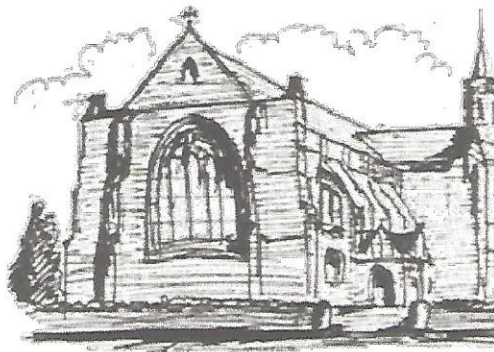


Diocese of Liverpool

**The Parochial Church Council of  
the Ecclesiastical Parish of  
Great Crosby Saint Faith**



**ANNUAL REPORT**

**for the year ended  
31 December 2019**

**St Faith's Church Great Crosby is a Registered Charity No. 1134518**

## Reference and Administrative Information

The Parochial Church Council of the Ecclesiastical Parish of Great Crosby St Faith is a charity registered with the Charity Commission for England and Wales. Charity Registration number: 1134518

St Faith's Parish Church is situated on the corner of Kingsway and Crosby Road North, Liverpool L22 4QQ and its Church Hall is located on Milton Road, Waterloo, Liverpool, L22 4RE. It is part of the Diocese of Liverpool in the Church of England. The correspondence address is: The Vicarage, Milton Road, Waterloo, Liverpool, L22 4RE.

Website: <http://www.stfaithsgreatcrosby.org.uk>

For the period 1<sup>st</sup> January 2019 until the date this report was approved, the following served as members of the PCC:

<b><i>Priest-in-Charge</i></b>	Fr. John Reed ( <i>Chair of the PCC</i> )
<b><i>Church Wardens</i></b>	Mrs. Brenda Cottarel ( <i>from APM 2016</i> ) Mr. Gareth Griffiths ( <i>from 10/6/2018</i> ) ( <i>Joint Lay Chairs of the PCC</i> )
<b><i>Reader Representative</i></b>	Miss Paula O'Shaughnessy
<b><i>Deanery Synod Representatives</i></b>	Mr. Peter Garner ( <i>re-elected at APCM 2014</i> ) Mr. Gareth Griffiths ( <i>from APCM 2014</i> )
<b><i>Elected Members</i></b>	Mr. Bill Dagnall ( <i>to APCM 2019</i> ) Mrs. Irene Taylor ( <i>to APCM 2019</i> ) Ms. Jackie Williams ( <i>to APCM 2019</i> )
<b><i>To retire 2020</i></b>	Miss Mari Griffiths Mr. Richard Woodley Mr. David Jones ( <i>Treasurer</i> )
<b><i>To retire 2021</i></b>	Ms. Lillie Wilmot Mr. Rick Walker Mrs. Fiona Whalley
<b><i>To retire 2022</i></b>	Mr. Kevin Mulholland Mrs. Vivienne Shillitoe Mrs. Rosie Walker
<b><i>Co-opted Members:</i></b>	Fr. Dennis Smith Mrs. Eunice Little ( <i>PCC Secretary</i> ) Mrs. Christine Spence ( <i>Deputy Warden</i> ) Ms. Corinne Hedgecock ( <i>Deputy Warden</i> ) Ms. Helen Kibbey ( <i>Parish Safeguarding Officer</i> )

The Liverpool Diocesan Board of Finance acted as Custodian Trustee for the inalienable property of the Church.

**Bankers:** TSB plc, 101 South Road, Waterloo, Liverpool, L22 0LS

**Independent Examiner:** Mr Raymond Bissex FCA, St. Mary's Annexe, 32 Brooklands Avenue, Waterloo, Liverpool, L22 3XZ.

**Architect:** Robbie Bell, Saunders Bell, Sherwood Road, Crosby, L23 7UF

Day-to-day management control of the Church is exercised by the Incumbent, Fr. John Reed, and the Churchwardens, Brenda Cottarel and Gareth Griffiths.

## **Structure, Management and Governance**

The PCC of Great Crosby St Faith is a body corporate and operates under the *Parochial Church Councils (Powers) Measure 1956* and *Church Representation Rules (2011)*

The method of appointment of PCC members is set out in the Church Representation Rules. All church members are encouraged to register on the Electoral Roll and stand for election to the PCC.

**From the APCM 2019, the PCC operated the following sub-committees:**

**Standing Committee:** Fr. John Reed (Chairman), Mr. Gareth Griffiths (Warden and PCC Joint Lay Vice Chair), Mrs Brenda Cottarel (Warden and PCC Joint Lay Vice Chair), Mr. David Jones (PCC Treasurer), Mrs. Eunice Little (PCC Secretary), Mr. Rick Walker, Fr. Dennis Smith, Mr Richard Woodley.

**Finance & Stewardship Committee:** Mr David Jones (Treasurer) (Chairman), Fr. John Reed, Mrs Brenda Cottarel, Mr Gareth Griffiths, Mr Rick Walker, Mr Peter Garner.

**Fabric Committee:** Mr Rick Walker (Chairman), Fr. John Reed, Mrs Brenda Cottarel, Mr Gareth Griffiths, Fr. Dennis Smith.

**Planning & Communications Committee:** Fr. John Reed (Chairman), Mrs Brenda Cottarel, Mr Gareth Griffiths, Mr David Jones, Mrs Rosie Walker, Mr Robert Woods.

**Church Hall Committee:** Fr. John Reed, Mrs Brenda Cottarel, Mr Gareth Griffiths, Mrs Christine Spence, Ms Corinne Hedgecock.

**Catering Team:** Mrs Rosie Walker (Team Leader), Mrs Audrey Dawson, Mrs Mary Crooke, Mrs Christine Spence, Mrs Eunice Little, Mrs Irene Taylor, Mrs Irene Salisbury, Mrs Eileen Matthews, Mrs Fiona Whalley.

**Worship Committee:** Fr. John Reed (Chairman), Fr. Dennis Smith, Rev'd. Denise McDougall, Mrs. Brenda Cottarel, Mr. Gareth Griffiths, Mr. David Jones, Mr. Robert Woods, Mrs. Irene Taylor.

PCC members receive information on trustee responsibilities, basic health and safety, risk management and safeguarding procedures.

## **Aims and Purposes**

St Faith's Parochial Church Council (PCC) has the responsibility of co-operating with the Priest-in-Charge, the Reverend John Reed, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.



The PCC is also specifically responsible for the maintenance of the Parish Church of St Faith, located on the corner of Kingsway and Crosby Road North, Liverpool, L22 4QQ and its Church Hall, located on Milton Road, Liverpool, L22 4RE.

## **Objectives and Activities**

The general functions of PCCs are stated within section 2 of the Parochial Church Councils (Powers) Measure 1956.

The PCC is committed to enabling as many people as possible to worship at the Parish Church and to become part of the community of faith at St Faith's. The PCC maintains an overview of worship in the Parish and discusses how our services can involve the many groups that live within our parish.

Our worship puts faith into practice through prayer and scripture, music and sacrament.

### **Statement of Public Benefit**

When planning the activities for the year, the PCC have considered the Charity Commission's guidance on public benefit, and in particular, the specific guidance for charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and Prayer; regular public worship that is open to all, and the provision of sacred space for personal prayer and contemplation
- Enabling people to learn about the Gospel and develop their knowledge of, and trust in, God the Father, the Son and the Holy Spirit through sermons, courses and small groups.
- Provision of pastoral care for people living in the parish and for members of the congregation, including visiting the sick, housebound and bereaved
- Mission and outreach work
- Taking of religious assemblies in schools.
- Promotion of Christianity through the staging of events and meetings and the distribution of literature.
- Promoting the whole mission of the Church through provision of activities that meet the needs of various groups within the Parish.
- Supporting other charities in the UK and overseas.

To facilitate this, it is important that we maintain the fabric of the church of St Faith and the Church Hall.

### **Key points from 2019 included:**

- Continued to pray for the church, our neighbours and the world in the Daily Office, and regularly to celebrate the Sacraments.
- Participated fully in the work of the Waterloo Group Joint Council.
- Continued to be a significant venue for musical events, holding another successful series of Saturday Recitals with a wide range of performance styles, encouraging and giving a platform to local musicians and welcoming people into St Faith's Church.
- Hosted the Crosby Symphony Orchestra's Concerts and welcomed local schools into Church for their Christmas Carol Services and Concerts.
- Held the Annual Christmas Tree Festival in December, welcoming many from the local charities and community into the Church.

## Church Attendance

The average weekly attendance counted during October 2019 was 68 and the average Sunday attendance during the same period was 60. These figures do not include baptism services, weddings or funerals.

## Electoral Roll

Following the revision for the APCM 2019, there are currently 72 names on the Church Electoral Roll, 18 of whom are resident within the parish and 54 of whom are not resident within the parish. 2 names were added to the Roll and 2 names were removed under Church Representation Rules 2011 Rules 1(8) and 1(9).

## Pastoral Care

The clergy and ministry team visit, on behalf of the Church, those who are unwell or are unable to leave their houses on their own. Those who wish it receive regular communion at home and those who are bereaved are visited when it seems appropriate.

From January – December 2019, there were:

- 7 baptisms
- 4 weddings, and
- 13 funerals

## Safeguarding

**The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).**

We are committed to:

- The care, nurture of, and respectful pastoral ministry with, all children, young people and all adults;
- The safeguarding and protection of all children, young people and all adults;
- The establishing of safe, caring communities which provide a loving environment where victims of abuse can report or disclose abuse and where they can find support and best practice that contributes to the prevention of abuse.

To this end:

- We will carefully select, support and train all those with any responsibility within the Church, in line with the principles of Safer Recruitment. We will respond without delay to every complaint made, that any adult, child or young person may have been harmed, cooperating with the police and local authority in any investigation.
- We will seek to offer informed pastoral care and support to anyone who has suffered abuse, developing with them an appropriate ministry that recognises the importance



of understanding the needs of those who have been abused, including their feelings of alienation and / or isolation.

- We will seek to protect survivors of abuse from the possibility of further harm and abuse.
- We will seek to challenge any abuse of power, especially by anyone in a position of respect and responsibility, where they are trusted by others.
- We will seek to offer pastoral care and support, including supervision, and referral to the appropriate authorities, to any member of our Church community known to have offended against a child, young person or adult who is vulnerable.
- The Parish Safeguarding Officer is Ms. Helen Kibbey and the Vulnerable Adults Officer is Mr Gareth Griffiths.

In all these principles we will follow legislation, guidance and recognised good practice.

### **Other Policies**

This year, the PCC affirmed its commitment to holding policies that follow Diocesan and national church guidance on Data Protection, Volunteering, the Environment, Health and Safety and Risk Management. Links to the Diocesan guidance are to be found in the Parish Policy Handbook. The PCC Secretary holds copies of this in hard copy and electronic form and they are available on request.

The PCC of Great Crosby St Faith complies with its obligations under the "GDPR" by keeping personal data up to date; by storing and destroying it securely; by not collecting or retaining excessive amounts of data; by protecting personal data from loss, misuse, unauthorised access and disclosure and by ensuring that appropriate technical measures are in place to protect personal data.

### **Report of the Priest-in-Charge**

An Annual Report gives a snapshot of the life of a church; it tells of finance, buildings, officers, meetings, and events. The audience of the report will mainly be the faithful, many of whom will figure in the report. Judging by the number of copies left over after the annual meeting its use is limited. But it is an important task to fulfil for the silent influential watchers who will peruse its detail on the internet. And after reading it they will hopefully conclude St. Faith's was alive and well in 2019.

St. Faith's is alive and well because many people from St. Faith's give generously of their time and money in maintaining a glorious place of worship and supporting ministry within the United Benefice and the South Sefton Deanery.

The worship of St. Faith's relies on the Parish Clergy, the servers, the Organist and the Choir. Numbers attending worship have seen an increase over the last year. Retired clergy colleagues give a lot to the work of the ministry team. The Christmas period has seen the biggest number of people attending since 2015. Part of it was the appearance of the donkey at the Christingle service. Thanks go to Rev. Denise, the Wirral Donkey Sanctuary and those who encouraged the idea. Effective use of social media meant we are reaching a wider audience.

The response and participation in Family and Parade services from the Brownies, Rainbows, Scouts, Cub Scouts, and Beavers has been encouraging. The children are bringing parents

with them. This is possible because of the work of the organisation leaders who, week in week out, work with the young people in the Church hall.

The Church building and Hall have seen long overdue repairs completed, and ageing parts on the heating have been replaced to make it more efficient and manageable.

As a church we depend on the generosity of people; financial pressure from the Parish Share continue to take time and energy from the Parish officers, and despite doing things well in regularly claiming back Gift Aid and VAT refunds, the goal of a year when we are not owing the Diocese money is a way off.

Our volunteers contribute to church finances by working hard at weekly Recitals, the Christmas Tree Festival and parish events. But more importantly the events contribute to the life of the Church and the local community. The Hall committee has begun to find new ways to increase the usage of the hall which is closed up and empty for a considerable part of the week.

The co-operation with other churches in the area in the Waterloo group and the United Benefice can be of mutual benefit to all the churches and that is an area of growth for the future. The shared autumn Bible study with St. Mary's is one example.

Eunice Little continues to co-ordinate the Forces Family Support Group in co-operation with the Forces Chaplains and the annual Carol Service with the military band was well attended. A year ago a homeless man was encountered in the porch. And many questioned how can we help the homeless. Eunice on behalf of the PCC went to the Whitechapel project to see how we can help in a practical way. The hat scarf and glove collection helped quite a few homeless people this winter and there will be other collections of useful items in the coming year. The Church continues to support the South Sefton food bank through Harvest and other collections. The Sefton Social Services Christmas Toy appeal, and the work of Christian Aid is supported.

We have for years depended on various people who freely gave of their time and abilities to St. Faith's, for years they came to worship alongside us. This year amongst those who have passed on to that greater glory, we give thanks for the lives of Gill Prescott and Chris Price.

Thank you to everyone who has contributed to the life of St. Faith's this year, and thankfully there are too many to mention by name.

There are many clues above about what St. Faith's does, and one thing that is implicit in all these things is that St. Faith's is a place for disciples of Jesus to work with other disciples of Jesus in the work of God's Kingdom. This was at the heart of 2019's work and will be our work in 2020 and beyond.

To quote the words of the hymn by Timothy Dudley Smith:

"Lord for ourselves; in living power remake us -  
self on the cross and Christ upon the throne,  
past put behind us, for the future take us:  
Lord of our lives, to live for Christ alone."



## **Report of the Parochial Church Council**

The PCC has been very active once more this year, having interesting discussions about serious church business, both for St Faith's and the Diocese, voting accordingly in all best interests.

Many of the subjects we have dealt with have concerned the maintenance of St Faith's, including:-

- Replacing the old lighting with new, which has made the church much better lit and therefore safer for all, especially in the winter months.
- The roof has been an ongoing problem for some time, with maintenance to guttering, down spouts, tiles and the lead flashing. These problems, together with repairs to the Church Hall have now been addressed.
- A new contract for the roof alarm fitting and maintenance is being sought.
- The heating of the church has also been a problem. This needed priority and a new contractor has been found and will soon be in place.
- The fund raising for the Back of Church Project is building nicely and although there have been some setbacks, progress is being made, albeit slowly.

The kindness and Christian outreach of the congregation of St Faith's is still strong as the Food Bank collections show. We are also now supporting the Whitechapel Project, which is based in Liverpool and deals with the homeless. Warm clothing, hats, gloves and scarves have already been collected and sent to their headquarters. Other ideas have been suggested and we will be putting these in place in the near future. The Service Families Support is also joining with this.

After many years of discussion, final agreement has been reached concerning the electrical sub-station. An Agreement has been drawn up, back rent has been agreed, also increases in future yearly rental which is good income for the church at last.

Finally, the Parish Share which many churches struggle to pay. Much discussion with clergy and Diocese has been held and although we shall do our best to meet this obligation, the general fabric and maintenance of the building has also to be met; otherwise St Faith's will fall in to disrepair.

It was also discussed and agreed what a splendid job our parishioners do in working together for the good of St Faith's and as a team with the PCC, we will all work together in the coming year to continue this.

## **Report of the South Sefton Deanery Synod**

The Deanery Synod met in January, March, June, and October. Items of business discussed during the year included: Parish Share Option 2 from the Diocesan Secretary; Rev'd Irene Whittaker and Rev'd Josie Williams reported on the Bishop's mission visit and the Big Messy Church with the Archbishop of York; Rev'd Juliet Stevenson talked about the Diocesan Funeral Ministry Scheme, the Good Funeral Company; and the Rev'd Paula Bridson talked about the Leading your Church in to Growth Programme.

At every meeting we heard reports of things happening at the Churches in the Deanery, and updates from the Deanery Mission and Pastoral Committee. Deanery parish share and clergy vacancies were a regular topic of discussion. A report from General Synod was received.



In June, the Archdeacon of Knowsley and Sefton attended Canon Tom Rich's last Deanery Synod before he retired. Canon Andrew Stott was licensed as the new Area Dean of Sefton South. Rev'd Simon Elliot left St. Oswald's and St. Helen's to go to the Maghull Team Ministry.

## **Report of the Service Families Support Group**

Once again our Service Families Support group has had a successful year. We have several interesting speakers giving insights into the support they give to service personnel, veterans, families and the charities they work for. We also know that our little group brings great comfort to those still serving by knowing people care.

The highlight was once again our Carol Service held during the Tree Festival. It is always a great success and this year was no exception. As this year is the 75<sup>th</sup> anniversary of the end of the Second World War, we are hoping to do something special to commemorate this momentous occasion.

All are welcome at any of our meetings, so please join with us if you can, on the first Wednesday of each month, 7:30 p.m. light refreshments are available.

## **Report on the Church Fabric**

### **Church & Hall**

The church lighting system proved to be a major problem during the early part of the year, requiring substantial investment to make it both safe and effective. Most of the lamps were out and temporary lighting had been provided by a local firm while discussion took place on options for their replacement. After much debate, it was decided to replace the existing lamps so far as possible, given the age and condition of the fittings, until such time as a new scheme could be afforded.

Extensive repairs were carried out to the roof in September and all the gutters were cleaned out. VAT on these works and the lighting repairs were reclaimed in full.

The current providers of the roof alarm – required by the insurance company – demanded a 56% increase in the annual maintenance cost. This was challenged and, at the time of the Report, an offer to reduce the charge was not accepted and a new provider is being sought.

The Church's Architect has been engaged to draw up plans, following extensive discussions with Fr John and church officials, to design a scheme to provide a space for a kitchen and toilet facilities at the back of church. The Diocesan Advisory Committee (DAC) visited the church in October to discuss the proposals and were generally supportive of the scheme. It will take time to submit plans for approval, get costings and seek additional financial support in the form of grant aid. This could take a couple of years.

The hall has been well used this past year for several parish meals in addition to receptions for concerts and, of course, the youth work of the parish. The hall is also used for birthday parties, etc and thanks are due to the team who look after the premises so well and promote its use to as wide a section of the community as possible.



## Church Music

2019 was a busy year for the choir. A total of 7 special performances took place. In January we had an Epiphany carol service, on Saturday 9th March they lead the concert entitled "Reflection and Refreshment" for the Archbishop of York's "Tell, serve, give" mission. In April, after 2 years of planning, the parish hosted the first joint Stainer's Crucifixion, which was well received by many musical visitors who haven't heard it before. It will be performed this year on Sunday 5th April at St Mary's Walton-on-the-Hill and return the following year.

The 21st Saturday Concert Series began on 27th April with a total of 17 concerts, including a debut by the Liverpool Philharmonic Harpist, Elizabeth McNulty. The performance on 15th June was also a partial debut in my time as the parish choir gave an emergency cover performance with Mostly Madrigals! They gave an excellent and thoughtful performance, so much so they have been brushing up on some jazz this year for a full concert in the 22nd Series!

The other special performances the choir lead were the Remembrance reflection, the newly formatted Advent reflection, Nine Lessons and Carols and lots of evensongs! For those unaware of these, please feel free to come along to St Faith's on the first Sunday of the month, every month (except August!). The choir membership has stayed steady at 4 sopranos, 3 altos, 2 tenors and 3 basses.

This year saw a continuation of the initiative "Hymn Bored?" where congregation members can request hymns, anthems or organ voluntaries. It could be for a special anniversary, birthday or because it's wet outside! All for a small donation for the back of church funds! In September the parish saw the establishment of the "Saturday Recital Series" which is similar to the "Saturday Concert Series". They will run outside the concert series once a month on the first Saturday of every month except January.

In the coming year the choir will continue leading the evening services, reflection services and a concert performance. It is also anticipated they will have a joint evensong with the parish choir of St Agnes in July 2020.

New musical settings will be introduced, with congregational rehearsals just before the Eucharist to help encourage communal singing not only from the choir but everyone. The Worship Songs book will now be used once per month, after fourteen people gave responses to which hymns/songs they know, like or dislike. It isn't too late for you all to take a book and pick some that you want to sing or some you want never to hear!

Lastly, many thanks to the choir for continuing to put up with me in my sixth year of service in St Faith's. They work harder than many realise - in ballet we would refer to a swan, it looks like it just happens, but below the surface their legs are moving faster than it would appear! Thanks also to the ministry and servers team in working together in services. Thanks to the catering team for all their work during the many concerts and extra services! Finally, thank you to all the support from the congregation without whom we would sing and make music only to our Lord!

## Catering Team

The New Year started with a Post-Christmas Lunch, and another one in February to mark the Lenten season. Both meals attracted over 30 diners, and several more were held throughout the year with numbers growing to over 40! In May we held the Christian Aid Lunch as our



contribution to this worthwhile cause. The Catering Team also helped out at the Vicarage Afternoon Tea.

During the Summer Recital series, lunches proved to be as popular as ever with our visitors and earned much needed funds. Catering at the back of church is not easy but the team worked well and produced some excellent food.

The Patronal Festival was also marked with a meal and, on this occasion, we were joined by our friends from St Mary's, St John's and Christ Church.

The biggest challenge of the year is catering for the Christmas Tree Festival. With limited facilities the team produced hot meals every day and a choice of sweets and cakes to tempt the visitors, along with afternoon teas. If anyone would like to join our team please speak to Rosie Walker (Team Leader).

## **Uniformed Organizations**

### **6<sup>th</sup> Crosby Rainbows**

#### January

We worked on our network badge. We worked in teams to make a robot.

#### February

We found out about the history of guiding.

#### March

We looked at the Guiding Centres around the world, and something from each one. We made Mother's Day gift and card.

#### April

Worked on a Be Well badge.

#### May

We set up a fairground with "Throw the Ball in the Bucket", egg and spoon plus few more.

#### June

Practiced some Makaton and Fr John came to teach us a song. For Father's Day, we decorated a large paint brush, added some sweets and this was our Father's Day gift. We took our Teddies on various journeys, for this they needed a passport, which we made, along with flags from the various countries.

#### July

We made up stories using 5 different pictures

Topic Shoes: We brought in different pairs of shoes, and decided where you would wear them, e.g. slippers in the house. We decorated a cut out shoe.

1. Made a peg doll
2. We looked at our coins and found the value of each.

#### October

We had a Talent show with the rainbows up on stage, and they chose what to perform. We made a money box.

#### November

1. The Rainbows made a shield, and drew 4 things about themselves.

2. Made a Christmas card and snowman to go on our Christmas tree
3. Made a fairy
4. Decorated small boxes to go on our Christmas tree
5. Made a reindeer using lolly sticks.

### December

We went to visit the Christmas Tree Festival in the church and to look at our Christmas Tree. We held a Christmas Concert and invited family and friends. Fr. John came along to watch.

## **Report on the Church Finances**

2019 was a challenging year in managing the church's finances due, principally, to the need for expensive repairs to the church fabric that was done at the expense of paying the Parish Share, thus leading to a large under-payment by the year end of nearly £50k.

After an increase in planned giving in 2018 from the Stewardship Renewal Campaign, giving slipped back by just over £4,000 but we are very grateful to all those who give so generously month by month. Gift Aid tax refunds have increased and the generous donation of £15,000 from the Parish of St John, Waterloo, is included in donations. This money was "borrowed" to pay for the roof repairs so the Back of Church Fund stands at £19,512 at the year end. The grant shown in the accounts refers to the refund of VAT from building repairs (roof and lighting).

Two legacies have been notified but details have not yet been confirmed. We continue to be grateful to those who remember St Faith's in their Will.

The payment of Parish Share remains a headache. The PCC agreed unanimously to pay "as and when it can", bearing in mind the need for essential repairs to the building. The Diocese wants the parish to enter into a "repayment plan" but this was firmly rejected. The Parish Share for 2019 was £51,203 which works out at £4,233 per month. An increase for 2020 was paid by the Deanery but the Deanery will share the full cost in 2021. The Deanery total in 2020 is £268,056; St Faith's currently pays 21% of the total for the Deanery (12 churches).

As predicted, the energy costs have risen but part of this was due to a delay with the gas meter reading at the beginning of the year. Energy costs generally are being monitored and negotiated on fixed price contracts. Repairs to the roof cost £19,700 and the lighting repairs cost £7,024.

After years of negotiation, the renewal of the lease for the electricity sub-station off Kingsway is now close to completion. A Faculty was granted and solicitors both for the Diocese and Scottish Power are finalising the lease for signature. Once this is signed, there will be some back-payment of rent due, as the new lease runs from 1998-2023.

We are very grateful to all those who continue to work so hard in raising funds for the church in a variety of ways, not least the Christmas Tree Festival, the Saturday Recitals and the Back of Church Project. Again, these have proved to be well-supported and successful events, both in financial terms and in their outreach to the wider community.

The PCC, as Trustees of the charity, continue to act responsibly in managing the charity's financial affairs.



## Reserves Policy

It is PCC policy to maintain a balance on unrestricted funds (if possible) that equates to at least two months' unrestricted payments to cover emergency situations that may arise from time to time. The negative balance of £43,257 in the General Fund at 31 December 2019, after designation, did not match this target.

## Risk Management

The major risks to which the PCC are exposed are being reviewed and a Risk Management Plan will be prepared for consideration by the PCC. Risk can be defined as 'the threat that an event or action will adversely affect an organization's ability to achieve its objectives and execute its strategies'. The risks may be categorized as follows:

- Financial risk – the most common category of risk and many non-financial risks can be measured in terms of financial impact. The PCC approved a set of Internal Financial Procedures to manage financial risk.
- Reputational risk – can have an impact if unwelcome publicity hinders the mission of the church. Regular media releases are issued to local newspapers and the Diocesan eBulletin.
- Statutory and legal requirements – such as health and safety, employment law, Charities Act and child protection. The PCC has policies in place.
- Operational risk – relates to threats to the Church's ability to deliver its objectives owing, for example, to damage to the church building.

## Future Plans

- To carry out work on the church building identified in the Architect's Quinquennial Report, due in June 2020.
- To plan and raise funds for the development of the toilet and kitchen facilities at the back of the church together with a new, efficient lighting system.
- To enable additional support for volunteers running the Church Hall, encouraging the further use of the Hall by community groups.
- To improve the publicity of worship and musical events in church through posters, social media and the internet.
- To co-operate with the churches of the Anglican Waterloo group in areas of mission.
- To work with volunteers from the congregation finding new areas where we can build a bigger church and make a bigger difference.

## Volunteers

We should like to thank all those who work so hard to make our church the lively and vibrant community that it is. In particular, our Churchwardens, Mrs Brenda Cottarel and Mr Gareth Griffiths, who give so much of their time to the care of the church and its people, and Mr David Jones, our Treasurer, who manages the church finances so ably, all the members of the PCC, the Ministry Team, deputy wardens, sidespersons, the catering team and those who clean the church. A huge number of people have given generously of time, talents and resources to enable St Faith's to go on being God's holy, catholic and apostolic church in this place, to be God's people in God's mission, and to care for this holy house.

**Approved by the PCC on 1 March 2020 and signed on their behalf by**

*John W. Reed*

**Fr. John Reed CA  
Chair of the PCC**



# The Parish of St Faith, Great Crosby

## Statement of Financial Activities for the year ended 31<sup>st</sup> December 2019

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2019 £	Total 2018 £
<b>INCOME</b>						
Donations and legacies	2(a)	60,696	16,022	854	77,572	60,588
Fundraising activities	2(b)	3,470	5,465	4,820	13,755	14,012
Church activities	2(c)	8,875	-	-	8,875	7,511
Investments	2(d)	215	-	-	215	90
<b>TOTAL INCOME</b>		<b>73,256</b>	<b>21,487</b>	<b>5,674</b>	<b>100,417</b>	<b>82,201</b>
<b>EXPENDITURE</b>						
Raising funds	3(a)	410	286	3,507	4,203	3,819
Church activities	3(b)	113,744	-	854	114,598	84,508
<b>TOTAL EXPENDITURE</b>		<b>114,154</b>	<b>286</b>	<b>4,361</b>	<b>118,801</b>	<b>88,327</b>
NET INCOME/ (EXPENDITURE) BEFORE						
INVESTMENT GAINS/(LOSSES)		(40,898)	21,201	1,313	(18,384)	(6,126)
Gain/(loss) on investment		594			594	(980)
Transfer of funds		8,470	(7,030)	(1,440)	0	0
<b>NET MOVEMENT IN FUNDS</b>		<b>(31,834)</b>	<b>14,171</b>	<b>(127)</b>	<b>(17,790)</b>	<b>(7,106)</b>
BALANCE B/FWD 1 JANUARY 2019		(11,423)	7,932	1,124	(2,367)	4,739
BALANCE C/FWD 31 DECEMBER 2019		(43,257)	22,103	997	(20,157)	(2,367)

The movements in Designated and Restricted Funds were as follows:

	Balance B/fwd	Income	Expenditure	Transfers	Balance C/fwd
<b>DESIGNATED</b>					
Events Fund	4,528	3,920	60	(7,225)	1,163
Catering Fund	259	0	226	195	228
Back of Church Fund	1,945	17,567	0	0	19,512
Organ Fund	1,200	0	0	0	1,200
	<b>7,932</b>	<b>21,487</b>	<b>286</b>	<b>(7,030)</b>	<b>22,103</b>
<b>RESTRICTED</b>					
100 Club	1,124	4,820	3,507	(1,440)	997
Mission	-	854	854	-	-
	<b>1,124</b>	<b>5,674</b>	<b>4,361</b>	<b>(1,440)</b>	<b>997</b>

# The Parish of St Faith, Great Crosby

## Balance Sheet at 31<sup>st</sup> December 2019

		Unrestricted fund £	Designated funds £	Restricted funds £	TOTAL 2019 £	TOTAL 2018 £
	Note					
<b>Fixed assets</b>	5					
Tangible assets		0			0	0
Investment		2,910	1,200		4,110	3,516
		<u>2,910</u>	<u>1,200</u>		<u>4,110</u>	<u>3,516</u>
<b>Current assets</b>						
Debtors	6	4,022			4,022	3,454
Cash at bank and in hand		3,097	20,903	997	24,997	25,534
		<u>7,119</u>	<u>20,903</u>	<u>997</u>	<u>29,019</u>	<u>28,988</u>
<b>Creditors: amounts falling due within one year</b>	7					
		<u>53,286</u>			<u>53,286</u>	<u>34,871</u>
<b>Net current (liabilities)</b>		(46,167)	20,903	997	(24,267)	(5,883)
<b>Total net (liabilities)</b>		<u>(43,257)</u>	<u>22,103</u>	<u>997</u>	<u>(20,157)</u>	<u>(2,367)</u>
<b>PARISH FUNDS</b>						
Unrestricted funds		(43,257)			(43,257)	(11,423)
Designated funds			22,103		22,103	7,932
Restricted income funds				997	997	1,124
		<u>(43,257)</u>	<u>22,103</u>	<u>997</u>	<u>(20,157)</u>	<u>(2,367)</u>

Approved by the Parochial Church Council on 1 March 2020 and signed on their behalf by

*John W. Reed.*

Rev John Reed C.A.  
Priest-in-Charge

*David Jones*

Mr David Jones MBE  
PCC Treasurer



# The Parish of St Faith, Great Crosby

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Notes to the Financial Statements for the year ended 31<sup>st</sup> December 2019

## 1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Church Accounting Regulations 2006.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

### Funds

General fund represents the funds of the Parochial Church Council ("PCC") that are not subject to any restrictions regarding their use and are available for application for the general purposes of the charity. Funds designated for a particular purpose by the trustees are also unrestricted.

Designated funds are general funds for which the PCC has designated that they should be used for a specific purpose.

Restricted funds represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of the year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

### Income

#### *Donations, legacies and other voluntary income*

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. All other income is recognised when it is receivable, incoming resources are accounted for gross

The charity received substantial amounts of voluntary help from its supporters, but no attempt is made to place a financial value on these services and they have not been included.

### Expenditure

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

### Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.96 (2) (a) of the Charities Act 1993.

# The Parish of St Faith, Great Crosby

Notes to the Financial Statements for the year ended 31<sup>st</sup> December 2019

## Fixed assets (continued)

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, which can be inspected (at any reasonable time). For anything acquired prior to 2005 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 expenditure has been written off when incurred.

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

Investments are valued at market value at 31<sup>st</sup> December.

## 2 INCOME

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2019 £	TOTAL 2018 £
<b>2(a) Voluntary income</b>					
Planned giving	38,904			38,904	43,102
Gift aid donations	2,725			2,725	2,018
Tax recoverable	11,723			11,723	11,556
Collections	2,891			2,891	2,883
Donations		16,022	854	16,876	1,029
Grant	4,453			4,453	-
	<u>60,696</u>	<u>16,022</u>	<u>854</u>	<u>77,572</u>	<u>60,588</u>
<b>2(b) Fundraising activities</b>					
100 Club			4,820	4,820	5,055
Recitals	2,034			2,034	2,826
Events	1,436	5,465		6,901	6,131
	<u>3,470</u>	<u>5,465</u>	<u>4,820</u>	<u>13,755</u>	<u>14,012</u>
<b>2(c) Church activities</b>					
Fees	3,879			3,879	1,385
Church and hall	4,625			4,625	5,795
Candles, cards and books	339			339	331
Trading	32			32	-
	<u>8,875</u>	<u>0</u>	<u>0</u>	<u>8,875</u>	<u>7,511</u>
<b>2(d) Investment</b>					
Dividends	106			106	73
Bank interest	109			109	17
	<u>215</u>	<u>0</u>	<u>0</u>	<u>215</u>	<u>90</u>
<b>Total income</b>	<u>73,256</u>	<u>21,487</u>	<u>5,674</u>	<u>100,417</u>	<u>82,201</u>



# The Parish of St Faith, Great Crosby

Notes to the Financial Statements for the year ended 31<sup>st</sup> December 2019

	Unrestricted	Designated	Restricted	TOTAL	TOTAL
	Funds	Funds	Funds	2019	2018
	£	£	£	£	£
<b>3 EXPENDITURE</b>					
3(a) Raising funds					
Stewardship envelopes	89			89	171
Trading				-	84
Events		226		226	180
100 Club			3,507	3,507	2,900
Bank charges	321	60		381	484
	<u>410</u>	<u>286</u>	<u>3,507</u>	<u>4,203</u>	<u>3,819</u>
3(b) Church activities					
Missionary and charitable giving	-		854	854	1,029
Ministry: Diocesan parish share	50,801			50,801	50,336
Clergy expenses	395			395	773
Vicarage expenses	2,462			2,462	1,969
Ministry team expenses	-			-	150
Church running expenses					
Utilities	10,827			10,827	5,144
Building insurance	4,105			4,105	4,191
Building maintenance	30,873			30,873	5,077
Professional fees	-			-	650
Depreciation of equipment	-			-	685
Upkeep of services	1,137			1,137	1,197
Music department	7,739			7,739	7,493
Flowers	450			450	-
Hall expenditure	2,553			2,553	3,079
Printing and stationery	2,224			2,224	2,223
Parochial council expenses	178			178	512
	<u>113,744</u>		<u>854</u>	<u>114,598</u>	<u>84,508</u>
<b>Total expenditure</b>	<u>114,154</u>	<u>286</u>	<u>4,361</u>	<u>118,801</u>	<u>88,327</u>

No payments were made to the Independent Examiner.

# The Parish of St Faith, Great Crosby

Notes to the Financial Statements for the year ended 31<sup>st</sup> December 2019

## 4 STAFF COSTS

There were no employees during the year.

Some expenses were reimbursed to trustees for services other than as trustees during the year.

## 5 FIXED ASSETS

### 5(a) Tangible

		Church equipment
		£
Cost	At beginning of the year	4,708
	Additions at cost	0
	At end of the year	<u>4,708</u>
Depreciation	At beginning of the year	4,708
	Charge for the year	-
	At end of the year	<u>4,708</u>
NET BOOK VALUE	At beginning of the year	-
	At end of the year	<u>-</u>

### 5(b) Investment

		Standard Chartered Plc
Market value	At 1 <sup>st</sup> January 2019	3,516
	Revaluation gain	594
	At 31 <sup>st</sup> December 2019	<u>4,110</u>

		2019	2018
		£	£
<b>6 DEBTORS</b>			
	Tax recoverable	2,851	3,111
	Other	<u>1,171</u>	<u>343</u>
		<u>4,022</u>	<u>3,454</u>
<b>7 LIABILITIES: amounts falling due within one year</b>			
	Other	<u>53,286</u>	<u>34,871</u>

## 8 GOING CONCERN

The financial statements have been prepared on a going concern basis. The general fund deficit is covered by the liability of parish share due to Liverpool Diocese, and so St Faith's PCC is dependent on the continued support of the Liverpool Diocese and churches within the Sefton South Deanery.



## Independent Examiner's Report

Report to the Parochial Church Council of St Faith, Great Crosby on the accounts for the year ended 31<sup>st</sup> December 2019, which comprise Trustees' Report, Statement of Financial Activities, Balance Sheet and related Notes.

### Respective responsibilities of Trustees and Examiner

The PCC are responsible for the preparation of the financial statements. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

### Basis of the independent Examiner's statement.

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 PCC and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a "true and fair" view and the report is limited to those matters set out in the statement below.

### Independent Examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

The financial statements have been prepared on a going concern basis as explained in note 8. This is dependent on the continued support of the Liverpool Diocese and churches within the Sefton South Deanery. Apart from this, I have come across no other matter in connection with the examination to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Raymond Bissex F C A  
32 Brooklands Avenue, Waterloo, Liverpool, L22 3XZ  
Date: 24 February 2020