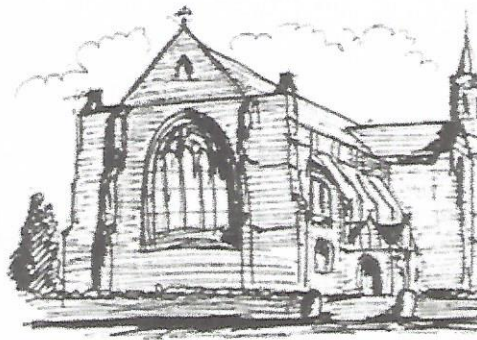


Diocese of Liverpool

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



ANNUAL REPORT

**for the year ended
31 December 2015**

**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 is situated on the corner of Kingsway and Crosby Road North Liverpool L22 4QQ and its Church Hall is located on Milton Road, Liverpool 22. It is part of the Diocese of Liverpool in the Church of England. The correspondence address is: The Parish Office, 32 Brooklands Avenue, Waterloo, Liverpool, L22 3XZ.

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

For the period 1st January 2015 until the date this report was approved, the following served as members of the PCC:

Priest-in-Charge	Revd. Dr Sue Lucas (<i>Chair from 8/2/2014</i>)
Church Wardens	Mrs Brenda Cottarel (<i>from APM 2014</i>) Mr Rick Walker (<i>from APM 2014</i>)
Reader Representative	Mrs. Jackie Parry
Deanery Synod Representatives	Mr. Peter Garner (<i>re-elected at APCM 2014</i>) Mr Gareth Griffiths (<i>from APCM 2014</i>) Mrs. Kathleen Zimak (<i>from APCM 2014</i>)
Elected Members	Mr. Michael Broom (<i>To APCM 2015</i>) Mrs. Sally Noakes (<i>To APCM 2015</i>) Mrs. Irene Taylor (<i>To APCM 2015</i>) Mrs. Ruth Winder (<i>To APCM 2015</i>)
To retire 2016	Mr. Mike Carr Mrs. Margaret Houghton (<i>from APCM 2014</i>) Mr David Jones (<i>from APCM 2014</i>) (<i>Treasurer</i>) Mr. Chris Price
To retire 2017	Mrs. Maureen Madden (Lay Chair) Mrs. Lillie Wilmot (Secretary) Mr Brian Worster-Davis
Co-opted Member:	Fr Dennis Smith

Revd Dr Susan Lucas was appointed Priest-in-Charge by the Bishop of Warrington and Mrs Jacqueline Parry was licensed as Reader by the Bishop of Liverpool. They are both ex-officio members of the PCC.

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, Venture Business Centre, 16 Crosby Road North, Waterloo, Liverpool L22 0NY

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

Day to day management of the Church was exercised by the Standing Committee and Priest-in-Charge

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 APM/APCM 2015, the PCC operated the following sub-committees:

Standing Committee: Mrs Brenda Cottarel (Warden), Mr David Jones (Treasurer), Revd Dr Sue Lucas (Chair), Mrs Maureen Madden (PCC Lay Chair), Mr Chris Price (PCC member), Mr Rick Walker (Warden)

Premises Committee: Mr Michael Broom, Mr Michael Carr, Mrs Brenda Cottarel, Rev Dr Sue Lucas (ex officio) Mrs Christine Spence, Mrs Ruth Winder.

Mission and Justice Group: Mrs Audrey Dawson, Mr Peter Garner, Rev Dr Sue Lucas, Dr Fred Nye (Chair), Mrs Linda Nye, Mrs Jackie Parry, Mrs Angie Price, Mrs Rosie Walker, Mr John Woodley, Mrs Kathleen Zimak,

Catering Team: Mrs Ruth Winder (Team Leader), Rev Dr Sue Lucas (ex officio), Mrs Mary Crooke, Mrs Audrey Dawson, Mrs Marie Griffiths, Mrs Helen Kibbey, Mrs Eunice Little, Mrs Judith Moizer, Mrs Angie Price, Mrs Linda Nye, Mrs Christine Spence, Mrs Irene Taylor, Mrs Rosie Walker, Mrs Fiona Whalley, Mrs Lillie Wilmot.

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 Dr Sue Lucas, 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 22 and its Church Hall, located on Milton Road, Liverpool 22.

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 Priest-in-Charge and 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 its Church Hall.

In 2015 we:

- Continued to pray for the church, the world and our neighbours in the Daily Office, and regularly to celebrate the Sacraments.
- Participated fully in the life of the newly-launched Waterloo Group Council, both bringing what has been a legal reality for a number of years, the Waterloo Group of Churches, into practice and allowing the Anglican Churches in Waterloo to get round the table together to address pastoral reorganisation and how we might take forward in this area the challenges in Bishop Paul's March 2015 paper to Diocesan Synod, *Fit for Mission*.
- As a PCC, voted to move towards forming a Team Ministry in Waterloo with the 3 other Anglican Churches. All four PCCs voted in favour of the Team Ministry by the end of 2015, so the process will unfold in 2016.
- Put some final touches to the repairs on the North and South roofs of the Church and replaced several sections of guttering following significant incidents of metal theft in May and October 2014.
- Continued to be a significant venue for musical events, holding another successful recital series with a wide variety of performance styles, encouraging and giving a platform to local musicians and welcoming people into our Church, hosting the Crosby Symphony Orchestra's Autumn and Early and Late Spring Concerts, and welcoming a variety of local Schools into Church for their Christmas Carol Services and Concerts.
- Hosted the Centenary Service for the Combined Cadet Force of Merchant Taylors' Schools, with the Duke of York and the Lord Lieutenant in attendance, and a congregation of 600 guests, representatives of the Services and School and cadets,
- Held the Annual Christmas Tree Festival in December, welcoming many from the local community into the Church. This year, we also revived a very ancient tradition and gave it a 21st century twist by consecrating a 'Bishop Nicholas,' a young person from the community who held the office from the Toy Service that began the Christmas Tree Festival until the end of the week.

Church Attendance

The average weekly attendance counted during October 2015 was 33 and the average Sunday attendance during the same period was 73. These figures do not include baptism services, weddings or funerals.

Electoral Roll

Following the revision for the APCM 2016, there are currently 89 names on the Church Electoral Roll, 32 of whom are resident within the parish and 57 of whom are not resident within the parish. 2 names were removed through death, 5 names were removed under Church Representation Rules 2011 Rule 1(9), and there were 7 new applicants to go on the roll, all of whom meet the criteria under Church Representation Rules, 2 of whom are resident in the parish, and 5 of whom qualify as regular attenders who are not resident in the Parish.

Safeguarding

The PCC is committed to safeguarding. During 2014, the PCC formally adopted the most up to date Diocesan policies, and these were reviewed at the PCC on 24th June 2015. They will continue to be reviewed every year, and a substantial review undertaken every five years or when the guidelines change, whichever is sooner.

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 Priest-in-Charge and PCC Secretary hold copies of this in hard copy and electronic form and they are available on request.

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.

Baptism visiting is co-ordinated by Mrs Jacqueline Parry and Mrs Brenda Cottarel, in consultation with the Priest-in-Charge.

There were 6 baptisms in 2015; 2 candidates lived in the Parish, and the others have historic connections to St Faith's – parents married here, or siblings baptized here.

There were no confirmation candidates in 2015

There were 2 weddings in the Parish in 2015. 7 funerals were held in Church, and 8 were taken on behalf of the Parish at crematoria.

Church Fabric and Buildings

Church and Hall:

In March 2015, we completed significant repairs to the Church roof following the metal thefts incidents in 2014. In particular, several sections of guttering were finally sourced and replaced. We also agreed with BBR, our roofing contractors, that they would undertake a regular annual inspection and clearing of rainwater goods.

The two ceilings in the porches in the Church Hall were renewed, and this necessitated also some electrical work to replace lighting. The flooring in the accessible and ladies' toilets in the Hall was also replaced this year.

A generous donation allowed us to relamp the Church in March 2015. PIR lamps over the vestry door and on the side of the bell tower were repaired and a new PIR lamp installed on the South side of the Church. This makes the outside of the Church a much safer place at night when it is in use for concerts etc. Bulbs in the Chapel of the Cross did need to be replaced again quite soon. We took the opportunity to replace those fittings with LED ones, which use much less electricity and so have a much longer life. Given the height of the building, replacement of bulbs in the nave needs to be undertaken by contractors, so ideally, gradual replacement of the current fittings with LED ones should in the long run give much better light and also be more economical.

Donations have also been received to undertake the refurbishment of the sanctuary lamps. A contractor has been sourced, and this will be done one at a time over the course of 2016.

A Quinquennial Inspection was undertaken by our Architect, Robbie Bell in April 2015. The following were identified as urgent priorities (E1): to fix the pot hole in the driveway adjacent to the bus stop in Crosby Road North (at an estimated cost of £50); to replace the missing brick on the corner of the Crosby Road and Kingsway wall (at an estimated cost of £50); to clean the Kingsway Wall of Moss and treat with weedkiller (£50) and to replace a slipped slate at the top of the valley on the south transept roof (£200). We now have an Asbestos Survey and a Lightning Conductor Test Certificate. The PCC discussed the QQI Report in June. A 'Red File' for maintenance has been started, which includes a maintenance schedule and log of maintenance completed, as well as records of safety testing, insurance etc.

The efflorescence on the walls in the North and South aisles was cleaned off prior to the major civic service we hosted in June, and whilst the North aisle has remained clear, it has unfortunately returned in the South Aisle. We also had a deep clean undertaken by Merchant Taylors' cleaning staff in June and again in December.

Vicarage:

The utility room in the Vicarage was completely refitted in 2015 at the Vicar's expense, following the replacement of the boiler with a modern, wall-mounted, efficient model. The utility room is now much more up to date, but because of the efficiency of the boiler, rather cold! A radiator is awaited.

Priorities identified for 2016.

- 1) The main priorities are those identified above as being urgent in the QQI report.
- 2) Revisiting and launching plans explored at the PCC Away Day in 2014 for the back of Church: a more welcoming entrance, toilets and kitchen area and a consistent type of notice board.

Report on the Work of the Bootle Deanery Synod

There were 3 meetings of the Deanery Synod in 2015. The first, on 10th March, had a presentation from a Credit Champion about the Church's involvement in credit unions, debt counselling and other issues related to how people can be supported to manage limited financial resources. There was also discussion around the Deanery Status Report for 2014 from the Diocese – this is the picture across the Deanery from the Annual Statistics for Mission that we are all asked to complete at Parish level.

The second on 1st July heard a presentation from Revd Kath Rogers about the need for Churches to be dementia friendly. After news from the Parishes, Roger Driver, the Area Dean gave a presentation on Bishop Paul's paper to Diocesan Synod, *Fit for Mission*, and in particular, there was discussion about the Archdeaconry boundary changes with the proposed appointment of 3 new (4 in total) Archdeacons for the Diocese in November.

The meeting on 14th October heard presentations from Ann Murray and Irene Whitaker, the Diocesan Advisors on Healing and Deliverance Ministry, and from Annie Spiers on *The Alice Experience*, the new production from *In Another Place* to launch in 2016. Reports were also given on Finance, from the Deanery Mission and Pastoral Committee and from Clergy Housing.

Achievements and Performance

Development of Opportunities for prayer, reflection and faith sharing

The focus of St Faith's worship is the Sunday morning Eucharist. Theological reflection is built in at the sermon, and the liturgy engages all the senses in the worship of God. There are also times of silence and quiet reflection within the liturgy. The Daily Office is said, praying for the Church, the world, the neighbourhood and those who have asked for prayers.

We once again hosted 3 ordinands from the College of the Resurrection at Mirfield during Lent, who were able to share their reflections with us in addresses and discussions after Sunday evening Compline. Parishioners then offered hospitality in the form of supper for the discussion to continue.

St Faith's hosted the Bootle Deanery Service in June, with the Bishop of Liverpool presiding and preaching, and we reflected together in it on the mission of all of God's people, particularly as the Waterloo Anglican Churches are moving towards forming a Team Ministry. We held another joint service for the four Waterloo Anglican churches in September, and were joined on this occasion also by our sisters and brothers from the Welsh Church. The service was held in the splendid surroundings of Old Christ Church and celebrated the bicentenary of Waterloo, both the battle and the township named after it.

There are Parade/Family Eucharists four or five times a year at St Faith's, and during 2015, these took place on Mothering Sunday, on the Feast of St Francis on 4th October, on Remembrance Sunday and for the Feast of St Nicholas and launch of the Christmas Tree Festival on 6th December.

Our Patronal Festival was transferred within the Octave to the 11th October, and we were delighted to welcome Phillip North, the Bishop of Burnley as our preacher. This was followed by a joyous parish lunch.

The Service Families' Support Group is now well-established and continues to provide much-valued support and quiet space for the families of those serving in the military, and to work effectively and mutually to encourage military chaplains in the Diocese.

During this year, there has been a Parish Retreat to Mirfield in May on the theme of the 3 Notes of the Franciscan Order: Humility, Love and Joy, and a Parish Pilgrimage to Walsingham in October.

Planning and Development of Fundraising Activities

The main fundraising events of this year have been the recital series and the Christmas Tree Festival. However, with a smaller congregation and fewer people able to give of their time, there is perhaps a need to rethink an over-reliance on fundraising to meet St Faith's financial commitments.

In addition to fundraising on our own behalf, St Faith's has continued to fundraise on behalf of other charities, perhaps most significantly, the house-to-house collection for Christian Aid. This once again raised a substantial sum, and we also once again supported the Children's Society at the Christingle Service. Members of St Faith's serve refreshments at the Crosby Symphony Orchestra Concerts, and this raised money on behalf of Medic Malawi.

In the Hall, Monthly Table Sales continue to be very successful, bringing many regular sellers and buyers. Pamper Days have also brought new interest in 2015.

Exploration of Eucharistic and Social Life in ways which lead to growth opportunities

Catering Team

2015 has been another busy and successful year for the catering team. June saw St Faith's hosting the Deanery Service, and we had the pleasure of hosting nearly 200 for a lunchtime buffet, including Bishop Paul, who even helped with the washing up! As well as the usual events of Corpus Christi, Barbecue etc, we have arranged some Sunday lunches to provide an opportunity for people to meet one another socially in a relaxed and friendly atmosphere. This has proved successful, and particularly appreciated by those who are alone or who find it more difficult to get out in the evenings. People have been very generous with donations for the lunches which has enabled a small surplus to be donated to church funds.

Thank you to all the Catering Team for all their efforts and to everyone for their support.

Christmas Tree Festival

The 7th Christmas Tree Festival in 2015 was once again enjoyable and successful, with many members of the community once again expressing their appreciation for the warm welcome, the beauty of the Church lit up by 40 trees, the musical events, and the delicious food. A new team took over the running of the Tree Festival in 2015, and were well briefed and learned fast, so that, to the community, things simply ran as they have

in previous years. Some charities dropped out this time and some different charities joined in, offering new themes and ideas.

The catering was a triumph, offering coffees, lunches and afternoon teas at reasonable prices, and attracted many customers. Sales tables too went well. It is a tremendous commitment for members of the congregation to make, many volunteers generously give of their time and talents, be it jam and preserve making, cakes, craft, or those who sell, steward or appear on the final day to tidy up and clear away any sign of the week's activities.

Once again, School Choirs and Music groups played or sang at lunchtimes, and other School groups simply visited to look around. A new innovation this year was the 'Supper, Skiffle and Song' evening on Friday, a ticketed concert featuring Skiffle and Barbershop music and Cheese and Wine.

The Tree Festival continues to be an excellent way to draw the local community into the life of the church, and once again, the words of appreciation written in the Visitors' Book are testament to its effectiveness.

Parish Hall

The Hall has continued to be busy in 2015 with Uniformed Organizations, slimming club, health and well-being sessions, craft fayres, dance classes, AA meeting on a regular basis, alongside children's birthday parties, baptism receptions, church events, the Crosby Symphony Orchestra, photographic sessions, table sales etc. Negotiations are underway for a drama class to begin in March 2016.

The Hall is due another inspection for the kitchen soon. It achieved a 4 rating in 2014, and the only thing that was missing for a 5 rating, a food diary, is now in place so hopefully the 5 rating will be achieved this time.

Your support at tables sales, craft fayres and health and well-being days would be appreciated. Excellent refreshments are available at these events at a very reasonable price.

Future plans include another clear-out of the Church, Hall and grounds, so help will be needed to fill a skip – neither age nor gender is a barrier!

The Hall is an important Parish asset, both to the Church and to the wider community and we need to have a commitment to keeping it in good repair.

Mission and Justice Committee

1. The remit of the committee is (i) to think theologically about God's mission and (ii) to facilitate practical action which furthers the cause of mission and justice.
2. The committee has met twice during the year: 10 June 2015 and 4 Feb. 2016.
3. Business has included:
 - A Review of Christian Aid Week appeal 2015, and lessons learned. Total raised: £1592.42 including Gift Aid
 - Considering how to support the Sefton scheme for supporting the isolated elderly. Plans in hand for a monthly Eucharist for Anglican residents of Nazareth House.

- A united Mission and Justice group has been proposed for the new Waterloo Anglican Team, to pull together overseas aid and appeals, lobbying, and local outreach.
- Publicity for new CTW Kairos group, to support Palestinian Christians by prayer and action.
- Planning for Christian Aid Week 15-21 May 2016.

Music

St Faith's has a strong musical tradition, both in worship and in supporting local musicians by providing a concert venue.

During 2015, with our Director of Music who joined us in October 2014, we have begun to develop a renewed musical and liturgical tradition. Different settings of the Eucharist that reflect musically on the themes of the liturgical season now go alongside seasonal Eucharist booklets. The idea is to develop a rhythm through the liturgical year, so that, as people gradually get used to using and revisiting seasonal liturgy, they are given the opportunity to reflect on what changes and what remains the same and how this resonates with, on the one hand, the story of Jesus, and on the other, the rhythms of our own lives. Leaflets with the music for each setting are available. This helps those who can read music to become familiar with the settings more quickly, and, as they are relatively simple, others will pick them up as they become part of the rhythm of our liturgical life.

Monthly choral evensong has also become a regular part of our life in 2015, with the choir singing a variety of settings of the Preces and Responses, Magnificat and Nunc Dimittis and usually an anthem as well. The choir sang jointly with choirs from St Mary's and Christ Church at the Deanery Service in June and at the service at Old Christ Church in September, as well as being joined by the Choir from St Mary's Walton for a joint choral evensong early in the year. There are plans for the choir to 'guest' at the Cathedral during the Summer Choir Holiday.

Service Families Support

The 2015 meetings of SFSG have gone by very quickly indeed. Although the conflict in Afghanistan ended in December 2014, some British troops are still deployed both openly and covertly in many places worldwide, so our support for them and their families is still much needed and valued.

The SFSG has heard from several interesting speakers, particularly about the roles of the various charities in supporting both serving and ex service personnel and their families, how much funding they require to do this work and how it is becoming increasingly important. Our Annual Carol Service with military band was a huge success, with 3 of those charities, BLESMA, Combat Stress and UK Forces Support each receiving £108.30 from the collection. UKFS also received £60 from the tree collection during the Christmas Tree Festival.

In the coming year, we will be bringing more interesting speakers to our monthly meetings, and continuing to raise awareness of how service personnel need to be supported as much in times of peace as in times of conflict.

Thank you to all who have supported SFSG with their interest, commitment and generosity. We look forward to our work in 2016.

Uniformed Organizations

Brownies: 6th St Faiths Brownies

We continue to enjoy the support of the family of St Faiths, and to run a traditional programme of girl-only space and follow sessional events to cover our yearly schedule. The church structure allows us the freedom to evolve our programme in a traditional manner whilst giving us the flexibility to celebrate seasonal traditions

Scouts: St Faith's Scout Group (The 10th Crosby & District):

Our Scout Group, the 10th Crosby 'St Faith's' continues to develop, with many activities, outings and camps under our belts over the last year. Beaver Scouts went on day trips to Windmill farm to see the animals and to District Camp to join our Cubs and Scouts at camp. Beavers also had their first ever outdoor camp at Tawd Vale, a joint activity with St Mary's Beavers, where they were introduced to cooking outdoors, making shelters for minibeast and toasting marshmallows around the fire whilst singing silly campfire songs. Lots of badges were earned this year including Healthy Eating badge (completed on a special badge day) and The Space Badge, which was planned and run by our Young Leaders.

The Cub Pack attended 4 weekend camps, and 2 days out to activities. The highlight was our special 'Hogwarts Experience' camp where Cubs were schooled in the arts of witchcraft and wizardry! They were taught to fly broomsticks, play Quidditch, make potions and to care for magical creatures. The weekend was carefully planned and organised by the whole Leader team and was voted 'The best camp ever!' by all who attended. In October, Cubs were taken to Llansannan for a weekend planned by our younger leaders. The theme was 'Silver Service' and Cubs were taught to cook 3 course meals and make cakes. On the Saturday night we had a banquet complete with fully decorated tables and entertainments.

The Scout Section also attended 3 of their own camps, including 'Great Escape' and Feast of the Lanterns, Our Young Leaders took part in most of the above activities and also had their own skills themed camp where they practised building cooking fires and making sleeping shelters out in the wilds of Tawd Vale. 4 of our Young Leaders turned 18 this year and have all decided to take on adult leader roles with the group, ensuring that we will continue to offer an exciting programme for the younger members.

Thanks go to all of our Leader Team, with special mention for our Young Leaders, who put so much time and effort into the camp planning at St Faith's Scout Group and to Helen who, in addition to running the Beaver section and being the Group Administrator, has taken on extra duties as Assistant District Commissioner for Beavers in Crosby Scout District. Next year promises to be full of fun as our Cubs celebrate 100 years of Cub Scouting and the Beavers celebrate 30 years of Beaver Scouting with a very full programme of activities and camps.

Statistics:

The Group comprises:

20+ Beaver Scouts (aged 6-8)

30+ Cub Scouts (aged 8-10 ½)

6+ Scouts (aged 10 ½ - 14 ½)

4 Young Leaders (aged 14 ½ - 18)

18 Adult Leaders.

Financial Review

The financial year was dominated by the final payments for the roof, following the theft of metal and vandalism in 2014. The target of paying the Parish Share through planned giving was not achieved, however, although it came very close in April.

Planned giving has fallen again by about 4% since 2014 (£44k in 2014, £46k in 2013) and this is a matter that will need to be addressed by the new PCC in 2016. Nevertheless, there were 43 standing orders in place at the year-end, and we are grateful to all those who give generously and are able to let us claim back Gift Aid too. Gift Aid, and the Small Donations Scheme, continue to be very important sources of income for the church.

The rise in expenditure is due solely to the cost of building repairs; without that expenditure, the costs would have fallen again and this is good news. It is encouraging to note that, following a review of our utility providers, the cost of heating and lighting the church has fallen dramatically and we have a healthy balance in our gas account to see us through the winter months.

The Parish Share for 2015 was paid in full, although there is £7,700 owing from two missed payments in November 2013 and January 2014 that will be repaid once the finances are back on a sound footing.

Although the church was able to claim back over £8,800 in VAT for the roof repairs through the Listed Places of Worship Grants Scheme (LPWGS), the fact that the insurance company did not cover the full cost of the metal theft meant that the church, through the generosity of the congregation and friends, had to raise about £30k – which it did.

After much careful research, the PCC took the decision in November to switch its insurance policies for the church and hall from Ecclesiastical to a new provider, Trinitas, with effect from March 2016. There will be one policy for church and hall and a considerable annual saving in the premium. The new company is backed by Aviva, formerly Norwich Union, one of the oldest insurance providers in the country.

Major fundraising events in 2015 were the Saturday Recitals, the Christmas Tree Festival and the Table Sales in the Hall. We are very grateful for all those who worked so hard to raise those funds but the issue of fundraising, and whether it is in fact the best way of meeting the Church's financial commitments will need to be addressed by the new PCC.

Financial scrutiny is carried out by the Standing Committee that meets regularly and monitoring reports are presented to it and to the PCC.

After a period of high expenditure on the building, the charity needs to re-build its core income based on planned giving and fundraising events. The PCC, as Trustees of the charity, have acted 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 balance of £476 in the General Fund at 31 December 2015, after designations, did not match this target.

Risk Management

A Risk Management Report was completed by Ecclesiastical Insurance in December 2014. 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 and will review these in the coming year and regularly thereafter.
- 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, alongside the internal communications such as the website, magazine and weekly pew sheet.
- Statutory and legal requirements – such as health and safety, employment law, Charities Act and child protection. The PCC has policies in place for all of these and they are reviewed on a regular basis.
- 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

- There is an urgent need for a stewardship campaign that, for regular worshippers, encourages them to reflect on giving to the Church as part of Christian discipleship, and which begins also to focus on St Faith's 'diaspora', perhaps appealing to those for whom St Faith's has been part of their Christian formation but who now live and work elsewhere, and to move away from a reliance on fundraising.
- To work together with the other Anglican Churches in anticipation of the Waterloo Anglican Team, so that the sense of a common task in mission is a substantial reality even before it becomes a legal reality.
- During an interregnum and appointment process, to remain committed to (re)building trust with Diocesan officers and with the other Churches, in particular, St Mary's, since legally, the new appointment will have to be to the United Benefice
- To play our part in ensuring the appointment process is as good as it can possibly be – honest, open, transparent and fit for purpose.
- To continue to conceive of ourselves as engaged in Mission during the interregnum – and as such, to continue to make necessary decisions on behalf of the Church
- To take responsibility, through the Wardens and Standing Committee, for maintaining good communication with the Archdeacon, Appointments Secretary and Bishops' Planning Officers during the Interregnum in order to get definitive, clear and factual answers to people's questions.
- To make the new appointment on the basis of the needs of the Church of the God of Mission in this area, in full collaboration with the other Anglican Churches that will form the Waterloo Anglican Team, and with due regard for the distinctive contribution that St Faith's has to make to the Church's life in this area and in the Diocese of Liverpool.
- To continue to discern what God is calling St Faith's to in the future.
- To begin a proper programme of maintenance for the fabric of the building

- With the Director of Music, to begin a project to encourage young people into the musical life of the church.
- To keep in sight plans to develop the back of Church – proper toilet and kitchen facilities that will enhance and enable outreach and mission.

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, we want to mention our Churchwardens, Mrs Brenda Cottarel and Mr Rick Walker, and Mr David Jones, our Treasurer, who has helped us all to understand the church's accounts and its finances, all the members of the PCC, the ministry team, assistant wardens, sidespersons, the catering team and those who clean the church. This has been a challenging but hopeful year, and 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 24th February 2016 and signed on their behalf by

A handwritten signature in black ink, appearing to read 'Susan Lucas', written in a cursive style.

**Revd Dr Susan Lucas
Chair of the PCC**

The Parish of St Faith, Great Crosby

Statement of Financial Activities for the year ended 31st December 2015

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2015 £	Total 2014 £
INCOME						
Voluntary income	2(a)	84,273	0	1,169	85,442	85,755
Activities for generating funds	2(b)	3,273	5,770	5,320	14,363	15,780
Investment income	2(c)	272	1	0	273	269
Church activities	2(d)	8,780	989	0	9,769	8,525
Other incoming resources	2(e)	0	0	0	0	14,250
TOTAL INCOME		96,598	6,760	6,489	109,847	124,579
EXPENDITURE						
Fund-raising trading costs	3(a)	839	2,704	3,437	6,980	8,354
Church activities	3(b)	110,744	2,101	1,177	114,022	105,757
TOTAL EXPENDITURE		112,583	4,805	4,614	121,002	114,111
NET INCOMING RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES						
Gain/(loss) on revaluation of investment		(14,985)	1,955	1,875	(11,155)	10,468
Transfer of funds		(2,202)			(2,202)	(2,099)
		12,139	(9,199)	(2,940)	0	0
NET MOVEMENT IN FUNDS		(5,048)	(7,244)	(1,065)	(13,357)	8,369
BALANCE B/FWD 1 JANUARY 2015		5,525	13,794	1,962	21,281	12,912
BALANCE C/FWD 31 DECEMBER 2015		477	6,550	897	7,924	21,281

The movements in Designated and Restricted Funds were as follows:

	Balance B/fwd	Incoming Resources	Resources Expended	Transfers	Balance C/fwd
DESIGNATED					
Premises Fund	5,000	0	0	(5,000)	0
Donations Fund	505	1	0	1,100	1,606
Events Fund	5,148	5,770	2,277	(5,677)	2,964
Catering Fund	282	0	427	378	233
Hall Fund	1,659	989	2,101	0	547
Organ Fund	1,200	0	0	0	1,200
	13,794	6,760	4,805	(9,199)	6,550
RESTRICTED					
100 Club	1,638	5,320	3,437	(2,940)	581
Mission Fund	0	863	863	0	0
Flower Fund	324	306	314	0	316
	1,962	6,489	4,614	(2,940)	897

The Parish of St Faith, Great Crosby

Balance Sheet at 31st December 2015

		Unrestricted Fund £	Designated Fund £	Restricted Fund £	TOTAL 2015 £	TOTAL 2014 £
	Note					
FIXED ASSETS	5					
Tangible		3,035			3,035	4,210
Investment		3,196			3,196	5,196
		6,231			6,231	9,406
CURRENT ASSETS						
Debtors	6	5,557			5,557	12,132
Cash at bank and in hand		4,152	6,550	897	11,599	19,159
		9,709	6,550	897	17,156	31,291
LIABILITIES	7					
Creditors: amounts falling due within one year		15,463			15,463	19,416
NET CURRENT ASSETS		(5,754)	6,550	897	1,693	11,875
TOTAL NET ASSETS		477	6,550	897	7,924	21,281
PARISH FUNDS						
Unrestricted		477			477	5,525
Designated			6,550		6,550	13,794
Restricted				897	897	1,962
		477	6,550	897	7,924	21,281

Approved by the Parochial Church Council on 24 February 2016 and signed on their behalf by



Revd Dr Susan Lucas (PCC Chair)



Mr David Jones MBE (PCC Treasurer)

The Parish of St Faith, Great Crosby

Notes to the Financial Statements for the year ended 31st December 2015

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP (FRS 102).

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 represent 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 31st December 2015

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 31st December.

2 INCOME	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2015 £	TOTAL 2014 £
2(a) Voluntary income					
Planned giving	42,800			42,800	44,633
Gift aid donations	954			954	1,255
Tax recoverable	13,411			13,411	14,735
Collections	2,544		863	3,407	4,620
Donations	12,423		306	12,729	15,512
Legacies	2,571			2,571	4,000
Grants	9,570			9,570	0
	84,273	0	306	85,442	85,755
2(b) Activities for generating funds					
100 Club			5,320	5,320	5,380
Recitals	1,538			1,538	1,377
Events	1,735	5,770		7,505	9,023
	3,273	5,770	5,320	14,363	15,780
2(c) Income from investments					
Bank interest	5	1		6	5
Dividends	267			267	264
	272	1	0	273	269
2(d) Income from church activities					
Fees	2,648			2,648	1,284
Church and hall	5,650	989		6,639	6,732
Candles, cards and books	412			412	486
Refreshments	25			25	23
Sundries	45			45	0
	8,780	989	0	9,769	8,525

The Parish of St Faith, Great Crosby

Notes to the Financial Statements for the year ended 31st December 2015

	Unrestricted £	Designated £	Restricted Funds £	TOTAL 2015 £	TOTAL 2014 £
2 INCOME					
2(e) Other incoming resources					
Recovery of expenses: St Mary				0	698
Insurance claim				0	13,552
	0	0	0	0	14,250
Total income	97,461	6,760	5,626	109,847	124,579
3 EXPENDITURE					
3(a) Fund-rising costs					
Stewardship envelopes	85			85	156
Catering and refreshments	150	427		577	314
Events	117	2,122		2,239	3,668
100 Club			3,437	3,437	3,357
Bank charges	487	155		642	859
	839	2,704	3,437	6,980	8,354
3(b) Church activities					
Missionary and charitable giving	281		863	1,144	2,048
Ministry: Diocesan parish share	48,330			48,330	46,770
Clergy expenses	891			891	194
Vicarage expenses	2,299			2,299	2,550
Ministry team expenses	673			673	636
Education and training	81			81	70
Church running expenses					
Utilities	5,433			5,433	9,175
Building insurance	5,928			5,928	5,190
Building maintenance	32,046			32,046	21,705
Depreciation of equipment	1,175			1,175	498
Upkeep of services	1,246		314	1,560	1,689
Music department	6,211			6,211	5,436
Hall expenditure	2,277	2,101		4,378	3,862
Printing and stationery	2,028			2,028	1,917
Parish office expenditure	1,845			1,845	3,319
St Mary share of costs	0			0	698
	110,744	2,101	1,177	114,022	105,757
Total expenditure	111,583	4,805	4,614	121,002	114,111

The Parish of St Faith, Great Crosby

Notes to the Financial Statements for the year ended 31st December 2015

4 STAFF COSTS

	2015	2014
Wages and salaries	<u>£1,265</u>	<u>£2,272</u>

During the year the PCC employed an administrator but no payments were large enough to attract social security costs.

5 FIXED ASSETS

5(a) Tangible

		Church equipment	
		£	
Cost	At beginning of the year	4,708	
	Additions at cost	<u>0</u>	
	At end of the year	<u>4,708</u>	
Depreciation	At beginning of the year	498	
	Charge for the year	<u>1,175</u>	
	At end of the year	<u>1,673</u>	
NET BOOK VALUE	At beginning of the year	<u>4,210</u>	
	At end of the year	<u>3,035</u>	

5(b) Investment

		Standard Chartered Plc	
Market value	At 1 st January 2015	5,196	
	Dividends reinvested	266	
	Revaluation loss	<u>(2,266)</u>	
	At 31 st December 2015	<u>3,196</u>	

		2015	
		£	2014
			£
6 DEBTORS	Tax recoverable	5,557	3,388
	Other	<u>0</u>	<u>8,744</u>
		<u>5,557</u>	<u>12,132</u>
7 LIABILITIES: amounts falling due within one year	Loan	0	10,000
	Other	<u>15,463</u>	<u>9,416</u>
		<u>15,463</u>	<u>19,416</u>

Report of the Independent Examiner to the PCC of St Faith, Great Crosby

This report on the financial statements of the PCC for the year ended 31st December 2015, which comprise Trustees' Report, Statement of Financial Activities, Balance Sheet and related Notes, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that an audit is not required for this year (under s.144 (2) of the Act and that an independent examination is needed.

It is my responsibility to:

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

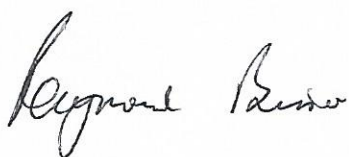
Basis of the independent examiner's report.

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

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



Raymond Bissex F C A

Venture Business Centre, 16 Crosby Road North, Liverpool, L22 0NY

Date: 18 February 2016