchwardens we have served many years between us and in this role we are happy to continue at the request of Fr Brian and of course with support from our congregation. As a small boy and attending our local Chapel, I remember the initials IHS were carved into the front of the pulpit. At the time I had no idea what the Latin letters actually meant, and I didn't ask, because I assumed they meant, 'In His Service'. That phrase actually describes all of us, for we are here to serve Him as His hands and feet in His Kingdom here on Earth.

**Cathy Loveland and Paul Nelson**

# **THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY**

## **Report of the Electoral Roll Officer For the year ended 31<sup>st</sup> December 2025**

### **Background and value of the Electoral Roll**

People whose names are on the roll are entitled to attend the Annual Parochial Church Meeting (APCM) and vote on issues there, and also to become a PCC member and an officer of Saint Andrew's.

The roll is important for Saint Andrews because the number of names on the roll supports the number of representatives allowed at the Diocese, and hence maintains the influence of Saint Andrew's on issues discussed at that higher church council (synod).

### **Electoral Roll 2025**

Every six years the Church of England requires each parish to prepare a new electoral roll. The PCC renewed the roll in readiness for the APCM in April 2025, through invitation to complete the Diocese of Chester's forms. Entry of a name into the roll is voluntary.

On this basis the PCC provided the Electoral forms for 109 people but also to a few people who attend but whose name had not been on the roll before.

By the APCM 2025, some 97 forms were returned and so the roll number stood at 97.

### **Electoral Roll 2026**

Since the APCM of 2025, five people on the roll have sadly passed away. This leaves the electoral roll number at 92 names for the 2026 APCM. Of these, 26 (28.3%) are resident in the parish.

### **Future**

However, the process is not fixed in stone. New names can be added for people who are either new worshippers in the future or existing ones who wish enter the roll. For example, Saint Andrew's attracted 22 new worshippers in the period up to the APCM 2025.

The Electoral Roll officer will be happy to provide the relevant forms for those who wish to join the roll.

**Graham Stevens**

## THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

### PCC Treasurer's Report and Financial Review for the year ended 31<sup>st</sup> December 2025

Financially, by just about every measure, 2025 was a remarkable year for Saint Andrew's and we have had so many blessings to be thankful for. We started the year with the finances in good order, with £27,000 in general funds and fundraising for the new Hall kitchen going well. We also hoped to begin planning for re-surfacing the car park. Then, in March, we suffered a huge blow with both of the Church boilers condemned as unrepairable and the cost of replacements estimated to be £30,000.

Now, a year on, we have a brand new Hall kitchen, new boilers for the Church and a resurfaced car park. During 2025, we also carried out some restoration work on the organ, re-roofed the boiler house and fixed a problem with the spire. Fundraising was also completed for additional handrails to the Chancel, Lady Chapel, pulpit and lectern, to be installed soon. How has all this - and we are talking about work costing **£185,000** - been possible?

The answer is, of course, through much prayer, the working of the Holy Spirit and the great generosity of so many folk who are part of the Saint Andrew's family. But why should the Holy Spirit be interested in boilers, car parks and kitchens? These things are all closely connected with our Ministry and Mission. We can't inspire with our celebration of the sacred mysteries or preaching in a cold Church where people come in with wet feet from a waterlogged car park - and the kitchen will enable us to offer greatly improved hospitality to many folk who have not been to Saint Andrew's before.

Back to the numbers: the Supplement to this Annual Report consists of the set of pages issued to the PCC last month. These set out the detailed income and expenditure for 2025 along with our budget for 2026. More on the budget later, but of particular interest is Page D which sets out where the money has come from and gone to on our special projects in 2025. We started the year with **£42,114** in our various special funds, most of which was given in recent years by the congregation and who, in 2025, added a further **£83,012**. So, of the total cost for all the projects of **£185,000**, the congregation donated a staggering **£125,000**. As far as the car park is concerned, we are immensely grateful to West Kirby School and College who have given us a grant of £22,500 and an interest free loan of £16,000 (repayable over 4 years). That will appear in the 2026 Accounts but is relevant here because without it, we would not have been able to carry out the essential resurfacing, the benefits of which we are all now enjoying.

All of this special giving was in addition to everyone's regular monthly and weekly giving which goes towards the day to day expenditure of the Church - ministry and worship, heating, lighting, repairs, maintenance of the grounds, insurance - it's a long list totalling **£112,734** (2024: £106,096) and is set out on Page B. Amidst the great

## THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

### PCC Treasurer's Report and Financial Review for the year ended 31<sup>st</sup> December 2025 (continued)

fundraising success story of 2025, here, we did fall short. Our total income, detailed on Page A was **£91,392** (2024: £110,942). Regular Giving and weekly Cash and Contactless Collections increased, but general Donations and the Gift Aid on them reduced, as did several other items of income.

Overall, therefore, in 2025 we had a deficit on day to day income and expenditure of **£21,342** (2024 surplus £4,846) and by the end of the year, we had used up all our general reserves.

Considering how much everyone gave towards our special projects, this was not a great surprise, but it does represent a challenge to us all as we move through 2026.

#### Looking forward . . .

The term 'General Reserves' has many meanings, but the simplest and the one we can relate to at Saint Andrew's is 'money set aside for a rainy day' and it must be our biggest financial priority to rebuild these reserves so we can cope with any unexpected costs. As treasurer, what keeps me awake at night is the Church roof and there will certainly come a time when we will have to carry out major repairs: that's the sort of rainy day we may have to deal with.

So, after such a tremendously successful 2025, the focus for 2026 is to increase our day to day income – from **£91,392** in 2025 to more than **£114,508**, which is our expected day to day expenditure in 2026. If we can achieve this, it will give us a good start at rebuilding our reserves again. We have been here before: in 2024 Fr Brian set out six pointers as to how we could respond to a similarly gloomy outlook, and I can do no better than repeat them here:

- There are many pressures on our personal finances, but let's look again to see if we can increase what we give through our regular offerings - whether we pay directly into the Church bank account, through the envelope scheme or in cash.
- If you do make your offering in cash or through the contactless box, please think about joining the envelope scheme or paying directly into the Church bank account. That way, we have more certainty about our income; also, if you are a taxpayer, we will be able to claim Gift Aid and increase what you give by 25%.
- On the subject of Gift Aid, if you pay tax but have not yet signed a Gift Aid declaration, please do this: it is a remarkably painless way of increasing your giving by 25%. At the same time, if you buy anything for the Church but don't claim the cost from the treasurer, let him have the receipt anyway because we can still claim the 25% tax refund as a gift in kind (for example if you spent £10 on Easter flowers, we can claim back £2.50).

**THE PAROCHIAL CHURCH COUNCIL  
OF SAINT ANDREW, WEST KIRBY**

**PCC Treasurer's Report and Financial Review  
for the year ended 31<sup>st</sup> December 2025 (continued)**

- Please support the many and varied fundraising events planned for this year, particularly the Summer Festival and Raffle on 4<sup>th</sup> July and the Winter Fair and Raffle on 21<sup>st</sup> November.
- Please remember Saint Andrew's in your Will. Legacies give a real boost to Church funds and are a way of ensuring that our Ministry and Mission - and the part we, as members of the congregation, have played in it - can continue long into the future.
- **Last, but by no means least, please pray for our Parish and PCC as we endeavour to safeguard our work and witness for the future.**

The appeal in 2024 was remarkably successful and gave us a springboard to the huge achievements in 2025. One constant about Saint Andrew's is that we seem to be able to rise to new financial challenges. We did that in great measure in 2025 and I am absolutely certain that 2026 will be no different.

**Graham Rodger**

## **SAINT ANDREW'S PARISH CHURCH, WEST KIRBY**

### **Independent Examiner's Report to the Members of the Parochial Church Council**

I report to the members of the Parochial Church Council, who are the Church's Trustees, on my examination of the accounts of Saint Andrew's, West Kirby for the year ended 31st December 2025, set out on pages 14 to 22.

#### **Respective Responsibilities of the Trustees and Independent Examiner**

The Church's Trustees are responsible for the preparation of the Accounts and consider 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;
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145 (5)(b) of the 2011 Act);
- state whether particular matters have come to my attention. This report is made solely to the PCC members, as a body, in accordance with Section 145 of the Charities Act 2011.

#### **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 by an audit and consequently no opinion is given as to whether the Accounts present a 'true and fair view'; this report is limited to those matters set out in the statement below.

As the Trustees of Saint Andrew's, West Kirby you are responsible for the preparation of the Accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

#### **Independent Examiner's statement**

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare Accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave 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.

**Antony Prytherch FCA**  
8 Dunraven Road  
West Kirby  
Wirral  
CH48 4DS

**19<sup>th</sup> March 2026**

THE PAROCHIAL CHURCH COUNCIL OF ST ANDREW, WEST KIRBY  
Statement of Financial Activities  
for the year ended 31st December 2025

	Note	Unrestricted Funds £	Designated Funds £	2025 Restricted Funds £	Endowment Funds £	Total Funds £	2024 Total Funds £
<b>INCOME</b>							
Voluntary income	8.1	91,301	58,005	-	-	149,306	119,475
Activities for generating funds	8.2	8,792	-	-	-	8,792	9,060
Investment income		700	1,161	-	-	1,861	1,713
Other income	8.3	20,670	7,600	-	-	28,270	18,286
<b>TOTAL INCOME</b>		<b>121,463</b>	<b>66,766</b>	<b>-</b>	<b>-</b>	<b>188,229</b>	<b>148,534</b>
<b>EXPENDITURE: Church Activities</b>	9	<b>147,877</b>	<b>23,037</b>	<b>-</b>	<b>-</b>	<b>170,914</b>	<b>119,403</b>
<b>NET INCOME</b>		<b>26,414</b>	<b>43,729</b>	<b>-</b>	<b>-</b>	<b>17,315</b>	<b>29,131</b>
Revaluation Gain/Loss on Investments		712	-	210	369	1,291	689
<b>NET MOVEMENT IN FUNDS</b>		<b>27,126</b>	<b>43,729</b>	<b>210</b>	<b>369</b>	<b>16,024</b>	<b>29,820</b>
<b>RECONCILIATION OF FUNDS</b>							
Total Funds brought forward at 1st January 2025		26,907	42,856	5,161	9,070	83,994	54,174
<b>TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER 2025</b>		<b>219</b>	<b>86,585</b>	<b>4,951</b>	<b>8,701</b>	<b>100,018</b>	<b>83,994</b>

The notes form part of these financial statements

**THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY  
BALANCE SHEET  
AS AT 31ST DECEMBER 2025**

		Actual	
	Note	2024 £	2025 £
<b>INVESTMENTS</b>			
CBF Fund	4	31,755	31,356
<b>TOTAL INVESTMENTS</b>		<b>31,755</b>	<b>31,356</b>
<b>CURRENT ASSETS</b>			
Debtors and Prepayments	5	2,765	3,855
Bank, CBF Deposit and Cash		52,861	67,402
<b>TOTAL CURRENT ASSETS</b>		<b>55,626</b>	<b>71,257</b>
<b>CURRENT LIABILITIES</b>			
Creditors and Accruals falling due within one year		3,387	2,595
<b>TOTAL CURRENT LIABILITIES</b>	6	<b>3,387</b>	<b>2,595</b>
<b>NET CURRENT ASSETS</b>		<b>52,239</b>	<b>68,662</b>
<b>NET ASSETS</b>		<b>83,994</b>	<b>100,018</b>
<b>CHURCH FUNDS</b>			
Unrestricted Income Funds	7	26,907	219
Designated Income Funds	7.1	42,856	86,585
Restricted Funds	7.2	5,161	4,951
Endowment Funds	7.3	9,070	8,701
<b>TOTAL FUNDS</b>		<b>83,994</b>	<b>100,018</b>

**On Behalf of the PCC:**

**Graham C Rodger FCA - Hon Treasurer**

**Approved by the PCC on 4th March 2026**

The notes form part of these financial statements

# THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

## Notes to the Financial Statements for the year ended 31<sup>st</sup> December 2025

### 1. Accounting Policies

#### 1.1 Accounting Convention

The accounts have been prepared in accordance with the Church Accounting Regulations 2006, and FRS 102 Statement of Recommended Practice applicable to charities. The Church is a Public Benefit Entity as defined by FRS 102.

The financial statements have been prepared using the accruals accounting method, and under the historical cost convention except for investment assets, which are shown at market value. Monetary amounts in these financial statements are rounded to the nearest £. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law and do not include the accounts of church groups that are informal gatherings of church members.

The PCC has taken advantage of the provisions in FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

#### 1.2 Fund accounting

*Endowment funds* are those where the capital must be retained either permanently or under the terms of the gift or bequest and are treated in the accounts in the same way as restricted funds. Income derived from the fund will be used as either restricted or unrestricted, again depending upon the terms of the gift or bequest.

*Restricted funds* are donations or bequests to be expended only on the restricted purposes intended by the donor. Unless specified by the donor, interest on these funds will be used as unrestricted income, while any revaluation surplus or deficit on the underlying investment will be applied to the fund balance.

*Designated funds* are general funds set aside at the discretion of the PCC for a specific future purpose, and any surplus or deficit will be moved to/taken from other general funds.

*Unrestricted funds* are available to spend on the PCC's general purposes.

#### 1.3 Income

Planned giving, collections, donations, fundraising proceeds, legacies and other income are recognised when received. Gift Aid tax refunds are recognised when applied for and income from Hall lettings when invoiced.

Fundraising proceeds and PCC income from funerals etc are accounted for after deducting any direct costs.

Dividends which are taken as shares are accounted for when added to the investment, and interest when due.

#### 1.4 Expenditure

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 Diocesan Parish Share is accounted for when paid and all expenditure is accounted for gross.

# THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

## Notes to the Financial Statements for the year ended 31<sup>st</sup> December 2025 (continued)

### 1.5 Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with section 10 (2) (a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory. For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently, no individual item has cost more than £1,000, so all such expenditure has been written off when incurred.

When capitalised, equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment costing £1,000 or less are written off when the asset is acquired.

Fixed asset investments are stated at market value at the balance sheet date and any unrealised gain or loss is taken to the Statement of Financial Activities.

### 1.6 Cash at bank and in hand

Cash at bank and in hand includes petty cash, the current account bank balance and any balances on deposit, all of which are available to the PCC on demand.

### 2. Related Party Transactions

There were no disclosable related party transactions during the year (2024: £ nil).

### 3. Taxation

The PCC benefits from various exemptions from taxation afforded by tax legislation, not least the Gift Aid provisions, and is not liable to Corporation Tax on income or gains falling within those exemptions. The PCC is not able to recover Value Added Tax except on certain expenditure under the Listed Places of Worship Grant Scheme; expenditure is recorded in the accounts inclusive of VAT.

### 4. Investment

#### CBF Church of England Investment Fund – Income Shares

	General Fund	Mawby Fund	Attwood Fund	2025 Total	2024 Total
	£	£	£	£	£
Valuation as at 1st January 2025	17,524	5,161	9,070	31,755	30,218
Dividends taken as shares (unrestricted income)	892	-	-	892	848
Revaluation Deficit/Surplus	712	210	369	1,291	689
<b>Valuation as at 31<sup>st</sup> December 2025</b>	<b>17,704</b>	<b>4,951</b>	<b>8,701</b>	<b>31,356</b>	<b>31,755</b>

## THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

### Notes to the Financial Statements for the year ended 31<sup>st</sup> December 2025 (continued)

	2025	2024
<b>5. Debtors and Prepayments:</b>		
Amounts falling due within one year	£	£
Prepayments	2,301	1,832
Other Debtors	1,554	933
	<b>3,855</b>	<b>2,765</b>

<b>6. Current Liabilities:</b>		
Creditors and Accruals falling due within one year –		
Creditors	967	1,354
Accruals	1628	2,033
	<b>2,595</b>	<b>3,387</b>

### 7. Church Funds

	Balance 1/1/25 £	Income £	Expenditure £	Market Val. Adjustment £	Balance 31/12/25 £
<b>General Unrestricted Funds</b>	<b>26,907</b>	<b>121,463</b>	<b>147,877</b>	<b>712</b>	<b>219</b>
<b>Designated Funds</b>					
• Kitchen	28,319	26,313	21,055	-	33,577
• Church Heating	-	28,105	840	-	27,265
• Car Park	5,150	4,249	-	-	9,399
• Church Handrails	5,520	7,724	300	-	12,944
• Lady Chapel Curtains and Altar Frontal	3,125	60	-	-	3,185
• Altar	742	-	610	-	132
• Flowers	-	315	232	-	83
<b>Total Designated Funds</b>	<b>42,856</b>	<b>66,766</b>	<b>23,037</b>	<b>-</b>	<b>86,585</b>
<b>Restricted Funds:</b>					
<b>Mawby Memorial</b>	<b>5,161</b>	<b>-</b>	<b>-</b>	<b>210</b>	<b>4,951</b>
<b>Endowment Funds:</b>					
<b>Attwood Memorial</b>	<b>9,070</b>	<b>-</b>	<b>-</b>	<b>369</b>	<b>8,701</b>
<b>TOTAL FUNDS</b>	<b>83,994</b>	<b>188,229</b>	<b>170,914</b>	<b>1,291</b>	<b>100,018</b>

# THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

## Notes to the Financial Statements for the year ended 31<sup>st</sup> December 2025 (continued)

7.1 Designated funds hold donations and other income set aside by the PCC for specific purposes and special projects.

- The **Kitchen Fund** was launched towards the end of 2023 to pay for the refurbishment of the Hall kitchen at a cost, subject to small equipment purchases, of **£62,797**. By the end of 2025, **£54,632** (2024: £28,319) had been raised with a further **£12,000** to come in January 2026. The work is due to be carried out in February/March 2026.
- During the Spring of 2025, both boilers providing heating in the Church were condemned and an emergency **Heating Fund** was launched for their replacement, to cost **£30,009**. To fund this, **£28,105** had been raised by the end of 2025 and work commenced in January 2026.
- The **Car Park Fund** was established towards the end of 2024 to hold funds raised towards the much-needed resurfacing of the Church car park. At the end of 2025, donations totalling **£9,399** (2024: £5,150) had been received towards the cost of £45,000. The balance, which will enable the work to be carried out in February/March 2026, is being funded by a grant of £22,500 and an interest free loan, repayable over 4 years, of £16,000 – a total of £38,500 - from West Kirby Educational Trust (West Kirby School and College).
- Of two other funds established during 2024, one is to cover the cost (around **£13,000**) of **safety handrails in the Church** and at the year end, this target had been met. The other fund is to pay for **new curtains and an Altar Frontal in the Lady Chapel**, estimated to cost around **£6,000**. At the year end, this fund contained **£3,185** (2024: £ 3,125).
- **The Altar Fund** provides a resource for special expenditure on items used at the Altar - permanent (such as Crucifixes and candlesticks) and semi-permanent (such as Altar cloths, vestments, etc). During 2025 **£610** was spent on a new funeral pall and additional Communion linen, leaving **£132** (2024 - £742) available to spend in 2026.
- **The Flower Fund** was established to fund special floral displays at Christmas 2025 and the balance of **£83** (2024: £nil) will be carried forward to Easter 2026.

### 7.2 Restricted Funds

**The Mawby Memorial Fund**, invested in the CBF Investment Fund and standing at **£4,951** at the year end (2024: £5,161) is a restricted fund set up many years ago to fund expenditure on the Lady Chapel.

Movements in the value of the underlying investment are taken into/deducted from the Fund, while dividends received are treated as unrestricted general church income.

### 7.3 Endowment Funds

**The Attwood Memorial Fund** is the balance of a legacy from the Estate of Bob Attwood who died on 22<sup>nd</sup> May 2020. Under the terms of the bequest, it is to be held in trust until 22<sup>nd</sup> May 2041, when it can be taken into unrestricted general funds. Dividends received from the underlying investment are treated as unrestricted general income, and any movements in the capital value of the underlying investment are reflected in the fund value at the end of each financial year. As at 31<sup>st</sup> December 2025, the fund was valued at **£8,701** (2024: £9,070).

## THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

Notes to the Financial Statements  
for the year ended 31<sup>st</sup> December 2025 (continued)

### 8. Income

#### 8.1 Voluntary Income

	----- Unrestricted Funds £	----- Designated Funds £	2025 Restricted Funds £	----- Endowment Funds £	----- Total £	2024 Total £
<b>Regular Giving</b>	43,346	-	-	-	43,346	41,401
<b>Cash and Contactless Collections</b>	5,999	-	-	-	5,999	4,475
<b>Donations</b>						
• General	2,444	-	-	-	2,444	18,251
• Special Projects	25,322	-	-	-	25,322	5,426
• Use of Church	300	-	-	-	300	200
• Hospitality	240	-	-	-	240	-
• Hall Kitchen Fund	-	21,100	-	-	21,100	13,947
• Church Heating	-	22,754	-	-	22,754	-
• Car Park	-	2,281	-	-	2,281	5,150
• Church handrails	-	-	-	-	-	6,000
• Lady Chapel curtains and frontal	-	-	-	-	-	3,125
• Altar Fund	-	-	-	-	-	3,337
• Flower Fund	-	315	-	-	315	-
<b>Total Donations</b>	<b>28,306</b>	<b>46,450</b>	<b>-</b>	<b>-</b>	<b>74,756</b>	<b>55,436</b>
<b>Gift Aid</b>	<b>13,650</b>	<b>11,555</b>	<b>-</b>	<b>-</b>	<b>25,205</b>	<b>18,163</b>
 <b>TOTAL</b>	 <b>91,301</b>	 <b>58,005</b>	 <b>-</b>	 <b>-</b>	 <b>149,306</b>	 <b>119,475</b>

## THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

Notes to the Financial Statements  
for the year ended 31<sup>st</sup> December 2025 (continued)

### 8.2 Activities for Generating Funds

	Unrestricted Funds £	Designated Funds £	2025 Restricted Funds £	Endowment Funds £	Total £	2024 Total £
Fairs, Raffles and Other Fundraisers	8,063	-	-	-	8,063	8,343
Candles, Sunday Refreshments and other income	729	-	-	-	729	717
<b>TOTAL</b>	<b>8,792</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,792</b>	<b>9,060</b>

### 8.3 Other Income

	Unrestricted Funds £	Designated Funds £	2025 Restricted Funds	Endowment Funds £	Total £	2024 Total £
Hall Lettings	15,069	-	-	-	15,069	17,700
Fees and Other PCC Income	537	-	-	-	537	586
Grants Received	5,064	7,600	-	-	12,664	-
<b>TOTAL</b>	<b>20,670</b>	<b>7,600</b>	<b>-</b>	<b>-</b>	<b>28,270</b>	<b>18,286</b>

## THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

Notes to the Financial Statements  
for the year ended 31<sup>st</sup> December 2025 (continued)

### 9. Expenditure: Church Activities

	----- Unrestricted Funds £	----- Designated Funds £	2025 Restricted Funds £	----- Endowment Funds £	----- Total £	2024 Total £
Parish Share	65,964	-	-	-	65,964	64,043
Ministry and Worship	16,360	232	-	-	16,592	13,691
Church and Hall Running Costs	18,521	-	-	-	18,521	16,283
<b>Admin. Expenses</b>						
• Insurance	7,917	-	-	-	7,917	7,731
• Other	3,740	-	-	-	3,740	4,348
<b>Total</b>	<b>11,657</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11,657</b>	<b>12,079</b>
<b>Exceptional Expenses</b>						
• Hall Kitchen – Deposit	-	21,055	-	-	21,055	-
• Church Roof Repairs	17,148	-	-	-	17,148	1,693
• Organ Restoration	13,238	-	-	-	13,238	-
• Church Heating	-	840	-	-	840	-
• Church handrails	-	300	-	-	300	480
• Altar Fund Expenditure	-	610	-	-	610	4,145
• Church Sound System	1,638	-	-	-	1,638	-
• General heating, electrical and plumbing work	3,351	-	-	-	3,351	6,189
• Conifer Removal	-	-	-	-	-	800
<b>Total</b>	<b>35,375</b>	<b>22,805</b>	<b>-</b>	<b>-</b>	<b>58,180</b>	<b>13,307</b>
<b>TOTAL EXPENDITURE</b>	<b>147,877</b>	<b>23,037</b>	<b>-</b>	<b>-</b>	<b>170,914</b>	<b>119,403</b>

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# Accounts

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# *The Parish of Saint Andrew West Kirby*

*Annual Report  
and Financial Statements  
for the year ended  
31<sup>st</sup> December 2024*



**Registered Charity Number: 1204126**



# THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

## Annual Report for the year ended 31<sup>st</sup> December 2024

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**THE PAROCHIAL CHURCH COUNCIL  
OF SAINT ANDREW, WEST KIRBY**

**Parish Information  
as at 31<sup>st</sup> December 2024**

**Vicar**

Fr Brian T B Bell SSC  
The Vicarage  
2 Lingdale Road  
West Kirby  
Wirral CH48 5DQ

**Church Wardens**

Mrs Catherine Loveland  
Mr Paul Nelson

**Hon PCC Treasurer**

Mr Graham Rodger

**Independent Examiner**

Mr Antony Prytherch

**Bankers**

Lloyds Bank  
PO Box 1000  
Andover  
(Birkenhead, Wirral Branch)

## **THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY**

### **Members of the Parochial Church Council as at the date of the Annual Parochial Church Meeting Sunday 27<sup>th</sup> April 2025**

The PCC is a body corporate (PCC Powers Measure 1956; Church Representation Rules 2006) and a charity registered with the Charity Commission (Charity number 1204126). PCC members, who are Trustees of the Charity and have served from 1<sup>st</sup> January 2022 until the date this report was approved, are as follows:

#### **Members whose term of office will finish in 2025:**

Eileen Fantom	Brenda Parks
Val Howell	Vacancy

#### **Members whose term of office will finish in 2026:**

Dee Stevens	Monica Watkin
Graham Stevens	Vacancy

#### **Members whose term of office will finish in 2027:**

Di Christian	Mike Loveland
John Davis	Irene Nelson

#### **Ex-Officio Members**

Fr Brian Bell – Vicar and Chairman  
Cathy Loveland – Churchwarden  
Paul Nelson – Churchwarden and Diocesan Synod  
Ken Jones – Pastoral Worker and Deanery Synod  
Mike Jones – Deanery Synod  
Dave Moss – PCC Secretary  
Graham Rodger - PCC Treasurer

#### **Safeguarding**

It is a legal requirement for all Charity Trustees to have up to date DBS (Disclosure and Barring Service) certification and for the Charity itself to have robust safeguarding policies in place. In the case of Church of England parishes, this latter requirement is fulfilled for PCC members through the Safeguarding Training Basic Awareness course. Membership of the PCC is now conditional on these requirements being fulfilled and as this report is published, all current PCC members are fully compliant.

## **The Parochial Church Council of Saint Andrew, West Kirby**

### **Vicar's Report for the year ended 31<sup>st</sup> December 2024**

It seems an obvious thing to begin with for this year's report, but as a Church, as Christians, our relationship with Christ and as members of his body comes first, and everything else flows from that. We forget this at our peril. This effectively means that we are called to spend as much time, effort and energy as is humanly possible on our worship, discipleship and fellowship. We are by our very nature a Eucharistic Community, so in 2024, as in every other year, that particular act of worship, ie. the Mass, remained central to our spiritual life. With average attendance of up to 65 on Sundays and 20 on Tuesdays, plus generally encouraging numbers on the remaining days of the week, we were heartened by the arrival of new people into the heart of our church family. Numerical growth, however, can be a very complex issue and it is all too easy to judge a church's "success" by using such a measure, which is why in 2024, we also continued to strive to become closer to the heart of God, both through our worship and in our Lenten consideration of various images of Christ: Shepherd, Servant, Healer, Priest and King.

Our spiritual life in 2024 was further served by our bi-monthly meetings of the Walsingham Cell which regularly saw upwards of 20 people in attendance who were there to worship, listen to speakers and meditate upon Our Lady's role in God's plan of salvation. The Cell feeds into our annual pilgrimage to Walsingham in June, and in 2024 we were blessed to be able to enjoy five days at the Shrine, joined by pilgrims from North Wales and Anfield. As a Guardian of the Shrine of Our Lady of Walsingham I am constantly amazed by the way in which that holy place often converts the hearts and minds of the many pilgrims who journey there. On at least three occasions in the year my role as Guardian took me to the Shrine for meetings as well as to Harrogate and Parcevall Hall, which latter is owned by the Shrine.

A challenge we are living through is the context of our national culture - and the response of the Church within it. We had a discussion in PCC during the year about the Church of England's decision to introduce 'Prayers of Love and Faith', for the blessing of people in same-sex relationships. My own view which I have expressed on several occasions is that what two consenting adults do in the privacy of their own home is no one else's business other than their own and we should refrain from making rash judgements about such matters. Notwithstanding this, and because of the particularity of the Christian view of the institution and sacrament of marriage, I will for the foreseeable future not be conducting the blessing of same sex civil marriages at Saint Andrew's.

## **The Parochial Church Council of Saint Andrew, West Kirby**

### **Vicar's Report for the year ended 31<sup>st</sup> December 2024 (continued)**

I mentioned at the beginning of my report that worship, discipleship and fellowship remain at the very core of our being at Saint Andrew's but realism demands that I refer to other very significant aspects of our life and vocation as Christians in West Kirby. In 2024, we continued to implement initiatives associated with our Mission Action Planning. Revamped community outreach events (fairs) in both the Summer and towards the beginning of Advent reaped the reward of increasing numbers of visitors to these as well as a healthy financial return. Fundraising became ever more urgent, however, as we faced the prospect of a potential budgetary deficit. Thanks to our regular fundraising activities and to the generosity of so many of our own folk and others, by the end of 2024 our financial position had become much healthier and it looked as if we might once again be in the black. As well as putting us back on a better financial footing the generous levels of giving during the year also enabled us to undertake some refurbishment to altar resources.

It seems that at each APCM since I arrived at Saint Andrew's in March 2022 I have made mention of the aspiration for a new kitchen facility in the hall. This did come a step closer in 2024 as we reached the halfway mark in the amount we needed to raise to make the venture a reality. This was again due, in part, to a number of substantial monetary gifts. Lest we rest on our laurels, though, it became increasingly clear during the year that we would need to look seriously at resurfacing the car park, which is deteriorating badly and causing major problems for vehicles. So in 2024 we had begun to grapple with three major church projects: kitchen, car park and the proposed installation of new handrails and railings in the chancel. Behind each of those projects lies the need to ensure we have facilities making our desire for missionary activities much more straightforward than is currently the case. With this in mind the PCC decided towards the end of the year to engage with a second Mission Action Planning Day which will take place at Ince Benet in July 2025. On this, whenever folk are asked about the congregation at Saint Andrew's one of the responses is invariably that we would like to see more young people amongst our number. It was therefore really encouraging to see new children joining us in 2024, albeit just a few, who have quickly become involved in the life of our church. Our hope would be to capitalise and build on the few so that the number becomes many; the presence of any children will, we pray, attract others, for they constitute the future generation. This is an area the PCC may well be considering as part of the aforementioned action planning.

On my own continuing responsibilities as Vicar here and at Saint Thomas's governing work with the schools demanded ever more time and energy as did the various pressing and statutory diocesan courses I was required to undertake in 2024

**The Parochial Church Council  
of Saint Andrew, West Kirby**

**Vicar's Report  
for the year ended 31<sup>st</sup> December 2024 (continued)**

to ensure I remain "fit for purpose". An antidote to these was provided by my much treasured work with the Guardians and as a Pastoral Supervisor for the Diocese. I had time for these only because we have such a good "coalition of the willing" at Saint Andrew's. My thanks here to the Churchwardens Paul and Cathy, to Ken our Pastoral Worker, all church officers and members of the PCC, Social and Fabric Committees, as well as musicians, servers, flower arrangers and others. There are too many to name individually but we have a committed band of volunteers working all round the year to ensure the sustainability of our corporate life.

I cannot end, of course, without expressing sincere and deepest thanks to all of my clergy colleagues without whom I would have been completely at sea sometimes. They have been an invaluable support and strength, especially Father Ray, who although himself not in the very best of health, remained unstinting in his approach, both to his priestly ministry and in the contribution he made. Thank you one and all and forgive me for any omissions I might have made or names that have gone unmentioned!

**Fr Brian T B Bell**

## THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

### Churchwardens' Report for the year ended 31<sup>st</sup> December 2024

At the time of writing, both myself and Cathy will, added together, have served 15 years as Churchwardens, far longer than we originally intended. Of course, as many will know, there are parishes where it has been difficult to find people who are willing to serve in this capacity. At the other end of this scale there are parishes where wardens are in office for significant periods of time. Taking our 16 years together it has been a privilege to serve Fr Brian and to support him as he works hard across our benefice with Saint Thomas's.

The greater part of our parish lies to the east of the railway line. As such our church building is away from the centre of gravity in the parish. We do however enjoy the finest church position in the town with excellent facilities including a modern hall and car parking. These have been used to advantage for many events reaching out to our community. We have the largest church building in West Kirby, which is both visible and distinctive.

As Christ's followers we are his workforce in our particular time and space. Our mission looks upward to our Lord and Saviour, looks outward into our community and looks inward as we support and care for each other. We are very blessed in having the ministry of no fewer than five Priests and here the words of the Sunday School chorus comes to mind, *'count your blessings, name them one by one'*. Ours is a congregation coming from many backgrounds ranging from Catholic to Evangelical, yet we join together in worship and song with one purpose, to enrich our spiritual well being.

We look outward into our community where great work has been done in the past year with many social and special events which have brought a variety of people into church yet there is still much to be done. West Kirby is a densely populated residential area. One only has to look at the crowds in Morrisons and Aldi and then ask, how many have been in church and how many have heard the gospel. Most of us have grown up in a world entirely different from the one which we now live in. A world devoid of social media where we all used to meet, make friends, speak to others and interact with other human beings. Now everything is virtual with an entire generation of young people called Generation Z who have never known anything different. Yet for our church to grow we need to connect with this world. Looking outwards in today's society is challenging indeed.

**THE PAROCHIAL CHURCH COUNCIL  
OF SAINT ANDREW, WEST KIRBY**

**Churchwardens' Report  
for the year ended 31<sup>st</sup> December 2024 (continued)**

We look inwards as we help and support each other. Everyone who has come to Saint Andrew's has been welcomed and made to feel part of our community. The church is the house of the Lord and so everyone's invited. Our services may be formal and very different to anything which a visitor may have experienced, so it is all the more important that we continue both to welcome and look after those who are within our care - this is at the very heart of our church fellowship.

From our 'exalted' positions right at the back of church every Sunday morning it is very encouraging to see the steady growth in our congregation. People of different backgrounds and walks of life are finding their spiritual home with us. Of course it is not just about numbers at Mass on Sundays and weekdays, important though that is. We have also been ably and willingly supported in our many special events, social, study groups, and in the Chapter of the Transfiguration. All this points toward a healthy and a vibrant spirituality within our church. May we continue to support our clergy and church officers as together we proclaim the news that Christ is risen indeed.

**Cathy Loveland and Paul Nelson**

# **THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY**

## **Report of the Electoral Roll Officer for the year ended 31<sup>st</sup> December 2024**

### **Background**

Every six years the Church of England requires each parish to prepare a new electoral roll. This means a new roll for 2025, involving members of rolls and new attendees to complete a standard roll form (form 1 in the Chester Diocese).

People whose names are on the roll are entitled to attend the Annual Parochial Church Meeting (APCM) and vote on issues there, and also become a PCC member officer of Saint Andrews. The roll is also important for St Andrews because the number of names on the roll supports the number of representatives allowed at the Diocese, and hence maintains Saint Andrew's influence on issues discussed at that higher church council (synod).

### **Preparing the new roll**

On the old roll (going back to 2019), there were 123 names for Saint Andrews. On an initial examination of this roll, some 37 people no longer attend or have passed away. However, since 2019, there are 23 new people variously worshipping Saint Andrews. On this basis the PCC provided the Electoral forms for 109 people but also to a few people who attend but whose name had not been on the roll before.

Also, churches are updating their records in accordance with the law on data protection<sup>1</sup>.

As a result, the PCC also asked people to complete a "Consent Form" which seeks their consent on how Saint Andrews communicates with them<sup>2</sup> and on what issues: notices, services and events in Saint Andrews and also the wider Diocese.

The Church Representation rules require that the names on the new roll be published in the church between 14 and 28 days before the APCM. Saint Andrew's APCM is on 27 April. This means publication between 30 March and 13 April.

### **New Roll**

By 1 April 2025, 95 electoral roll forms were returned to the roll officer, and then included in the new roll for publication according to the above timetable. However, the process is not fixed in stone. New names can be added for people who are either new worshippers in the future or existing ones who wish enter the roll. As a result, the number on the roll will change over time.

A further point is that for those who wish to receive the Notices via email, would they please renew their request to Cathy Loveland

Thank you to all those who have completed the forms or encouraged others to do so.

**Graham Stevens**

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<sup>1</sup> UK General Data Protection Regulations (UK GDPR) and the Data protection Act 2018.

<sup>2</sup> Communication by post, phone and email.

# THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

## PCC Treasurer's Report and Financial Review for the year ended 31<sup>st</sup> December 2024

This time last year, the financial review ended on quite a gloomy note. We were concerned about rising costs exhausting our reserves and the need for a significant increase in income if we were to continue our journey of faith and outreach to the local community and beyond. It was a huge challenge!

Now, as I report on the Church's accounts for 2024, I realise that I had no need to panic; as has been the case so often in the past, Saint Andrew's folk have risen to the challenge in a remarkable way to the extent that at the end of 2024, our reserves have risen, special funds increased and we are well-placed to be able to commit to some special projects which would have been out of the question last year.

Looking at the figures in a little more detail, our Financial Statement includes two versions of the Church's Accounts. The formal, statutory, accounts are set out on pages 14 to 21 and contain all the information – and there is a lot of it – we are required to report by the Charity Commission and the Financial Reporting Standards for Charities.

I believe that the information the PCC sees on a regular basis, set out on pages 22 to 26, is of more interest as it shows in detail our day to day running costs (page 22) and other major and one-off bills such as repairs (page 24). How we paid for all this is shown on pages 23 and 24, and everything is summarised on page 25.

Our day to day **expenditure** (page 22) increased by **7.4%** - rather less than expected - from £98,806 in 2023 to **£106,096** in 2024. The Parish Share, which is our contribution towards the cost of Ministry in the Church of England and our Diocese generally, and at Saint Andrew's in particular, increased from £53,818 in 2023 to **£64,043** in 2024. It is worth reflecting on this for a moment because in 2021, we paid a much reduced figure of £26,632 and in just three years have been able to increase our Share by 240% to the full amount. This is a huge achievement and, for me, one significant benefit is that we are no longer being subsidised by other parishes within the Diocese of Chester.

Set against this expenditure, **income** in 2024 (page 23) totalled **£110,942**, compared with £85,510 in 2023 – a remarkable increase of 30%. This is what has made 2024 into such a successful year. Practically every line on the accounts is showing a significant upturn; Offerings and Donations have increased by 33% thanks to many who give so generously – even sacrificially – each week and month. This also brings in more in Gift Aid. Generous giving in terms of time and money also applies to our fundraising activities, with the result that we doubled the amount raised from fairs, raffles and other events from £4,176 in 2023 to **£8,343** in 2024. Fundraising is the focus of these activities, but we should also keep in mind that it is one way we reach out to the local community who do seem willing to support us and respond positively to the welcome they receive.

## THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

### PCC Treasurer's Report and Financial Review for the year ended 31<sup>st</sup> December 2024 (continued)

Page 25 shows that on our ordinary day to day parish activities, we had a surplus of **£4,846** in 2024, compared to a deficit of **£13,296** in 2023. A magnificent result!

Page 24 sets out our non-routine day to day expenditure and income. We spent **£13,307** during the year on special items, such as £6,189 on heaters for the Lady Chapel and other electrical work in the Church and Hall, and £4,145, funded by special donations to refurbish the High Altar silverware. We have also received significant donations towards projects planned for 2025 – safety handrails for the Church, replacement of the old blue riddle curtains and frontal in the Lady Chapel, and large amounts of **£14,554** to the Hall Kitchen Appeal. We have also received donations of **£5,150** to start off a new Car Park Fund. In total, all these special donations came to **£37,592** and if we add them to our day-to day income in 2024, we had a staggering total of £148,534 given almost entirely by you, the congregation. **THANK YOU!**

Back to the **Summary** on page 25: this brings all our income and expenditure together and the middle of the page shows that we had an overall **surplus** in 2024 of **£29,131** compared with £3,095 in 2023. **Reserves** available to the PCC at the end of 2024 were **£69,763** but this figure includes £42,831 in special funds, leaving us with **£26,932** available for general purposes in 2025. These general reserves are essential so that we have an adequate margin against unexpected costs – more on this subject below!

#### Looking forward . . .

Such a good result for 2024 and a near break-even budget for 2025 meant that we could plan for some major projects in 2025. **BUT** towards the end of March, we had a heating breakdown in the Church following which the two Church boilers were condemned as unrepairable. One boiler cannot be used under any circumstances and the other, although operating, is barely producing any heat. They are oil-fired so there are all sorts of issues around net-zero which we are having to work through with the Diocese. Needless to say, getting some heat into the Church in time for Autumn is the absolute priority, but this is all going to be very expensive, and a considerable drain on our reserves. Please watch this space for updates, and, of course, donations would be most gratefully received.

The boiler problems mean that certain projects may well have to be put on temporary hold, but by no means abandoned. The Hall Kitchen refurbishment and much-needed Car Park resurfacing may have to be deferred, but some other projects have been committed and will continue including further re-leathering work on the organ, Church handrails, Lady Chapel riddle curtains and, of course, any work necessary on the roof. All the details are on page 26.

**THE PAROCHIAL CHURCH COUNCIL  
OF SAINT ANDREW, WEST KIRBY**

**PCC Treasurer's Report and Financial Review  
for the year ended 31<sup>st</sup> December 2024**

I am sorry to end such a positive report on rather a negative note, but that seems to be the burden carried by most Treasurers of my acquaintance – the good news always seems to be followed by a resounding **BUT!**

However, at Saint Andrew's, there are always reasons to be optimistic and every year we seem to be able to rise to new financial challenges. I am absolutely confident that 2025 will be no different.

**Graham Rodger**

## **SAINT ANDREW'S PARISH CHURCH, WEST KIRBY**

### **Independent Examiner's Report to the Members of the Parochial Church Council**

I report to the members of the Parochial Church Council, who are the Church's Trustees, on my examination of the accounts of Saint Andrew's, West Kirby for the year ended 31st December 2024, set out on pages 14 to 25.

#### **Respective Responsibilities of the Trustees and Independent Examiner**

The Church's Trustees are responsible for the preparation of the Accounts and consider 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;
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 145 (5)(b) of the 2011 Act);
- state whether particular matters have come to my attention. This report is made solely to the PCC members, as a body, in accordance with Section 145 of the Charities Act 2011.

#### **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 by an audit and consequently no opinion is given as to whether the Accounts present a 'true and fair view'; this report is limited to those matters set out in the statement below.

As the Trustees of Saint Andrew's, West Kirby you are responsible for the preparation of the Accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

#### **Independent Examiner's statement**

In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare Accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave 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.

**Antony Prytherch FCA**  
8 Dunraven Road  
West Kirby  
Wirral  
CH48 4DS

Date: 3<sup>rd</sup> April 2025

THE PAROCHIAL CHURCH COUNCIL OF ST ANDREW, WEST KIRBY

Statement of Financial Activities

for the year ended 31st December 2024

	Note	Unrestricted Funds £	Designated Funds £	2024 Restricted Funds £	Endowment Funds £	Total Funds £	2023 Total Funds £
<b>INCOME</b>							
Voluntary income	8.1	87,916	31,559	-	-	119,475	83,726
Activities for generating funds	8.2	9,060	-	-	-	9,060	5,412
Legacies		-	-	-	-	-	7,000
Investment income		1,106	607	-	-	1,713	1,336
Other income	8.3	18,286	-	-	-	18,286	16,884
<b>TOTAL INCOME</b>		<b>116,368</b>	<b>32,166</b>	<b>-</b>	<b>-</b>	<b>148,534</b>	<b>114,358</b>
<b>EXPENDITURE: Church Activities</b>	9	<b>114,778</b>	<b>4,625</b>	<b>-</b>	<b>-</b>	<b>119,403</b>	<b>111,263</b>
<b>NET INCOME</b>		<b>1,590</b>	<b>27,541</b>	<b>-</b>	<b>-</b>	<b>29,131</b>	<b>3,095</b>
Revaluation Gain on Investments		372	-	115	202	689	2,582
<b>NET MOVEMENT IN FUNDS</b>		<b>1,962</b>	<b>27,541</b>	<b>115</b>	<b>202</b>	<b>29,820</b>	<b>5,677</b>
<b>RECONCILIATION OF FUNDS</b>							
Total Funds brought forward at 1st January 2023		24,945	15,315	5,046	8,868	54,174	48,497
<b>TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER 2024</b>		<b>26,907</b>	<b>42,856</b>	<b>5,161</b>	<b>9,070</b>	<b>83,994</b>	<b>54,174</b>

The notes form part of these financial statements

**THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY  
BALANCE SHEET  
AS AT 31ST DECEMBER 2024**

		Actual	
	Note	2024 £	2023 £
<b>INVESTMENTS</b>			
CBF Fund	4	31,755	30,218
<b>TOTAL INVESTMENTS</b>		<b>31,755</b>	<b>30,218</b>
<b>CURRENT ASSETS</b>			
Debtors and Prepayments	5	2,765	2,941
Bank, CBF Deposit and Cash		52,861	35,518
<b>TOTAL CURRENT ASSETS</b>		<b>55,626</b>	<b>38,459</b>
<b>CURRENT LIABILITIES</b>			
Creditors and Accruals falling due within one year		3,387	4,045
Provision for Doubtful Debt (Hall letting)		-	458
Funding for Special Expenditure received in advance		-	10,000
<b>TOTAL CURRENT LIABILITIES</b>	6	<b>3,387</b>	<b>14,503</b>
<b>NET CURRENT ASSETS</b>		<b>52,239</b>	<b>23,956</b>
<b>NET ASSETS</b>		<b>83,994</b>	<b>54,174</b>
<b>CHURCH FUNDS</b>			
Unrestricted Income Funds	7	26,907	24,945
Designated Income Funds	7.1	42,856	15,315
Restricted Funds	7.2	5,161	5,046
Endowment Funds	7.3	9,070	8,868
<b>TOTAL FUNDS</b>		<b>83,994</b>	<b>54,174</b>

**On Behalf of the PCC:**

**Graham C Rodger FCA - Hon Treasurer**

**Approved by the PCC on 6th April 2025**

The notes form part of these financial statements

# THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

## Notes to the Financial Statements for the year ended 31<sup>st</sup> December 2024

### 1. Accounting Policies

#### 1.1 Accounting Convention

The accounts have been prepared in accordance with the Church Accounting Regulations 2006, and FRS 102 Statement of Recommended Practice applicable to charities. The Church is a Public Benefit Entity as defined by FRS 102.

The financial statements have been prepared using the accruals accounting method, and under the historical cost convention except for investment assets, which are shown at market value. Monetary amounts in these financial statements are rounded to the nearest £. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law and do not include the accounts of church groups that are informal gatherings of church members.

The PCC has taken advantage of the provisions in FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

#### 1.2 Fund accounting

*Endowment funds* are those where the capital must be retained either permanently or under the terms of the gift or bequest and are treated in the accounts in the same way as restricted funds. Income derived from the fund will be used as either restricted or unrestricted, again depending upon the terms of the gift or bequest.

*Restricted funds* are donations or bequests to be expended only on the restricted purposes intended by the donor. Unless specified by the donor, interest on these funds will be used as unrestricted income, while any revaluation surplus or deficit on the underlying investment will be applied to the fund balance.

*Designated funds* are general funds set aside at the discretion of the PCC for a specific future purpose, and any surplus or deficit will be moved to/taken from other general funds.

*Unrestricted funds* are available to spend on the PCC's general purposes.

#### 1.3 Income

Planned giving, collections, donations, fundraising proceeds, legacies and other income are recognised when received. Gift Aid tax refunds are recognised when applied for and income from Hall lettings when invoiced.

Fundraising proceeds and PCC income from funerals etc are accounted for after deducting any direct costs.

Dividends which are taken as shares are accounted for when added to the investment, and interest when due.

#### 1.4 Expenditure

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 Diocesan Parish Share is accounted for when paid and all expenditure is accounted for gross.

# THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

## Notes to the Financial Statements for the year ended 31<sup>st</sup> December 2024 (continued)

### 1.5 Fixed Assets

Consecrated and benefice property is not included in the accounts in accordance with section 10 (2) (a) and (c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church's inventory. For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently, no individual item has cost more than £1,000, so all such expenditure has been written off when incurred.

When capitalised, equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment costing £1,000 or less are written off when the asset is acquired.

Fixed asset investments are stated at market value at the balance sheet date and any unrealised gain or loss is taken to the Statement of Financial Activities.

### 1.6 Cash at bank and in hand

Cash at bank and in hand includes petty cash, the current account bank balance and any balances on deposit, all of which are available to the PCC on demand.

## 2. Related Party Transactions

There were no disclosable related party transactions during the year (2023: £ nil).

## 3. Taxation

The PCC benefits from various exemptions from taxation afforded by tax legislation, not least the Gift Aid provisions, and is not liable to Corporation Tax on income or gains falling within those exemptions. The PCC is not able to recover Value Added Tax except on certain expenditure under the Listed Places of Worship Grant Scheme; expenditure is recorded in the accounts inclusive of VAT.

## 4. Investment

### CBF Church of England Investment Fund – Income Shares

	<b>General Fund</b>	<b>Mawby Fund</b>	<b>Attwood Fund</b>	<b>2024 Total</b>	<b>2023 Total</b>
	£	£	£	£	£
Valuation as at 1st January 2024	16,304	5,046	8,868	30,218	26,825
Dividends taken as shares (unrestricted income)	848	-	-	848	811
Revaluation Surplus	372	115	202	689	2,582
<b>Valuation as at 31<sup>st</sup> December 2024</b>	<b>17,524</b>	<b>5,161</b>	<b>9,070</b>	<b>31,755</b>	<b>30,218</b>
				<b>2024</b>	<b>2023</b>
<b>5. Debtors and Prepayments: Amounts falling due within one year</b>				<b>£</b>	<b>£</b>
Prepayments				1,832	1,929
Other Debtors				933	1,012
				<b>2,765</b>	<b>2,941</b>

## THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

### Notes to the Financial Statements for the year ended 31<sup>st</sup> December 2024 (continued)

	2024 £	2023 £
<b>6. Current Liabilities:</b>		
Creditors: Amounts falling due within one year – Accruals:	3,387	4,045
Provision for outstanding Hall hire invoices dating back to 2021, repaid in 2024.	-	458
Donations received in respect of special projects due to be carried out in 2024	-	10,000
	<b>3,387</b>	<b>14,503</b>

### 7. Church Funds

	Balance 1/1/24 £	Income £	Expenditure £	Market Val. Adjustment £	Balance 31/12/24 £
<b>General Unrestricted Funds</b>	<b>24,945</b>	<b>116,368</b>	<b>114,778</b>	<b>372</b>	<b>26,907</b>
<b>Designated Funds</b>					
• Kitchen	13,765	14,554	-	-	28,319
• Altar	1,550	3,337	4,145	-	742
• Church Handrails	-	6,000	480	-	5,520
• Lady Chapel Curtains and Altar Frontal	-	3,125	-	-	3,125
• Car Park	-	5,150	-	-	5,150
<b>Total Designated Funds</b>	<b>15,315</b>	<b>32,166</b>	<b>4,625</b>	<b>-</b>	<b>42,856</b>
<b>Restricted Funds:</b>					
<b>Mawby Memorial</b>	<b>5,046</b>	<b>-</b>	<b>-</b>	<b>115</b>	<b>5,161</b>
<b>Endowment Funds:</b>					
<b>Attwood Memorial</b>	<b>8,868</b>	<b>-</b>	<b>-</b>	<b>202</b>	<b>9,070</b>
<b>TOTAL FUNDS</b>	<b>54,174</b>	<b>148,534</b>	<b>119,403</b>	<b>689</b>	<b>83,994</b>

## THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

### Notes to the Financial Statements for the year ended 31<sup>st</sup> December 2024 (continued)

**7.1 Designated funds** have been established since 2021 to hold donations and other income set aside by the PCC for specific purposes and special projects.

- The **Kitchen Fund** was launched towards the end of 2023 to pay for the refurbishment of the Hall kitchen, estimated to cost around £63,000. By the end of 2024, **£28,319** (2023: £13,765) - almost half of the target - had been raised; fundraising will continue in 2025 with the aim of carrying out the work in the summer.
- The **Car Park Fund** was established towards the end of 2024 to hold funds raised towards the much-needed resurfacing of the Church car park. At the end of the year, donations totalling **£5,150** (2023: £ nil) had been received towards the cost, estimated to be in the region of £25,000.
- Two other funds have been established during the financial year. One is to cover the cost (around £14,000) of **safety handrails in the Church** and at the year end contained **£5,520** (2023 £nil). The other fund is to pay for **new curtains and an Altar Frontal in the Lady Chapel**, estimated to cost around £6,000. At the year end, this fund contained **£3,125** (2023: £ nil).
- **The Altar Fund** provides a resource for special expenditure on items used at the Altar - permanent (such as Crucifixes and candlesticks) and semi-permanent (such as Altar cloths, vestments, etc). Early in the financial year the High Altar candlesticks and Crucifix were refurbished at a total cost of £3,990, fully funded by donations. At the year end, after some other minor income and expenditure, the balance in the fund was **£742** (2023: £1,550).

### 7.2 Restricted Funds

**The Mawby Memorial Fund**, invested in the CBF Investment Fund and standing at **£5,161** at the year end (2023: £5,046) is a restricted fund set up many years ago to fund expenditure on the Lady Chapel.

Movements in the value of the underlying investment are taken into/deducted from the Fund, while dividends received are treated as unrestricted general church income.

### 7.3 Endowment Funds

**The Attwood Memorial Fund** was set up with a legacy of £19,169.13 from the Estate of Bob Attwood, who died on 22<sup>nd</sup> May 2020. Under the terms of the bequest, £10,000 was spent on a memorial for Bob and his brother John (new chairs for the Church), and under the terms of the Will, the remaining balance has to be held in trust until 22<sup>nd</sup> May 2041, when it can be taken into unrestricted general funds. Dividends received from the underlying investment are treated as unrestricted general income, but the terms of the bequest do not specify how any movements in the capital value of any underlying investment are to be dealt with. The PCC resolved, in line with the Mawby Memorial Fund, that any such movements are to be reflected in the fund value at the end of each financial year; and as at 31<sup>st</sup> December 2024, the fund was valued at **£9,070** (2023: £8,868).

## THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

Notes to the Financial Statements  
for the year ended 31<sup>st</sup> December 2024 (continued)

### 8. Income

#### 8.1 Voluntary Income

	----- Unrestricted Funds £	----- Designated Funds £	2024 Restricted Funds £	----- Endowment Funds £	----- Total £	2023 Total £
<b>Regular Giving</b>	41,401	-	-	-	41,401	36,179
<b>Cash Collections</b>	4,475	-	-	-	4,475	5,074
<b>Donations</b>						
• General	18,251	-	-	-	18,251	2,913
• Sp. Projects	5,426	-	-	-	5,426	10,754
• Use of Church	200	-	-	-	200	570
• Car Park	-	5,150	-	-	5,150	768
• Altar Fund	-	3,337	-	-	3,337	2,336
• Kitchen Fund	-	13,947	-	-	13,947	6,500
• Church handrails	-	6,000	-	-	6,000	-
• Lady Chapel Curtains and Frontal	-	3,125	-	-	3,125	-
• Chair Fund	-	-	-	-	-	1,998
<b>Total Donations</b>	23,877	31,559	-	-	55,436	25,839
<b>Gift Aid</b>	18,163	-	-	-	18,163	16,634
<b>TOTAL</b>	87,916	31,559	-	-	119,475	83,726

#### 8.2 Activities for Generating Funds

	----- Unrestricted Funds £	----- Designated Funds £	2024 Restricted Funds £	----- Endowment Funds £	----- Total £	2023 Total £
<b>Fairs, Raffles and Other Fundraisers</b>	8,343	-	-	-	8,343	4,176
<b>Piety Stall, Candles and Sunday Refreshments</b>	717	-	-	-	717	1,236
<b>TOTAL</b>	9,060	-	-	-	9,060	5,412

## THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

Notes to the Financial Statements  
for the year ended 31<sup>st</sup> December 2024 (continued)

### 8.3 Other Income

	Unrestricted Funds	Designated Funds	2024 Restricted Funds	Endowment Funds	Total	2023 Total
	£	£		£	£	£
Hall Lettings	17,700	-	-	-	17,700	14,949
Fees and Other PCC Income	586	-	-	-	586	321
Grants Received	-	-	-	-	-	1,614
<b>TOTAL</b>	<b>18,286</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>18,286</b>	<b>16,884</b>

### 9. Expenditure: Church Activities

	Unrestricted Funds	Designated Funds	2024 Restricted Funds	Endowment Funds	Total	2023 Total
	£	£	£	£	£	£
Parish Share	64,043	-	-	-	64,043	53,818
Ministry and Worship	13,691	-	-	-	13,691	14,680
Church and Hall Running Costs	16,283	-	-	-	16,283	20,543
<b>Admin. Expenses</b>						
• Insurance	7,731	-	-	-	7,731	6,082
• Other	4,348	-	-	-	4,348	3,683
<b>Total</b>	<b>12,079</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,079</b>	<b>9,765</b>
<b>Exceptional Expenses</b>						
• Organ Restoration	-	-	-	-	-	4,700
• Conifer Removal	800	-	-	-	800	4,500
• Roof Repairs	1,693	-	-	-	1,693	1,554
• Altar Fund Expenditure	-	4,145	-	-	4,145	1,658
• Heating and other electrical work	6,189	-	-	-	6,189	-
• Church handrails	-	480	-	-	480	-
• New Church Chairs	-	-	-	-	-	45
<b>Total</b>	<b>8,682</b>	<b>4,625</b>	<b>-</b>	<b>-</b>	<b>13,307</b>	<b>12,457</b>
<b>TOTAL EXPENDITURE</b>	<b>114,778</b>	<b>4,625</b>	<b>-</b>	<b>-</b>	<b>119,403</b>	<b>111,263</b>

**THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY  
INCOME AND EXPENDITURE - UNRESTRICTED AND DESIGNATED FUNDS  
FOR THE THREE YEARS TO 31ST DECEMBER 2025**

**EXPENDITURE - NORMAL PARISH ACTIVITIES**

	Actual		Outline Budget
	31/12/23	31/12/24	31/12/25
	£	£	£
<b>Parish Share</b>	<b>53,818</b>	<b>64,043</b>	<b>65,964</b>
<b>Ministry and Worship</b>			
- Vicarage	3,007	1,564	2,000
- Clergy Expenses	3,636	3,973	5,260
- Music	4,052	4,362	4,500
- Sacristy and Other Worship Expenses	2,096	2,965	2,800
- Internet Costs - Streaming of Services	554	459	500
- Parish Development	169	-	1,250
- Hospitality	877	368	400
- Charities (Net)	289	-	300
	<b>14,680</b>	<b>13,691</b>	<b>17,010</b>
<b>Church</b>			
- Heating, Lighting and Water	4,121	4,545	4,600
- Repairs and Renewals	2,678	1,453	2,000
- Cleaning	-	-	-
- Grounds Maintenance	1,828	1,451	2,000
	<b>8,627</b>	<b>7,449</b>	<b>8,600</b>
<b>Hall</b>			
- Heating, Lighting and Water	7,313	5,239	6,623
- Repairs and Renewals	1,658	561	1,500
- Cleaning	2,424	2,452	2,700
- Washroom Supplies	521	582	600
	<b>11,916</b>	<b>8,834</b>	<b>11,423</b>
<b>Administration and General Expenses</b>			
- Insurance	6,082	7,731	8,500
- Copier Costs and Stationery	2,388	3,237	3,000
- Bank Charges	316	428	450
- Subscriptions	573	659	700
- PCC Expenditure	400	24	100
- General Expenses	6	-	-
	<b>9,765</b>	<b>12,079</b>	<b>12,750</b>
<b>TOTAL EXPENDITURE</b>	<b>98,806</b>	<b>106,096</b>	<b>115,747</b>

**THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY  
INCOME AND EXPENDITURE - UNRESTRICTED AND DESIGNATED FUNDS  
FOR THE THREE YEARS TO 31ST DECEMBER 2025**

**INCOME - NORMAL PARISH ACTIVITIES**

	Actual		Outline
	31/12/23	31/12/24	Budget
	£	£	£
<b>Offerings and Donations</b>			
- Regular Giving	36,179	41,401	45,000
- Cash Collections	5,074	4,475	5,000
- Donations			
• General	2,913	18,251	10,000
• Use of Church	570	200	200
• Hospitality	768	-	-
- Gift Aid Tax Refund	16,634	18,163	19,000
	<b>62,138</b>	<b>82,490</b>	<b>79,200</b>
<b>Fundraising</b>			
- Summer Fair	-	901	9,000
- Summer and Winter Raffles	1,684	2,496	
- Winter Fair	1,435	1,951	
- Car Boot and Table Sales	-	1,797	
- Other Fundraising	1,057	1,198	
	<b>4,176</b>	<b>8,343</b>	<b>9,000</b>
<b>Hall Lettings</b>	<b>14,949</b>	<b>17,700</b>	<b>18,500</b>
<b>Other Income</b>			
- Grants Received	1,614	-	-
- Funerals and Other PCC Income	321	586	750
- Piety Stall , Candles and Sunday Refreshments	1,236	717	800
- Dividends and Bank Interest	1,076	1,106	1,000
	<b>4,247</b>	<b>2,409</b>	<b>2,550</b>
<b>TOTAL INCOME</b>	<b>85,510</b>	<b>110,942</b>	<b>109,250</b>

THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY  
 INCOME AND EXPENDITURE - UNRESTRICTED AND DESIGNATED FUNDS  
 FOR THE TWO YEARS TO 31ST DECEMBER 2024

SPECIAL INCOME AND EXPENDITURE

	Actual	
	31/12/23	31/12/24
	£	£
<b>INCOME</b>		
<b>Donations towards projects completed or in progress:</b>		
• Altar Fund: <i>donations towards High Altar silverware refurbishment</i>	2,336	3,337
• Donations towards other 2024 projects	10,754	5,426
• Church Handrails ( <i>donation from 2023</i> )	-	6,000
• Church Chair Appeal	1,998	-
<b>Donations towards projects not yet started</b>		
• Kitchen Fund:		
- Legacies	7,000	-
- Donations and Interest	6,760	14,554
• Car Park	-	5,150
• Lady Chapel curtains and frontal	-	3,125
<b>TOTAL INCOME</b>	<b>28,848</b>	<b>37,592</b>
<b>EXPENDITURE</b>		
<b>Projects completed or in progress</b>		
• High Altar silverware and statue plinths	1,658	4,145
• Heating and Other Electrical Work:		
- <i>Lady Chapel/Church</i>	-	4,766
- <i>Church Hall</i>	-	1,423
• Roof Repairs	1,554	1,693
• Conifer Removal	4,500	800
• Church Handrails - ( <i>2024: Architect's Fees</i> )	-	480
• Lady Chapel curtains and frontal	-	-
• Organ Restoration	4,700	-
• Church Chairs	45	-
<b>TOTAL EXPENDITURE</b>	<b>12,457</b>	<b>13,307</b>

**THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY  
SPECIAL EXPENDITURE AND FUNDING  
2025 BUDGET**

<b>Project</b>	<b>Budget Cost</b>	<b>Funds in Hand 1/1/25</b>	<b>Funds Received/ Expected 2025</b>	<b>Shortfall to be raised</b>	<b>NOTES</b>
	£	£	£	£	
<b>2025 Projects</b>					
Replacement of Church Boilers	20,000	-	2,000	18,000	This cost is for 2 replacement oil fired boilers. Final cost depends on solution and may be considerably more.
Church Handrails	13,967	5,520	-	8,447	Grant applications submitted/in progress
Lady Chapel Curtains and Frontal	6,000	3,125	2,875	-	Additional funds from Mawby Memorial Fund or donations.
Organ Renovation	11,032	-	11,032	-	Work in hand; £7,500 donated; balance promised.
Church Roof	3,000	-	-	3,000	From General Fund
Hall Roof	2,000	-	-	2,000	From General Fund
Church Sound System	1,638	-	-	1,638	Work complete - funds from General Fund
<b>TOTAL</b>	<b>57,637</b>	<b>8,645</b>	<b>15,907</b>	<b>33,085</b>	
<b>Projects deferred to 2026</b>					
Hall Kitchen	62,557	28,319	5,125	29,113	Grant applications to be submitted
Car Park	25,000	5,150	110	19,740	Grant applications to be submitted
<b>TOTAL</b>	<b>87,557</b>	<b>33,469</b>	<b>5,235</b>	<b>48,853</b>	

(Updated 11/4/25)

THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY  
 INCOME AND EXPENDITURE - UNRESTRICTED AND DESIGNATED FUNDS  
 FOR THE THREE YEARS TO 31ST DECEMBER 2025

SUMMARY

	Actual		Outline Budget
	31/12/23	31/12/24	31/12/25
	£	£	£
<b>NORMAL PARISH ACTIVITIES</b>			
Total Income	85,510	110,942	109,250
Total Expenditure	98,806	106,096	115,747
<b>SURPLUS/DEFICIT FOR THE YEAR ON NORMAL PARISH ACTIVITIES</b>	<b>13,296</b>	<b>4,846</b>	<b>6,497</b>
<b>SPECIAL INCOME AND EXPENDITURE</b>			
Total Income	28,848	37,592	21,142
Total Expenditure	12,457	13,307	57,637
<b>SURPLUS/DEFICIT FOR THE YEAR ON SPECIAL INCOME AND EXPENDITURE</b>	<b>16,391</b>	<b>24,285</b>	<b>36,495</b>
<b>TOTAL SURPLUS/DEFICIT FOR THE YEAR</b>	<b>3,095</b>	<b>29,131</b>	<b>42,992</b>
Revaluation gain on Unrestricted Investments	1,376	372	-
<b>Movement in Unrestricted and Designated Funds for the Year</b>	<b>4,471</b>	<b>29,503</b>	<b>42,992</b>
Unrestricted and Designated Funds brought forward 1st January	35,789	40,260	69,763
<b>Unrestricted and Designated Funds carried forward 31st December</b>	<b>40,260</b>	<b>69,763</b>	<b>26,771</b>
<b>Made up of:</b>			
- General Fund	24,945	26,907	12,675
- Altar Fund	1,550	742	742
- Kitchen Fund	13,765	28,319	33,444
- Church Handrails	-	5,520	-
- Car Park Fund	-	5,150	5,260
- Lady Chapel curtains and frontal	-	3,125	-
	<b>40,260</b>	<b>69,763</b>	<b>26,771</b>