

**ST ANNE'S-ON-THE-SEA  
UNITED REFORMED CHURCH**

**ELDERS' REPORT  
AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 APRIL 2024**

**Registered with the Charity Commission 1128043**

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
CHARITY NO 1128043**

**YEAR ENDED 30 APRIL 2024**

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**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
CHARITY NO 1128043**

**ELDERS' ANNUAL REPORT  
FOR THE YEAR ENDED 30 APRIL 2024**

The Elders present their Annual Report, together with the independently-examined Accounts for the year ended 30 April 2024.

The Report and Accounts have been prepared in accordance with the Charities Act 1993 and the Charities (Accounts and Reports) Regulations 2008.

**Elders**

The Elders who served during the period between 1 May 2023 and 30 April 2024 were:-

May Bishop  
David Croall  
Jacqueline Dell  
Eileen Garfitt  
Sheila Howarth  
Chris Howland  
Peter Melvin  
Dorothy Myers  
Chris Phair  
Joyce Phair

**Principal Officers**

Partnership Ministers:	Rev Jim Williams Rev Janet Calderley
Church Secretary:	David Croall
Treasurer:	Elizabeth Fleming

**Principal Address**

St George's Road  
St Anne's-on-Sea  
Lancashire  
FY8 2AE

**Email:** [officesaurc@btinternet.com](mailto:officesaurc@btinternet.com)

**Website:** [www.stannesonseaurc.org.uk](http://www.stannesonseaurc.org.uk)

**Facebook:** Stannesurc

**Principal Advisors**

Bankers	The Co-operative Bank PO Box 250 Delf House Southway Skelmersdale Lancashire WN8 6WT
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**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
CHARITY NO 1128043**

**ELDERS' ANNUAL REPORT  
FOR THE YEAR ENDED 30 APRIL 2024 (continued)**

**Principal Advisors continued**

Investments	Rowan Dartington Colston Tower Bristol BS1 4RD
Professional Advisor	Robert Miller Jones Regan Wealth Management Ltd. Newlands Estate 315 Chorley New Road Bolton BL1 5BP
Registered Accountants	John Potter & Harrison Chartered Accountants 112/114 Whitegate Drive Blackpool FY3 9XH

**Aim and purpose**

The governing document of St Anne's-on-Sea United Reformed Church confirms that '*The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.*'

**Constitution**

St Anne's-on-Sea United Reformed Church has a written Constitution, which provides for all relevant provisions concerning the following areas of Church life:

- The local and wider Church;
- Constitutional Documents governing the processes and management of the Church;
- Property Trusts and Administration;
- Church Membership;
- Church Meetings;
- Church Leadership;
- Honorary Officers, Representatives and Committees;
- Employees and paid contractors;
- Holy Communion;
- Baptism;
- Church Policies;
- Closure and Dissolution.

**Risk Management**

**Finances**

The budget for each year is constructed after considering the risks associated with continuing to generate sufficient income and with the control of expenditure. For example, the trends in personal giving, lettings and fundraising are considered realistically and influenced by courses of action to maintain and increase income where possible. Expenditure is divided between costs incurred through everyday activities and costs deemed to be exceptional, for which provision is made by means of the planned use of reserves. The Church Members' Meeting is advised on financial arrangements, and final decisions (other than those properly delegated) always require the approval of the Members' Meeting.

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
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**ELDERS' ANNUAL REPORT  
FOR THE YEAR ENDED 30 APRIL 2024 (continued)**

**Risk Management (continued)**

Investments

The Church investments are overseen by the Elders and managed by a small group of representatives from the church congregation. They meet as required with the independent financial adviser and a representative of the investment group Rowan Dartington. Through financial reports provided for their meetings from the group and the independent financial advisor, Elders consider the major financial risks to which the Church is exposed. They have established systems and procedures to manage those risks. The Church endeavours to invest safely and ethically.

**Nature, basis of faith and mission**

Nature

St Anne's-on-Sea United Reformed Church consists of members of the United Reformed Church who meet together locally for worship, witness and service.

Basis of faith

As members of the United Reformed Church, we:

- reaffirm our faith in one God, Father, Son and Holy Spirit, taking the Father to be our Father, the Son to be our Saviour and Lord and the Holy Spirit to be our Helper and Guide;
- rejoice in the Covenant God makes with us and delight to answer it with our discipleship, living out our faith through membership of the Church;
- gladly and obediently accept God's call to partnership with Him in His mission to all creation – declaring that He is Lord of all, and making real the love which is ours in Christ Jesus.

Mission

As Elders and members, we commit ourselves to the following priorities for St Anne's-on-Sea United Reformed Church:

- public worship which proclaims and celebrates the Gospel in ways that give glory to God, and speak to His people of all generations;
- continuing development as a Christian community, the hallmarks of which are a well-informed and nurtured faith, and friendship and caring for all, which includes outreach to the community, near and far.

**Achievement and Performance**

During the course of the year the life of the Church has continued encouragingly, thankfully returning to a far more normal operating pattern after the difficulties of the Covid pandemic. We have rejoiced once again both in our worship, and the ability to play a vital part in service, fellowship and outreach within the community. Some of the notable events and developments of the year were as follows.

In May we joined with Churches Together in St Anne's to host a joyful open-air service in our garden, following the Walk of Witness around Ashton Gardens. This was extremely well attended by friends from most of the churches in the town and we were blessed with wonderful weather. Photographs of the occasion were featured in the NW Synod Newsletter.

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
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**ELDERS' ANNUAL REPORT  
FOR THE YEAR ENDED 30 APRIL 2024 (continued)**

**Achievement and Performance (continued)**

July, of course, is the month for St Anne's Carnival, and we threw ourselves into the party spirit. Starfishes supported other members in creating props and artwork for the walking float modelled on this year's theme 'We do like to be beside the seaside'. Representatives from our Junior Church, Messy Church and Starfishes joined members from many of the other churches in the parade. 200 wooden fish were distributed to children watching the parade pass by. A great deal of talent and imagination was evident from the preparations, and the walking float was awarded first prize by the judges in the Faith Groups & Charities section.

Over the course of the weekend volunteers from the churches also helped out at the Churches Together stand in Ashton Gardens. A number of good conversations were had with visitors to the stall, donations were received for Christian Aid, children enjoyed making some crafts, numerous booklets and leaflets were taken away (along with some lollipops), information about the town's churches was shared, and prayer requests were received. On both days proceedings were brought to a conclusion in the late afternoon, courtesy of some spectacular thunderstorms, but all agreed that it had been very worthwhile and rewarding.

In September Elders attended an important meeting of NW Synod at the Salmesbury Hotel, to discuss ideas for the future re-shaping of Missional Partnerships and the sharing of ministry within Lancashire. No specific proposals were agreed, but the event was a very worthwhile exercise in sharing thoughts with other churches in the county.

Fleetwood URC hosted the Partnership Awayday, and in October a number of our members spent the day with our friends there, enjoying the hospitality and fellowship. We look forward to inviting the Partnership churches back to St Anne's later this year when we are once more the venue for the Awayday. As autumn moved into winter we re-opened our Warm Space on Wednesdays – once again offering sustenance, support and friendship to the many people who joined us. Soup and delicious sandwiches are provided at lunch, along with hot drinks & biscuits throughout the day. There is, unfortunately, a clear need for such provision within the town, evidenced by the many regular visitors – many of whom will spend the entire day enjoying the companionship and warmth to be found there.

An early act of preparation for Christmas was the Blessing of the Crib in St Anne's Square, where we joined with Churches Together in holding a service enjoyed by many shoppers and visitors.

In December there was a shared service with Fairhaven URC, at which it was our pleasure to host our friends from the congregation of the White Church.

The toy & gift service held later in the month once again demonstrated the generosity of spirit within our church, resulting in a huge number of parcels and bags bursting with toys. These were taken to the Salvation Army in Blackpool for distribution among the many deserving families in the area.

Moving into 2024, we hosted another shared service with the White Church in February, and later in the month there was a very well-attended training course on Pastoral Care.

Easter saw the moving Tenebrae service on Maundy Thursday, followed by the Good Friday procession in the town, with prayers being offered along the journey. Later in March our church was the town's venue for the service for World Day of Prayer.

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
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**ELDERS' ANNUAL REPORT  
FOR THE YEAR ENDED 30 APRIL 2024 (continued)**

**Achievement and Performance (continued)**

A busy March concluded with some fire safety training for many of our numerous volunteers, the final session of the Warm Space at the end of the month, and the unveiling of the large 'Let's End Poverty' banner in our front garden.

Concluding the year in April a number of Elders attended Stonyhurst School for an Elders' Enrichment Day, listening to some informative presentations and sharing experience, knowledge and friendship with Elders from other churches in the region

The following groups continued to play an important and joyful role as valued additions to our church family:

- Choir
- Sunday Club
- Flower Team
- Prayer Chain
- Bible Study
- Pastoral Care Team
- Starfishes Toddler & Carer Club
- Fundraising
- Thursday and Saturday Coffee Mornings
- Thursday Club
- Messy Church
- Craft Club

In the name of the local Church, members also supported and contributed to the work of:

- Commitment for Life
- Christian Aid
- The Leprosy Mission
- Local ecumenical activities
- World Day of Prayer
- Fylde Foodbank
- Salvation Army
- Parkinson's UK
- Smile Train
- Tools for Self Reliance
- The United Reformed Church at Area, Synod and National levels

In carrying out all the church's essential administrative and legal duties, the Elders were ably supported by the many postholders and the unstinting volunteers from our Church family who have carried out our work and witness. Some of those many activities are summarised in the reports below.

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
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**ELDERS' ANNUAL REPORT  
FOR THE YEAR ENDED 30 APRIL 2024 (continued)**

**Life of the Church**

**Worship**

Another year has passed since the last worship report in 2023 and we are still travelling along a road of varied worship. We have shared again with the many leaders who always aim to bring during our worship time Bible readings, Hymns, Prayers and The Word of God both in traditional and reflective ways to the church members, friends and people who just 'pop-in'.

We are fortunate to have a dedicated organist and leader of the choir, Lisa Atherton, and the choir members who enhance the Sunday morning worship every week.

The seasons are acknowledged by the leaders who bring the weekly Lectionary readings routinely to our listeners.

The weekly half-hour Thursday Shopper's Service allows us time to pause during the busy week as leaders present their thoughts and reflections to the listeners. 25 - 30+ people regularly attend this service along with the Mini-Seasonal services that we hold throughout the year. The attenders are asked to choose the hymns for the mini-services.

Once again we give thanks to all our leaders of Sunday and Thursday services who always deliver helpful and meaningful services, along with the dedication of all our pianists and organists who accompany the services with their dedication and beautiful music.

**Prayer**

Our Prayer Chain remains open to receive requests for prayer for situations both within and beyond the church family.

**Mission and Outreach**

We have continued our support for The Leprosy Mission and Christian Aid. The retiring collection for The Leprosy Mission on Easter Sunday 2024 raised £127.50 and supporters within the church donated a further £1,372 during the year under review. Christian Aid Week in May 2023 raised £781.34 and a special retiring collection in October 2023 raised £250 for emergency relief work in Libya and Morocco.

**Pastoral Care**

During the past year we have seen Elizabeth Fleming's progression as she continues her training to become a lay preacher. Her services are very moving, but a special mention must be made about the baptism of Reuben Gregson which was so personal, and Elizabeth's first communion service.

We've seen our young family take part in church services which can only be encouraged, and a special mention of Nevaeh's skating achievements.

We've had the wedding of Jordanna and Daniel Lunn conducted by Rev Janet, which was a very joyous occasion. We have seen the passing of much-loved church members, but also have had new members joining us.

There are still a good number of church members who cannot join us for various reasons, but remain very much part of our church family.

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
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**ELDERS' ANNUAL REPORT  
FOR THE YEAR ENDED 30 APRIL 2024 (continued)**

**Pastoral Care continued**

Thank you to our ministers, elders and pastoral visitors for your visits and phone calls, and also Rev Jim's hospital visits, all of which are greatly appreciated – along with the weekly home services prepared by Rev Jim and Rev Janet.

We look forward again to the year ahead with faith and positivity.

**Safeguarding**

The definition of Safeguarding which has been adopted by the church is 'the promotion of the safety and welfare of children and adults who are at risk of, or experiencing, harm, abuse or neglect in all forms'. At St Anne's-on-Sea URC we believe that abuse in any form is unacceptable, and inconsistent with a Christian way of living. Safeguarding is taken seriously at the church, where it is recognised that we all have a responsibility to help prevent any form of abuse and neglect and to ensure the wellbeing and pastoral care of those who are, or may be, at risk.

During the year two safeguarding concerns were identified. These were dealt with by the Safeguarding Co-ordinator with assistance from the relevant team at Synod, and it is believed that both matters have been properly and adequately addressed.

The church's Safeguarding Policy was reviewed and re-adopted in the summer, and appropriate training was accessed by volunteers and helpers throughout the year.

**Starfishes**

We commenced the Autumn season in September by registering twenty children under the age of four, but numbers quickly increased to the point where we had to start a waiting list. Our programme of free play until 10.15 am, followed by action songs, refreshments, and story time based on a Bible theme, which is followed by a related craft activity, seems to be welcomed by both children and their parent or carer.

The last meeting in July will conclude with a picnic in the church grounds, which is always great fun, and we say goodbye to those who will be starting school in September 2024.

It is a privilege to be a volunteer helper in this group, knowing we have been able offer a happy, safe and caring environment, support and friendship to many families in this area in the excellent facilities provided by our church. We are reaching out to the community in a positive way, demonstrating that the church is there for them and its resources are available to everyone.

**Messy Church**

Messy Church meets on the third Friday of the month during Term time.

Our May 2023 session followed the nation with all the excitement of a Coronation of a King and the theme of Ascension. In June our theme was Father's Day and we finished our last session with a picnic on the Church meadow lawn.

In July, Messy Church teamed up with Starfishes to create undersea worlds for St Anne's Carnival and won First Place for their endeavours. During the summer break we encouraged our families to enjoy the Church garden space and participate in Citizen Science with the Big Butterfly Count.

The start of the new academic year in September saw us celebrate Harvest Festival with the Flower and Produce Prize being awarded to the best Show and Tell. The winner was awarded an Ocean Plastics Trowel, which was made from 'harvested' plastic from the seas around Scotland.

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
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**ELDERS' ANNUAL REPORT  
FOR THE YEAR ENDED 30 APRIL 2024 (continued)**

**Messy Church (continued)**

In October our theme was light and the preciousness of it as the nights draw in. November was all about remembering and December saw us getting creative with Advent crafts.

The New Year was all about New Starts and encouraging our families to participate in the RSPB Big Garden Birdwatch 2024. We are pleased to say that the results are in and our Eco Church garden is a wonderful habitat for most of the birds listed in the top ten of the survey. From New Starts we moved onto deserts and the theme of Lent in February, and in March we explored the Easter Story. Our April session was all about Friends, near and far, old and new.

All these sessions are supported by a dedicated set of volunteers, who give their time and their skills, which range from crafts to culinary skills in the kitchen creating delicious meals that are enjoyed by all at the end of the session. A huge thanks goes to Rev Janet for her time, her crafting skills and the font of knowledge that she brings to each session. Thanks also have to go to the Fundraising team and those shopping on the Easyfundraising webpage, the donations raised support Messy Church and other Church groups.

**Sunday Club**

Nevaeh, Zakary, and Betsy have enjoyed activities, fun and games while learning stories about Jesus and the Bible. Thanks are due to Chris, Michelle and Joanne for all their help and companionship over a 'Cuppa and a Chat'.

**Thursday Club**

Afternoon tea at The Bedford Hotel in July 2023 enabled Thursday Club members and friends to meet informally in the summer months.

Regular fortnightly meetings began again in October 2023 and ran until the end of March 2024. In this period we held 12 meetings with attendances ranging from 25 to 48. At least half of those attending were people from the wider community.

The varied programme included spiritual reflections, music, poetry and creative writing, an illustrated talk about the history of Fairhaven Lake, the work of the the National Coastwatch Institution at Rossall Point, a celebration of the life of Robert Burns, experiences of travelling abroad, and life as a policewoman in Merseyside.

At the annual general meeting of Thursday Club it was agreed that a donation of £500 should be made to church funds. Also, a committee of eight was formed to plan the programme for 2024 - 2025.

**Retiring Collections**

Retiring collections were taken during the year for Christian Aid, Smile Train, and the Leprosy Mission. Generous giving at these events, and throughout the year, realised much-needed support for these causes.

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
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**ELDERS' ANNUAL REPORT  
FOR THE YEAR ENDED 30 APRIL 2024 (continued)**

**Ecumenical Activities**

The church is a very active member of Churches Together in St Anne's. Representatives from the different churches in the town meet on a regular basis to discuss not only events and special times that occur on the church calendar, but also within the town. Arrangements are made for ways to celebrate these in a manner that all churches can participate, and also the general public.

The Pentecost Walk proved very popular. Those taking part met in Ashton Gardens and walked through the park, singing as they went. Flyers were also handed out. They ended their walk at St Anne's URC where there was a service outside, which drew in some people who were passing. This was followed by tea & coffee in the Hall where people had time to chat.

We also took part in the St Anne's Carnival and procession, and won the Clifton Shield for our walking float. We also had a stall in Ashton Gardens with activities and information. This year there was a good turnout for the Good Friday walk and service in the Square, where bystanders had the opportunity to participate.

Earlier this year Rev Janet Calderley organised prayer stations at St Anne's URC for 'Thy Kingdom Come' – part of a global ecumenical prayer movement. This was a special prayer activity day, which St Anne's URC hosted for the other churches in the town. Tea and coffee were provided, as this is a good opportunity for people to get together and talk.

In the past, church members have visited the Islamic mosque in St Anne's and we hope to continue this kind of visit with other faiths in the future.

As we are always looking for ideas and ways to encourage people to come along to events and participate, we would be very pleased to hear from you.

**Maintenance and Use of Buildings**

The church's Quinquennial Survey Report was received in May, the contents of which understandably prompted a great deal of consideration and discussion by Elders and members alike. The extensive recommendations within the report included those identified as requiring urgent attention, as well as those to be addressed at later stages within the 5-year cycle. The scale of the work and the potential cost have proved sobering.

The most significant immediate priority was identified as the complete replacement of the roof to the church hall. A great deal of time was spent in debating the most appropriate way of attending to this, and obtaining professional advice and estimates. It was agreed that remedial work should also be undertaken as required to the church roof at the same time. Synod was persuaded that the remaining balance of our Manse Fund might properly be applied towards the cost of this work – bearing in mind the significant use of the hall and community room for our outreach activities. Members agreed that the balance of the cost should be met from our own reserves, and work commenced in early April 2024.

A visit from our insurers' Underwriters in October identified a number of matters, all of which were attended to in the following months.

A survey carried out at the request of NW Synod thankfully confirmed that there is no evidence of reinforced autoclaved aerated concrete (RAAC) in any of the buildings on site.

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
CHARITY NO 1128043**

**ELDERS' ANNUAL REPORT  
FOR THE YEAR ENDED 30 APRIL 2024 (continued)**

**Maintenance and Use of Buildings continued**

Other premises work throughout the year included:

- Repair to the car park wall, after a section was knocked down by a car;
- Repair of the drainage and manhole in the car park, finally ridding us of the small lake which would annoyingly form after every spell of rain;
- Repair to the wrought iron gates of the church, following damage believed to have been caused by a lorry;
- Handrails fitted to the steps leading down to the boiler room and to the hall cellar;
- Professional removal of all asbestos containing material in the boiler room, and sealing off the entrance to the undercroft.

The buildings have additionally continued to require what might be termed routine upkeep and maintenance, whether brought about by damage (accidental or otherwise) or wear and tear caused by the passage of time.

We are also continuing the process of examining options for the possible fitting of solar panels, and considering a more efficient heating system in the church.

Lettings of the hall, community room and church have been maintained at similar levels, and these represent both a welcome source of income and an opportunity for meaningful engagement with many sectors of the community.

**Fundraising**

We are still having successful events throughout out the year, also managing something every month. We are very well supported for almost all of the events and it's good to see familiar faces coming through our doors.

We commenced our year in May with a very successful Afternoon Tea. This was to celebrate King Charles' Coronation which had been held 2 days previously – a fantastic number of people helped us to celebrate this event including our Friends from the White Church. One of our members baked a special cake, we had a quiz, a raffle, entertainment from our organist, a superb tea, plus some people were able to take home some extra cake and goodies to enjoy at home.

In June we held another of our popular Table Top Sales, again a full complement of tables, lots of buzz and chatter. July saw us host a very successful Book and Jigsaw Fair to include CDs and DVDs, something we hadn't included for a number of years, which proved very popular indeed. August we held a Summer Musical Afternoon in our Church, at which our Organ, Grand Piano & Wurlitzer were used, plus a superb playing by a saxophonist – a great afternoon of music and thoroughly enjoyed by our audience.

September saw us host a Harvest Coffee Morning, and on Sunday following Harvest Worship we held a Jacob's Join Lunch – a lovely get-together for everyone. We had donation jars dotted around and the proceeds went to Water Aid, as did our retiring collection at the end of the service. Also in September we held another of our popular Craft Fairs, very well supported and a full hall of tables. In October we held another Table Top Sale, again with a lot of people hiring tables, lots of people coming through our doors.

November saw our Huge Christmas Fair. By way of a change we invited some outsiders to take part, mainly Crafters, and it was hugely successful. We hope this will be repeated next Christmas, when it also coincides with our town Christmas lights being switched on. In early December we had a concert in Church given by our local Shanty Crew. They were excellent and have a good following, they work hard for the R.N.L.I. a very worthwhile charity, and we were privileged to have them with us. Nearer to Christmas we held a Coffee Morning with a few Christmassy goods to sell, another good session.

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
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**ELDERS' ANNUAL REPORT  
FOR THE YEAR ENDED 30 APRIL 2024 (continued)**

**Fundraising (continued)**

We commenced 2024 with one of our Table Top Sales in January – again a full complement of tables in the hall and enjoyed by everyone. February was an Afternoon Tea with entertainment and a quiz, very well attended. The entertainment was Karaoke-style to include a singalong as well. March was another of our popular Craft Fairs with a full hall with lovely things to browse and buy, something for everyone.

Coming to the end of the year we had our very popular Fashion Show - eight models wearing lovely clothes, thoughts of warmer weather to come. Once again the hall was full and some of the ladies went home with either a raffle prize or a garment they had purchased from the show.

At all of these events we serve refreshments of varying types. The team in the kitchen do a fantastic job, keeping everybody happy with food and a constant supply of teas, coffees or cold drinks. We already have a number of bookings in the pipeline for our next year events.

**Financial review**

From a financial point of view, this has been the first of two exceptional years in which the church is incurring significant expenditure in respect of replacement of the hall roof and various repairs to the roof of the church itself. As a consequence, the financial figures are somewhat 'skewed' by virtue of additional expenditure and also realisation of funds to apply towards those expenses.

During the year to 30<sup>th</sup> April 2024 the Church's total income was £135,184, and expenditure totalled £140,868 – a deficit/overspend of £5,684. Once the extraordinary financial transactions in respect of the roof are removed, however, this indicates that the 'normal' financial affairs of the church during the year resulted in a surplus of £14,084. Significant additional costs were incurred – primarily the expense of removal of asbestos from the church boiler room, a rise in our M&M contribution, and increased utility charges. Thankfully members and others responded wonderfully to the challenges, leading to increased support in the form of regular giving and donations. This generosity, coupled with a sizeable reclaim for Gift Aid payments, has resulted in the very welcome surplus which goes some way to offset the deficit declared in recent years.

- **Principal funding sources for the year under review**  
Donations and gifts, some of which attract a tax benefit from Gift Aid. The other primary sources are fundraising and lettings.
- **Investment policy**  
Aside from retaining a prudent amount in reserve each year, the Church's funds are to be spent in the short term so there are no funds for long term investment. The exception is the McCappin restricted fund which can be spent only on repairs and renewals and, usually, when no other funds are available; and any gift which can only be spent as authorised by the donor.
- **Reserves policy**  
As the church relies principally on voluntary contributions which are unable to be anticipated with any great degree of accuracy, the Church's policy on reserves needs to be flexible. The current policy on reserves states that the Elders will hold reserves which are sufficient to meet short term liabilities and place reserves in a range of accounts to generate income and growth.

ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
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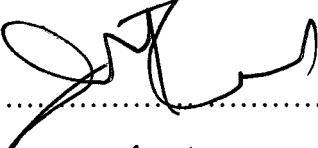
ELDERS' ANNUAL REPORT  
FOR THE YEAR ENDED 30 APRIL 2024 (continued)

**Objectives for the year 2024-2025**

The following objectives were proposed at the May 2024 Members' meeting:

- To continue to maintain a vibrant, worshipping church and community hub in St Anne's as part of the Lancashire West Missional Partnership;
- To continue to build on our ecumenical relationships;
- To raise awareness of ecological issues, acknowledging our silver award as an eco-congregation;
- To engage in wider mission with other communities and in other countries

Approved and signed on behalf of the Elders

Church Secretary ..... 

Date ..... ~~12/8~~ 12/8/24 .....

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
CHARITY NO 1128043**

**STATEMENT OF ELDERS' RESPONSIBILITIES  
FOR THE YEAR ENDED 30 APRIL 2024**

Charity Law requires the Elders to prepare accounts that give a true and fair view of the state of the Church and of its income and expenditure for the financial year.

In doing so, the Elders are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the Church will continue in operation.
- The Elders are responsible for maintaining accounting records which disclose, with reasonable accuracy at any time, the financial position of the Church to enable them to ensure that the accounts comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the Church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**INDEPENDENT EXAMINER'S REPORT TO  
THE ELDERS OF ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
CHARITY NO 1128043**

We report on the financial statements of St Anne's-on-the-Sea United Reformed Church for the year ended 30 April 2024, which are set out on pages 15 to 22.

**Respective Responsibilities of Elders and Examiners**

The Church Elders 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 our 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 our attention.

**Basis of Independent Examiner's Statement**

Our examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church 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 the Elders concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

**Independent Examiner's Statement**

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

1. which gives us reasonable cause to believe that, in any material respect, the Elders have not met the requirements to ensure that:
  - proper accounting records are kept (in accordance with section 130 of the Charities Act); and
  - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Charities Act; or
2. to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**John Potter & Harrison  
Chartered Accountants  
112/114 Whitegate Drive  
Blackpool  
FY3 9XH**

16-08-2024

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
CHARITY NO 1128043**

**RECEIPTS AND PAYMENTS ACCOUNT  
FOR THE YEAR ENDED 30 APRIL 2024**

	Notes	Unrestricted Funds		Restricted Funds	Year ended 30.4.24 Total Funds £	Year ended 30.4.23 Total Funds £
		General £	Roof Fund £	£		
<b>Receipts</b>						
Receipts from generated funds:						
Investment income Manse Fund	2	-	1,861	-	1,861	787
Voluntary income:						
Personal giving	3	73,817	-	-	73,817	42,779
Donations	3	8,442	-	-	8,442	5,458
Activities for generating funds:						
Fundraising	4	10,695	-	-	10,695	9,061
Lettings	4	11,330	-	-	11,330	9,785
Cornerstone/Vodafone		23,120	-	-	23,120	15,435
Other	4	5,919	-	-	5,919	3,296
<b>Total Receipts</b>		<u>133,323</u>	<u>1,861</u>	<u>-</u>	<u>135,184</u>	<u>86,601</u>
<b>Payments</b>						
Charitable activities	5	52,535	-	35	52,570	50,863
Governance costs	5	66,704	21,594	-	88,298	40,516
<b>Total Payments</b>		<u>119,239</u>	<u>21,594</u>	<u>35</u>	<u>140,868</u>	<u>91,379</u>
<b>Net (Payments)/Receipts</b>		14,084	(19,733)	(35)	(5,684)	(4,778)
<b>Transfers</b>		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Reconciliation of Funds</b>		14,084	(19,733)	(35)	(5,684)	(4,778)
<b>Total funds brought forward</b>		<u>102,813</u>	<u>79,536</u>	<u>32,868</u>	<u>215,217</u>	<u>219,995</u>
<b>Total funds carried forward</b>		<u><u>116,897</u></u>	<u><u>59,803</u></u>	<u><u>32,833</u></u>	<u><u>209,533</u></u>	<u><u>215,217</u></u>

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
CHARITY NO 1128043**

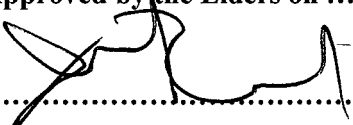
**STATEMENT OF ASSETS AND LIABILITIES  
AS AT 30 APRIL 2024**

	Notes	Unrestricted Funds		Restricted Funds	Year ended 30.4.24 Total Funds	Year ended 30.4.23 Total Funds
		General £	Roof Fund £	Funds £	£	£
<b>Fixed Assets</b>						
Investments	6	95,000	-	-	95,000	95,000
<b>Total Fixed Assets</b>		<u>95,000</u>	<u>-</u>	<u>-</u>	<u>95,000</u>	<u>95,000</u>
<b>Current Assets</b>						
Cash at bank	8	21,779	59,803	32,833	114,415	40,587
Cash in hand	9	118	-	-	118	94
Manse fund	7	-	-	-	-	79,536
<b>Total Current Assets</b>		<u>21,897</u>	<u>59,803</u>	<u>32,833</u>	<u>114,533</u>	<u>120,217</u>
<b>Total Net Assets</b>		<u><u>116,897</u></u>	<u><u>59,803</u></u>	<u><u>32,833</u></u>	<u><u>209,533</u></u>	<u><u>215,217</u></u>

**The Funds of the Church:**

<b>Restricted Income Fund</b>						
- McCappin account		-	-	31,661	31,661	31,661
- Gift		-	-	1,172	1,172	1,207
<b>Unrestricted Income Funds</b>						
- Telefonica 02		10,000	-	-	10,000	10,000
- General and bequest account	10	103,341	59,803	-	163,144	170,370
- Subsidiary accounts		3,556	-	-	3,556	1,979
<b>Total Church Funds</b>		<u><u>116,897</u></u>	<u><u>59,803</u></u>	<u><u>32,833</u></u>	<u><u>209,533</u></u>	<u><u>215,217</u></u>

Approved by the Elders on 12/2/24.....and signed on their behalf by:-

  
..... Elder

Sheila P Howarth  
..... Elder

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
CHARITY NO 1128043**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 30 APRIL 2024**

**1. Accounting Policies**

**(a) Basis of Preparation**

The financial statements have been prepared under the receipts and payments basis in accordance with, and permitted by, Section 145 of the Charities Act 2011.

**(b) Funds Structure of Receipts**

The Church receives funds from the following sources:

- donations, personal giving and related tax claims for donations under Gift Aid;
- fundraising net of any attributable cost;
- lettings, this relates to any income received from outside organisations who have used the facilities of the Church hall and annexe;
- legacies;
- investment income which relates to interest from bank deposits and income fund units.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor. There are two restricted funds, a legacy from the Misses McCappin, which is restricted to expenditure on repairs and renewals, normally when there are no other funds available and gifts which are restricted to expenditure approved by the donor.

Unrestricted funds comprise those funds which the Elders are free to use for any purpose in furtherance of the Church's objectives. Unrestricted funds include designated funds where the Elders, at their discretion, have created a fund for a specific purpose.

The Manse Fund represents funds the church is entitled to following the transfer of the Manse to the Synod. It is unrestricted and available as a designated fund. The church can claim on this for use in its ministry and mission.

Covid grant receipts from the Job Retention Scheme have been accounted for on a receipts basis.

**(c) Payments**

All expenditure is accounted for on an income and expenditure basis, inclusive of VAT which cannot be recovered, and has been classified under headings that aggregate all costs related to that category.

- Charitable activities: costs of the Church incurred in the delivery of its activities and services;
- Governance costs: costs associated with the general running of the Church as opposed to those costs associated with direct Church activities.

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
CHARITY NO 1128043**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 30 APRIL 2024  
(continued)**

**1. Accounting Policies (continued)**

(d) Tangible fixed assets

Leasehold Property:

The Trustees of the Church building are the United Reformed Church North West Synod Trust for purposes connected with St Anne's-on-the-Sea United Reformed Church. The manse building has been sold and following the introduction of the Synod Manse Scheme a grant has been made available to the relevant churches from 1 March 2022.

Expenditure incurred on the Church and manse is written off in the year it is incurred.

(e) Fixed asset investments

Investments are stated at historic cost.

(f) Taxation

As part of the United Reformed Church, the Church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

(g) Cash flow statement

The Church has taken advantage of the exemption in Financial Reporting Standard No 1 from producing a cash flow statement on the grounds that it is a small charity.

**2. Investment Income**

	<b>Year ended 30.4.24 Total £</b>	<b>Year ended 30.4.23 Total £</b>
Manse fund interest	1,861	787

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
CHARITY NO 1128043**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 30 APRIL 2024  
(continued)**

**3. Receipts from Voluntary Income**

	<b>Year ended 30.4.24</b>	<b>Year ended 30.4.23</b>
	<b>£</b>	<b>£</b>
<b>Personal giving</b>		
Freewill envelopes	3,060	2,845
Offertory Gift Aid	2,180	1,837
Offertory Non-Gift Aid – Sunday offerings	11,096	10,401
Offertory – Standing orders and gifts	45,634	21,966
Tax recovery	11,847	5,730
	<u>73,817</u>	<u>42,779</u>
<b>Donations – unrestricted</b>		
Thursday coffee	1,270	1,171
Sunday coffee	1,278	1,329
Thursday club	500	500
Weddings/Funerals/Baptisms	990	600
Bookshelf	45	82
Christmas cards	60	140
Commitment for life	-	35
Retiring collection	3,299	1,271
Organ upkeep	1,000	-
Other	-	100
	<u>8,442</u>	<u>5,228</u>
<b>Donations/Grant – restricted</b>		
Specific donations	-	230
	<u>-</u>	<u>230</u>

**4. Receipts from activities**

	<b>Year ended 30.4.24</b>	<b>Year ended 30.4.23</b>
	<b>£</b>	<b>£</b>
<b>Fundraising</b>		
Christmas Fair	1,593	1,337
Craft Fair	2,104	2,994
Table Top sales	2,904	1,610
Other events	4,094	3,120
	<u>10,695</u>	<u>9,061</u>

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
CHARITY NO 1128043**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 30 APRIL 2024  
(Continued)**

<b>4. Receipts from activities (continued)</b>	<b>Year ended 30.4.24 £</b>	<b>Year ended 30.4.23 £</b>
<b>Lettings</b>		
Hall	10,061	9,251
Community room	-	21
Food bank fuel	1,269	513
	<u>11,330</u>	<u>9,785</u>
<b>Other</b>		
Starfishes	1,342	1,439
Warm Hub	3,000	1,400
Subsidiary accounts movement	1,577	457
	<u>5,919</u>	<u>3,296</u>
<b>5. Payments</b>	<b>Year ended 30.4.24 £</b>	<b>Year ended 30.4.23 £</b>
<b>Charitable activities - unrestricted</b>		
Ministry and mission	38,164	36,828
Pulpit supply	1,587	1,089
Minister training	-	3,000
Music in church	5,462	4,980
Instrument upkeep	1,224	829
Music licences	480	445
Correspondence	278	22
Messy church	163	98
Copier	-	322
Posters	633	452
Publications	331	669
Warm Hub	495	416
Retiring collections	3,299	1,117
Book of Remembrance	60	-
Other	109	524
Book allowance	250	-
	<u>52,535</u>	<u>50,791</u>
<b>Charitable activities – restricted</b>		
Posters	35	72
	<u>35</u>	<u>72</u>

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
CHARITY NO 1128043**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 30 APRIL 2024  
(Continued)**

**5. Payments (continued)**

	<b>Year ended 30.4.24</b>	<b>Year ended 30.4.23</b>
	<b>£</b>	<b>£</b>
<b>Governance Costs - unrestricted</b>		
Accountancy	900	840
Payroll charges	150	144
Bookkeeping	1,152	1,056
Water	1,121	767
Gas	7,103	5,495
Electricity	13,178	5,171
Insurance	9,855	9,327
Telephone	407	407
Premises upkeep	6,488	4,659
Asbestos removal	10,680	-
Hall roof	21,594	-
Cleaning/Caretaker	13,737	12,620
Garden	1,933	30
	<b>88,298</b>	<b>40,516</b>
	<b>88,298</b>	<b>40,516</b>
<b>Governance Costs – restricted</b>		
Church garden fund	-	-
Outreach	-	-
	<b>-</b>	<b>-</b>
	<b>-</b>	<b>-</b>

**6. Fixed Asset Investments**

	<b>Year ended 30.4.24</b>	<b>Year ended 30.4.23</b>
	<b>Cost</b>	<b>Cost</b>
	<b>£</b>	<b>£</b>
Quilter Cheviot – General and Telefonica	95,000	95,000
	<b>95,000</b>	<b>95,000</b>
	<b>95,000</b>	<b>95,000</b>

The net book cost of investments at the date of the accounts, and the market value is as follows:-

	<b>Book Value</b>	<b>Market Value</b>
	<b>£</b>	<b>£</b>
General and Telefonica	134,866	95,000
	<b>134,866</b>	<b>95,000</b>
	<b>134,866</b>	<b>95,000</b>

**ST ANNE'S-ON-THE-SEA UNITED REFORMED CHURCH  
CHARITY NO 1128043**

**NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 30 APRIL 2024  
(Continued)**

**7. Manse Fund**

	<b>Year ended 30.4.24 £</b>	<b>Year ended 30.4.23 £</b>
Manse Fund	-	79,536

This represents the value of the Manse Fund held by the Synod in respect of the church and is available to support the development of its mission and ministry.

**8. Cash at Bank**

	<b>Year ended 30.4.24 £</b>	<b>Year ended 30.4.23 £</b>
Co-operative Current Account	110,941	38,669
Thursday Club Account	1,435	1,179
Flower Account	667	682
St Annes Leprosy Mission Project	1,372	57
	114,415	40,587

**9. Cash in Hand**

	<b>Year ended 30.4.24 £</b>	<b>Year ended 30.4.23 £</b>
Petty Cash	36	33
Thursday Club	-	-
Flowers	82	36
St Annes Leprosy Mission Project	-	25
	118	94

**10. General and bequest account**

Included within these funds is a designated fund for minister training with a balance at 30 April 2024 of £565.