

The Parish of Saint Andrew West Kirby

*Annual Report
and Financial Statements
for the year ended
31st December 2024*



Registered Charity Number: 1204126

THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

Annual Report for the year ended 31st December 2024

Contents

	Page
Parish Information	2
Members of the Parochial Church Council	3
Vicar's Report	4
Churchwardens' Report	7
Electoral Roll Officer's Report	9
PCC Treasurer's Report	10
Independent Examiner's Report	13
Statement of Financial Activities	14
Balance Sheet	15
Notes to the Financial Statements	16
Detailed Accounts for 2024 and Budget for 2025:	22 - 26
Expenditure	22
Income	23
Special Income and Expenditure	24
Summary	25
Special Expenditure and Funding – Budget 2025	26

THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

Parish Information as at 31st 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 27th 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 1st 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 31st 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 31st 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 31st 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 31st 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 31st 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 31st 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 protection¹.

As a result, the PCC also asked people to complete a "Consent Form" which seeks their consent on how Saint Andrews communicates with them² 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

¹ UK General Data Protection Regulations (UK GDPR) and the Data protection Act 2018.

² 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 31st 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 31st 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 31st 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: 3rd 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 £
INCOME							
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
TOTAL INCOME		116,368	32,166	-	-	148,534	114,358
EXPENDITURE: Church Activities	9	114,778	4,625	-	-	119,403	111,263
NET INCOME		1,590	27,541	-	-	29,131	3,095
Revaluation Gain on Investments		372	-	115	202	689	2,582
NET MOVEMENT IN FUNDS		1,962	27,541	115	202	29,820	5,677
RECONCILIATION OF FUNDS							
Total Funds brought forward at 1st January 2023		24,945	15,315	5,046	8,868	54,174	48,497
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER 2024		26,907	42,856	5,161	9,070	83,994	54,174

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 £
INVESTMENTS			
CBF Fund	4	31,755	30,218
TOTAL INVESTMENTS		31,755	30,218
CURRENT ASSETS			
Debtors and Prepayments	5	2,765	2,941
Bank, CBF Deposit and Cash		52,861	35,518
TOTAL CURRENT ASSETS		55,626	38,459
CURRENT LIABILITIES			
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
TOTAL CURRENT LIABILITIES	6	3,387	14,503
NET CURRENT ASSETS		52,239	23,956
NET ASSETS		83,994	54,174
CHURCH FUNDS			
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
TOTAL FUNDS		83,994	54,174

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 31st 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 31st 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

	General Fund	Mawby Fund	Attwood Fund	2024 Total	2023 Total
	£	£	£	£	£
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
Valuation as at 31st December 2024	17,524	5,161	9,070	31,755	30,218
				2024	2023
5. Debtors and Prepayments: Amounts falling due within one year				£	£
Prepayments				1,832	1,929
Other Debtors				933	1,012
				2,765	2,941

THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

Notes to the Financial Statements for the year ended 31st December 2024 (continued)

	2024 £	2023 £
6. Current Liabilities:		
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
	3,387	14,503

7. Church Funds

	Balance 1/1/24 £	Income £	Expenditure £	Market Val. Adjustment £	Balance 31/12/24 £
General Unrestricted Funds	24,945	116,368	114,778	372	26,907
Designated Funds					
• 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
Total Designated Funds	15,315	32,166	4,625	-	42,856
Restricted Funds:					
Mawby Memorial	5,046	-	-	115	5,161
Endowment Funds:					
Attwood Memorial	8,868	-	-	202	9,070
TOTAL FUNDS	54,174	148,534	119,403	689	83,994

THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

Notes to the Financial Statements for the year ended 31st 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 22nd 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 22nd 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 31st 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 31st December 2024 (continued)

8. Income

8.1 Voluntary Income

	Unrestricted Funds	Designated Funds	2024 Restricted Funds	Endowment Funds	Total	2023 Total
	£	£	£	£	£	£
Regular Giving	41,401	-	-	-	41,401	36,179
Cash Collections	4,475	-	-	-	4,475	5,074
Donations						
• 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
Total Donations	23,877	31,559	-	-	55,436	25,839
Gift Aid	18,163	-	-	-	18,163	16,634
TOTAL	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
	£	£	£	£	£	£
Fairs, Raffles and Other Fundraisers	8,343	-	-	-	8,343	4,176
Piety Stall, Candles and Sunday Refreshments	717	-	-	-	717	1,236
TOTAL	9,060	-	-	-	9,060	5,412

THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

Notes to the Financial Statements for the year ended 31st 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
TOTAL	18,286	-	-	-	18,286	16,884

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
Admin. Expenses						
• Insurance	7,731	-	-	-	7,731	6,082
• Other	4,348	-	-	-	4,348	3,683
Total	12,079	-	-	-	12,079	9,765
Exceptional Expenses						
• 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
Total	8,682	4,625	-	-	13,307	12,457
TOTAL EXPENDITURE	114,778	4,625	-	-	119,403	111,263

**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
	£	£	£
Parish Share	53,818	64,043	65,964
Ministry and Worship			
- 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
	14,680	13,691	17,010
Church			
- 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
	8,627	7,449	8,600
Hall			
- 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
	11,916	8,834	11,423
Administration and General Expenses			
- 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	-	-
	9,765	12,079	12,750
TOTAL EXPENDITURE	98,806	106,096	115,747

**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 Budget
	31/12/23	31/12/24	31/12/25
	£	£	£
Offerings and Donations			
- 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
	62,138	82,490	79,200
Fundraising			
- Summer Fair	-	901	}
- 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	
	4,176	8,343	9,000
Hall Lettings	14,949	17,700	18,500
Other Income			
- 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
	4,247	2,409	2,550
TOTAL INCOME	85,510	110,942	109,250

**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
	£	£
INCOME		
Donations towards projects completed or in progress:		
• 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	-
Donations towards projects not yet started		
• Kitchen Fund:		
- Legacies	7,000	-
- Donations and Interest	6,760	14,554
• Car Park	-	5,150
• Lady Chapel curtains and frontal	-	3,125
TOTAL INCOME	28,848	37,592
EXPENDITURE		
Projects completed or in progress		
• 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	-
TOTAL EXPENDITURE	12,457	13,307

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

Project	Budget Cost	Funds in Hand 1/1/25	Funds Received / Expected 2025	Shortfall to be raised	NOTES
	£	£	£	£	
2025 Projects					
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
TOTAL	57,637	8,645	15,907	33,085	
Projects deferred to 2026					
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
TOTAL	87,557	33,469	5,235	48,853	

(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
	£	£	£
NORMAL PARISH ACTIVITIES			
Total Income	85,510	110,942	109,250
Total Expenditure	98,806	106,096	115,747
SURPLUS/DEFICIT FOR THE YEAR ON NORMAL PARISH ACTIVITIES	13,296	4,846	6,497
SPECIAL INCOME AND EXPENDITURE			
Total Income	28,848	37,592	21,142
Total Expenditure	12,457	13,307	57,637
SURPLUS/DEFICIT FOR THE YEAR ON SPECIAL INCOME AND EXPENDITURE	16,391	24,285	36,495
TOTAL SURPLUS/DEFICIT FOR THE YEAR	3,095	29,131	42,992
Revaluation gain on Unrestricted Investments	1,376	372	-
Movement in Unrestricted and Designated Funds for the Year	4,471	29,503	42,992
Unrestricted and Designated Funds brought forward 1st January	35,789	40,260	69,763
Unrestricted and Designated Funds carried forward 31st December	40,260	69,763	26,771
Made up of:			
- 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	-
	40,260	69,763	26,771