

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
31st December 2025*



Registered Charity Number: 1204126

THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

Annual Report for the year ended 31st December 2025

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THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

Parish Information as at 31st 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 12th 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 1st 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 31st 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

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Vicar's Report for the year ended 31st 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 11th 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 31st 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 31st 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 31st 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 31st 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 31st 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 31st December 2025 (continued)**

- Please support the many and varied fundraising events planned for this year, particularly the Summer Festival and Raffle on 4th July and the Winter Fair and Raffle on 21st 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

19th 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 £
INCOME							
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
TOTAL INCOME		121,463	66,766	-	-	188,229	148,534
EXPENDITURE: Church Activities	9	147,877	23,037	-	-	170,914	119,403
NET INCOME		26,414	43,729	-	-	17,315	29,131
Revaluation Gain/Loss on Investments		712	-	210	369	1,291	689
NET MOVEMENT IN FUNDS		27,126	43,729	210	369	16,024	29,820
RECONCILIATION OF FUNDS							
Total Funds brought forward at 1st January 2025		26,907	42,856	5,161	9,070	83,994	54,174
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER 2025		219	86,585	4,951	8,701	100,018	83,994

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 £
INVESTMENTS			
CBF Fund	4	31,755	31,356
TOTAL INVESTMENTS		31,755	31,356
CURRENT ASSETS			
Debtors and Prepayments	5	2,765	3,855
Bank, CBF Deposit and Cash		52,861	67,402
TOTAL CURRENT ASSETS		55,626	71,257
CURRENT LIABILITIES			
Creditors and Accruals falling due within one year		3,387	2,595
TOTAL CURRENT LIABILITIES	6	3,387	2,595
NET CURRENT ASSETS		52,239	68,662
NET ASSETS		83,994	100,018
CHURCH FUNDS			
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
TOTAL FUNDS		83,994	100,018

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 31st 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 31st 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
Valuation as at 31st December 2025	17,704	4,951	8,701	31,356	31,755

THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

Notes to the Financial Statements for the year ended 31st December 2025 (continued)

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

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

7. Church Funds

	Balance 1/1/25 £	Income £	Expenditure £	Market Val. Adjustment £	Balance 31/12/25 £
General Unrestricted Funds	26,907	121,463	147,877	712	219
Designated Funds					
• 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
Total Designated Funds	42,856	66,766	23,037	-	86,585
Restricted Funds:					
Mawby Memorial	5,161	-	-	210	4,951
Endowment Funds:					
Attwood Memorial	9,070	-	-	369	8,701
TOTAL FUNDS	83,994	188,229	170,914	1,291	100,018

THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

Notes to the Financial Statements for the year ended 31st 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 22nd May 2020. Under the terms of the bequest, it is 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, 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 31st 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 31st December 2025 (continued)

8. Income

8.1 Voluntary Income

	Unrestricted Funds	Designated Funds	2025 Restricted Funds	Endowment Funds	Total	2024 Total
	£	£	£	£	£	£
Regular Giving	43,346	-	-	-	43,346	41,401
Cash and Contactless Collections	5,999	-	-	-	5,999	4,475
Donations						
• 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	-
Total Donations	28,306	46,450	-	-	74,756	55,436
Gift Aid	13,650	11,555	-	-	25,205	18,163
TOTAL	91,301	58,005	-	-	149,306	119,475

THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

Notes to the Financial Statements for the year ended 31st 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
TOTAL	8,792	-	-	-	8,792	9,060

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	-
TOTAL	20,670	7,600	-	-	28,270	18,286

THE PAROCHIAL CHURCH COUNCIL OF SAINT ANDREW, WEST KIRBY

Notes to the Financial Statements for the year ended 31st 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
Admin. Expenses						
• Insurance	7,917	-	-	-	7,917	7,731
• Other	3,740	-	-	-	3,740	4,348
Total	11,657	-	-	-	11,657	12,079
Exceptional Expenses						
• 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
Total	35,375	22,805			58,180	13,307
TOTAL EXPENDITURE	147,877	23,037	-	-	170,914	119,403