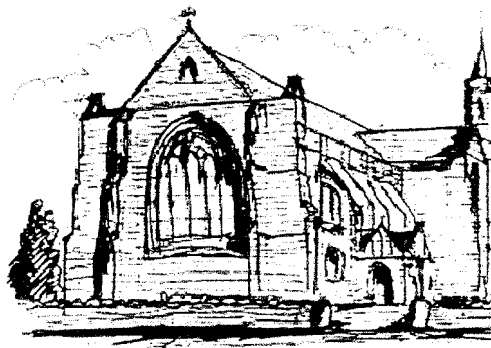


Diocese of Liverpool

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



ANNUAL REPORT

**for the year ended
31 December 2013**

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 St Faith Great Crosby is a charity registered with the Charity Commission for England and Wales. Charity Registration number: **1134518**

St Faith's Church is situated on the corner of Kingsway and Crosby Road North. Liverpool L22 4QQ and its Church Hall is located on Milton Road, Liverpool L22 4RE. 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 1 January 2013 until the date this report was approved, the following served as members of the Parochial Church Council:

Priest-in-Charge	Fr. Simon Tibbs Revd. Sue Lucas	Chairman (9/1/13 – 15/9/13) Chairman (from 3 February 2014)
Assistant Priests	Revd. Denise McDougall Fr. Peter Goodrich Fr. Dennis Smith	
Readers	Dr. Fred Nye Mrs. Jackie Parry	
Wardens	Mrs. Maureen Madden Acting Chair (15/9/13 – 2/2/14) (resigned 5 February 2014) Mrs. Margaret Houghton (resigned 5 February 2014)	
Deputy Wardens	Mrs. Christine Spence Mrs. Brenda Cottarel	
Secretary	Mrs. Lillie Wilmot (elected 29/4/13, resigned 2/9/13)	
Minutes Secretary	Mrs. Joan Tudhope (acting from 4 November 2013)	
Treasurer	Mr. David Jones (co-opted 29 April 2013)	
Deanery Synod Representatives	Mr. Peter Garner Mrs. Margaret Davies Mrs Joyce Green (resigned 17 September 2013)	
Elected Members	Mrs. Joan Tudhope (to APCM 23 April 2013) Mrs. Rosie Walker (to APCM 23 April 2013) Mrs. Di Jackson (to APCM 23 April 2013) Mr. Leo Appleton (to APCM 23 April 2013)	
To retire 2014	Mr. Bill Dagnall Mrs. Jackie Williams Mrs. Viv Shillitoe Mr. John Woodley	
To retire 2015	Mr. Michael Broom Mrs. Sally Noakes Mrs. Irene Taylor	

Mrs. Ruth Winder

To retire 2016 Mrs. Julie Voce (*resigned 10 October 2013*)
Mr. Mike Carr
Mr. Chris Price
Mr. Rick Walker

Co-opted Member Mr. Peter Brookfield (*co-opted 29 April 2013*)

Fr Simon Tibbs and Revd Dr Susan Lucas were each appointed Priest-in-Charge by the Bishop of Warrington, and Dr Frederick Nye and Mrs Jacqueline Parry were licensed as Readers by the Bishop of Liverpool. They are each 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, Unit 4, Essex House, Bridle Road, Bootle, L30 4UE

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

Day to day management of the Church was exercised by the Standing Committee, and following the resignation of the churchwardens on 5 February 2014, by the incumbent, Revd Dr Susan Lucas, in consultation with Mr David Jones (Treasurer), the former wardens, the deputy wardens and the clergy and readers.

Structure, Management and Governance

St Faith's, Great Crosby PCC 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 Church Representation Rules. All church members are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC currently operates the following sub-committees:

Standing Committee: Fr Simon Tibbs (Chair) (until 15/9/13), Maureen Madden (Warden) (until 5/2/14), Margaret Houghton (Warden) (until 5/2/14), Lillie Wilmot (PCC Secretary) (until 2/9/13), David Jones (Treasurer). A new Standing Committee will be established at the PCC immediately following the APCM

Finance Committee: David Jones (Treasurer) (Chair), Fr Simon Tibbs (ex-officio) (until 15/9/13) Rev Dr Sue Lucas (ex officio) (from 3/2/14), Maureen Madden (Warden) (until 5/2/14), Margaret Houghton (Warden) (until 5/2/14), Chris Price, Peter Garner, Rick Walker, Gareth Griffiths.

Premises Committee: Margaret Houghton (Warden) (Chair) (until 5/2/14), Maureen Madden (Warden) (until 5/2/14), Fr Simon Tibbs (ex-officio) (until 15/9/13) Rev Dr Sue Lucas (ex officio) (from 3/2/14), Michael Broom, Ken Bramwell, Michael Carr, Helen Kibbey, Christine Spence, Ruth Winder.

Mission Group: Fred Nye (Reader) (Chair), Fr Simon Tibbs (ex officio)(until 15/9/13), Rev Dr Sue Lucas, (from 3/2/14), Audrey Dawson, Linda Nye, Jackie Parry, Angie Price, Rosie Walker, Kathleen Zimak, John Woodley.

Catering Team: Ruth Winder (Team Leader), Fr Simon Tibbs (ex officio)(until 15/9/13) Rev Dr Sue Lucas (ex officio) (from 3/2/14), Mary Crooke, Audrey Dawson, Angie Price, Helen Kibbey, Rosie Walker, Eunice Little, Judith Moizer, Linda Nye, Christine Spence, Irene Taylor, Fiona Whalley, Marie Griffiths, Lillie Wilmot.

Worship Committee: Fr Dennis Smith (Chair), Judith Moizer, Jackie Parry, Viv Shillitoe.

PCC members receive information on trustee responsibilities, basic health and safety, risk management and child protection 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, L22 4QQ and its Church Hall, located on Milton Road, Liverpool, L22 4RE.

Objectives and Activities

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

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

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

Statement of Public Benefit

When planning the activities for the year, the 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 including visiting the sick 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 for senior citizens, parents, toddlers and other special needs groups.
- 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 2013 we:

- Continued to pray for the church, the world and our neighbours in the Daily Office, and regularly to celebrate and receive the Sacraments
- Held the fifth annual Christmas Tree Festival, which is fast becoming a local tradition, and is both enthusiastically appreciated by the local community and is an effective fundraiser for charity (see more detailed report below)
- Held 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
- St Faith's has gone through a challenging time with the Episcopal Visitation at the end of 2013. Nevertheless, the life of the Parish has gone on, with weekday worship, and a commitment to saying the Daily Office continuing. The Parish has much appreciated the sensitivity and gifts of Fr Paul Nener, who stepped in at very short notice to care for the Parish liturgically and pastorally. We are hugely grateful for his wisdom and experience.

Church Attendance

The average weekly attendance counted during October 2013 was 106 and the average Sunday attendance during the same period was 69. These figures do not include baptism services, weddings or funerals.

Electoral Roll

Following a full revision in 2013, there are currently 111 names on the Church Electoral Roll, 78 of whom are not resident within the parish. 2 names were removed during the year through death.

Report on the Church Fabric and Buildings

Church:

- Repairs to the heating system and defective boiler were completed in October 2013. The next annual service of the boiler is due in February 2014.
- Roofing contractors carried out repairs to the church roof in July but their bill was not paid in full as they had not fulfilled their obligation to carry out the work over the High Altar. A dispute arose over their request for a further £800 for scaffolding. Mike Broom acquired a £500 quote for scaffolding from another company but, at that stage, the work could not be pursued due to cash flow problems. The company concerned had completed repairs to the Hall roof and had previously provided good service. Unfortunately, in this instance, problems were created partly due to the failure to use appropriate equipment. The final total cost came to a little over £2,000. It remains a priority to engage a reliable contractor for the future.

- The outside vestry light was repaired and new light fittings were put into the vestry porch and the main church porch in October 2013
- Further repairs to the floor and to the unstable front pews were carried out by Mike Carr.

Grounds:

- Replanting and ornamental fencing behind the front wall adjacent to Liverpool Road has continued throughout the past year, making a vast improvement to the outlook.
- Land between the vestry and the hall and along the back and side of the hall has been cleared of a large amount of rubble, undergrowth and tree stumps. Bricks have been trimmed in preparation for use in a new pathway. In November 2013 rubbish from the upper room and toilets refurbishment was removed.
- A third noticeboard was installed on the corner of Milton Road and Crosby Road North.

Hall:

- The Gents' toilet refurbishment was completed with a more efficient plumbing system and re-tiling.
- The upstairs toilet and hand basin were taken out and the whole room completely re-fitted, re-tiled and decorated. Work was completed in November and grateful thanks are due to members of the Wednesday AA group.
- A new fridge and freezer have been installed in the kitchen and a new worktop fitted above them. The kitchen has been repainted.
- The light fixtures, electric sockets and extractor fan have all been checked and repairs effected where necessary.
- In keeping with upstairs refurbishment, the purchase of a truck of 30 stackable chairs for upper room use only was approved by the PCC and these are now in place.

Vicarage:

- The Diocese undertook renewal of the flooring in the kitchen and utility room. The gateposts were widened and new brick pillars built.

Priorities identified for 2014:

- 1) Guttering – essential replacement of further sections to combat the problem of efflorescence (identified in 2013)
- 2) Completion of roof repairs
- 3) Attention to sandstone erosion below West window
- 4) Repairs to the porch ceilings of both entrances to the Hall (the porch at the Milton Road being in most urgent need)
- 5) Refurbishment of the Sanctuary lamps (identified in 2013)
- 6) On-going floor tile repair and replacement.
- 7) Attention given to leaks in Hall kitchen ceiling
- 8) External rain water pipe inspection

Safeguarding

The PCC is committed to safeguarding and, whilst policies and procedures are in place, the PCC is aware of the need for a review of these in the light of recent changes in Diocesan guidelines, which in turn are in response to new safeguarding rules from government.

Pastoral Care

The clergy, ministry team and others visit 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.

Report of the Bootle Deanery Synod

The Deanery Synod met three times during the year 2013. In addition to the usual standing items such as finance, and reports from Diocesan Boards, a number of new initiatives were reported upon as highlighted below:

- 5 March 2013 held at St John's Parish Centre, Waterloo

Canon Roger Driver was re-licensed as Area Dean by the Archdeacon.

Debbie Shelley gave a presentation on the food banks that will be starting in September in the local area. The following points were given:

- a) Asking for collection points at the back of churches, a shopping list is given and people but what's on the list and leave at the back of church.
 - b) Volunteers are needed.
 - c) Food bank registered with the Trussel Trust, a Christian based organisation to help start food banks.
 - d) Vouchers – no food can be given without vouchers and these will be given to GPs, nurses, etc to give out; training day in March.
 - e) Collection points will be in café style, giving volunteers opportunity to talk to the people.
 - f) There will be designated distribution centres.
 - g) Money donations can be given.
- 18 June 2013 held at Christ Church, Bootle

Debbie Ellison, Diocesan Vocations Officer, gave a presentation on the different areas of vocation e.g. Reader Ministry, and how individuals can be helped to identify their vocation. At the end of the presentation she challenged us all to pray for at least one person who we think might have a vocation. The Revd Simon Chesters, Director of Studies, All Saints' Centre for Mission and Ministry, gave a presentation on the different ways of training.

- 22 October 2013 held at St Paul, Hatton Hill

There was no special presentation. However the regular agenda was expanded by a Consultation exercise on the qualities needed in the next Bishop of Liverpool, following the questions circulated by the Diocese. There was also a discussion on the possible uses of Bootle's Deanery Mission Budget (money to be made available from unused stipends), boundary changes in St Oswald's parish, Netherton and also the creation of

a Team Ministry in Netherton, all these issues having been brought from the Deanery Mission and Pastoral Committee.

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 our prayers. The Sunday Eucharist includes a Sunday School and Children's Church and there are regular Parade/Family Eucharists.

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.

- **Planning and Development of Fundraising Activities**

Monthly Table Sales continue to be very successful, bringing many regular sellers and buyers. Two Craft Fairs have also brought a lot of interest in 2013.

- **Uniformed Organizations**

The Scouts, Cubs, Beavers and Brownies continue to thrive and to do a great deal of good work. In addition to the Report below, Mike Carr, the Scout Group contact, has compiled a report on the Uniformed Organizations in the words of the young people themselves, and this is available as a separate document.

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

Our Scout Group, the 10th Crosby 'St Faith's' continues to progress well, with many activities, outings and camps under our belts over the last year. Beaver Scouts went on day trips and outings, including a St Patrick's Day party, a trip to 'Pets-R-Us' to work on their Animal Lover's badge, District Camp day trip to see our Cubs and Scouts at camp and a Science badge day.

The Cub Pack attended 3 weekend camps, and 3 days out to activities, including a trip to Knowsley Safari Park where they were lucky enough to meet our Chief Scout, Bear Grylls. One of the camps was at Llansannan in North Wales with an 'Astronomy' theme (reported in Newslink).

The Scout Section also attended 3 of their own camps, including 'Great Escape' and Feast of the Lanterns, where they illuminated a display of London's Tower Bridge. Our Young Leaders took part in most of the above activities and also had their own survival themed camp where they learned to build cooking fires and make sleeping shelters out in the wilds of Tawd Vale.

In addition, all sections of the Group have helped with the development of the church gardens as part of their Community Badge work and taken an active part in our Thursday night meetings. Thanks go to all of our Leader Team, including our Young Leaders, who put so much time and effort into Scouting at St Faith's Scout Group.

Statistics:

The group comprises:

15-20 Beaver Scouts (aged 6-8)	9 achieved 'Chief Scout Bronze Award'
20-25 Cub Scouts (aged 8-10 ½)	5 achieved 'Chief Scout Silver Award'
12-15 Scouts (aged 10 ½ - 14 ½)	1 achieved 'Chief Scout Gold Award'
8 Young Leaders (aged 14 ½ - 18)	8 achieved 'YL award' and 2 'Missions'
11 Adult Leaders.	

- **Music**

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

The summer series of Saturday Lunchtime Recitals at St Faith's in 2013 ran from 20 April through to 10 August and produced very healthy attendances. On concert days, the church was open between 11.00am and 1.00pm and light refreshments were on sale. The programme was varied and the following performances took place:

20 April	Barbara Haugh (Celtic Harp)
27 April	Merchant Taylors' Senior & Junior Girls Choir
4 May	Eva Warren
11 May	St Nicholas Community Choir
18 May	Merchant Taylors' Junior Girls Choir
25 May	G:Force Gospel Choir
1 June	Richard Evans & Hilary Burgoyne
8 June	Liverpool Festival Choir
15 June	The Cantilena Singers
22 June	Merchant Taylors' School for Boys
29 June	Merchant Taylors' School for Girls, Symphony Orchestra and Choir
6 July	The Rising Bridge Ensemble
13 July	Clare Hyams and Keith Cawdron
20 July	Melanie Harvey & Matthew Edmonds
27 July	Crosby Gilbert & Sullivan Society
3 August	The Cantilena Singers
10 August	Melanie Harvey, Greg Cuff & Matthew Edmonds

- **Christmas Tree Festival**

The Christmas Tree Festival 2013 was the fifth and best Tree Festival held at St. Faith's Church. Forty charities were represented and the standard of the decorations was 'quite breathtaking' as one group of visitors exclaimed. Throughout the week, many classes of excited children from five local schools were escorted round the church by their teachers, to learn about the charities sponsoring trees and happily donated their pennies to the collecting buckets. Also during the week, choirs from these schools gave a short concert each lunch time, much to the delight of family, friends and visitors enjoying lunch, offered at the back of church. Other entertainment for the week included Indigo Vibe, an *a cappella* choir, Carol Singing accompanied by a Military Band, in aid of St. Faith's Forces Support Group, when the church was filled with jubilant singing, the St. Nicholas' Singers on Friday evening and the Saturday Morning

Music School who gave an inspiring recital. This recital drew such a large audience that an extra few rows of seats had to be placed in the rear stalls to accommodate them. Not only did everyone have a wonderful time, the bonus was the amount raised for the charities, which reached £2,500 and St. Faith's funds benefited by £3,343.

- **Service Families Support**

It is four years since our very first meeting and it is amazing to realize this and what we accomplished in this time. They have been four very happy, productive and meaningful years that have taken the group forward in many ways, particularly the reaction to the photographs of all those who have died in the action in Afghanistan. We regularly have 18-25 coming to our meetings and we have enjoyed and learned much from our guest speakers. We have also heard about the life of the soldiers in Afghanistan and how much they appreciate the support and prayers that our group gives them, knowing that they are not forgotten and that we do care. We have also learned recently that we are the only group of this kind within the North West of England, which has been a big boost to us and what we have achieved! There are others guest speakers planned for the coming meetings, so at the risk of repeating myself, "watch this space", and thank you in advance for supporting me and the group, it is very much appreciated.

Financial Review

The year under review has seen a marked contrast to the stability of 2012, following the highly successful Stewardship Renewal Campaign. The target of paying the Parish Share through planned giving alone was met in full in 2012; in 2013, it was met only in six months of the year.

Planned giving for the year was down by 7% to £46,669. There was a fall-off in planned giving during the summer but this was mostly recovered by the autumn, although it placed a strain on financial management. Unusually, there were no legacies received during the year. At the end of the year, there were 50 standing orders in place. This is a net reduction of four on the same period in 2012 (6 fewer SOs, 2 new ones). There has been a significant drop in the membership of the 100 Club.

Expenditure for the year was broadly similar to 2012. There were several reductions in the cost of running the parish but a large gas bill increased expenditure by over £5K. Action was taken immediately to provide regular meter readings in future to prevent this from happening again. The Parish Office Manager, shared with St Mary's, is the only member of staff and has notified his intention to retire in March 2014. No grants have been made by the church.

Income, however, fell sharply. Only two Gift Aid payments had been received by the year end due to problems with HMRC – although one payment has now been made and is shown as a debtor. With the notable exceptions of the Saturday Recitals (a surplus of £2,243), the regular Table Sales (£1,780) and the outstanding Christmas Tree Festival (£3,343), there was an absence of fundraising during the year. Our thanks are due to all those who raised much-needed funds for the church and hall.

The lease on the electrical sub-station in Kingsway seems, finally, to be close to a resolution. All parties are now engaged in agreeing the lease which must then be approved by the Diocesan Board of Finance. The new lease is index-linked, runs for 25 years and there will be some back-payment of rent.

St Mary's have continued to pay a regular monthly amount towards the shared costs of the United Benefice and they settled promptly a small outstanding balance at the year end. The costs were broadly similar to the previous year.

During the year, the Finance Committee met on four occasions and played a crucial role during the summer months in reviewing and monitoring the challenging financial position. This included an informal meeting with officers of St Mary's.

The financial position in 2013 was very challenging but the situation appears to have stabilised as we look forward to 2014. There is much work to do and there needs to be a renewed effort on fundraising and stewardship renewal to regain the stability that was enjoyed twelve months ago. The PCC, as Trustees of the charity, and the Finance Committee have acted responsibly in managing the charity's 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 £222 in the General Fund at 31 December 2013, after designations, did not match this target.

A Fabric Fund of £5,000 was established to allow the Premises Committee to carry out repairs identified in the Quinquennial Inspection; no maintenance costs were allocated to this fund in 2013.

Risk Management

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

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

Future Plans

- To improve the sound system in church
- To offer a programme of formation in faith in the Parish
- To develop work with children and young people
- To run a stewardship campaign that treats people as Christian adults and encourages them to reflect on giving to the Church as part of Christian discipleship
- To develop the church's communications with people in the local area and beyond

- To explore ways of engaging the wider community in the life of the church.

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 Margaret Houghton and Mrs Maureen Madden and Mr David Jones, our Treasurer, who has helped us all to understand the church's accounts and its finances and all the members of the PCC for their valuable contribution to our mission and ministry and for keeping our church running.

Approved by the PCC on 19 March 2014 and signed on their behalf by

A handwritten signature in black ink, appearing to read "Susan Lucas". The signature is written in a cursive style with a large initial 'S'.

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

The Parish of St Faith, Great Crosby

Statement of financial activities

for the year ending 31st December 2013

	Note	Unrestricted Funds £	Designated Fund £	Restricted Funds £	TOTAL 2013 £	TOTAL 2012 £
INCOMING RESOURCES						
Voluntary income	2(a)	62,559		1,008	63,567	116,623
Activities for generating funds	2(b)	2,767	6,766	6,140	15,673	26,717
Investment income	2(c)	278			278	241
Church activities	2(d)	8,151	2,260		10,411	9,443
Other incoming resources	2(e)	5,080	258		5,338	5,918
TOTAL INCOMING RESOURCES		78,835	9,284	7,148	95,267	158,942
RESOURCES EXPENDED						
Cost of generation voluntary income	3(a)	161			161	164
Fund-raising trading costs	3(b)	2,095	3,816	4,357	10,268	15,196
Church activities	3(c)	98,534	1,408	1,016	100,958	106,830
TOTAL RESOURCES EXPENDED		100,790	5,224	5,373	111,387	122,190
NET RESOURCES EXPENDED BEFORE OTHER RECOGNIZED GAINS AND LOSSES						
		(21,955)	4,060	1,775	(16,120)	36,752
Gain/(loss) on revaluation of investment		(1,111)			(1,111)	807
Transfer of funds		9,360	(6,362)	(2,998)	-	-
NET MOVEMENT IN FUNDS		(13,706)	(2,302)	(1,223)	(17,231)	37,559
BALANCES B/FWD 1 JANUARY 2013		13,928	13,400	2,815	30,143	(7,416)
BALANCES C/FWD 31 DECEMBER 2013		222	11,098	1,592	12,912	30,143

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				5,000
Donations Fund		304			(300)	4
Events Fund		4,882	6,766	2,994	(6,734)	1,920
Vicars Discretionary Fund	8	-	258			258
Catering Fund		343		698	672	317
Coffee Fund			480	254		226
Hall		1,671	1,780	1,278		2,173
Organ		1,200				1,200
		13,400	9,284	5,224	(6,362)	11,098
Restricted						
Mission	9	-	668	668		-
100 Club		2,117	6,140	4,357	(2,880)	1,020
Coffee Fund		118			(118)	-
Flower Fund		580	340	348		572
		2,815	7,148	5,373	(2,998)	1,592

The Parish of St Faith, Great Crosby

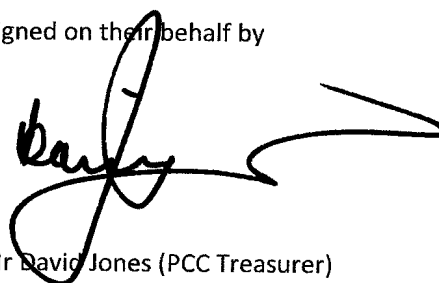
Balance Sheet at 31st December 2013

	Note	Unrestricted Funds £	Designated Fund £	Restricted Funds £	TOTAL 2013 £	TOTAL 2012 £
FIXED ASSET						
Investment	5		7,031		7,031	7,865
CURRENT ASSETS						
Debtors	6	4,970	1,061		6,031	3,456
Cash at bank and in hand		(739)	3,006	1,592	3,859	20,101
		<u>4,231</u>	<u>4,067</u>	<u>1,592</u>	<u>9,890</u>	<u>23,557</u>
LIABILITIES						
Creditors: amounts falling due within one year	7	4,009			4,009	1,279
NET CURRENT ASSETS						
		<u>222</u>	<u>4,067</u>	<u>1,592</u>	<u>5,881</u>	<u>22,278</u>
TOTAL NET ASSETS						
		<u>222</u>	<u>11,098</u>	<u>1,592</u>	<u>12,912</u>	<u>30,143</u>
PARISH FUNDS						
Unrestricted		222			222	13,928
Designated			11,098		11,098	13,400
Restricted				1,592	1,592	2,815
		<u>222</u>	<u>11,098</u>	<u>1,592</u>	<u>12,912</u>	<u>30,143</u>

Approved by the Parochial Church Council on 19 March 2014 and signed on their behalf by



Revd Dr Susan Lucas (PCC Chairman)



Mr David Jones (PCC Treasurer)

Notes to the financial statements for the year ended 31st December 2013

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005.

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 funds represent the funds of the Parochial Church Council ("PCC") that are not subject to any restrictions regarding their use and are available for application on 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 each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Incoming resources

Donations, legacies and other voluntary income

Planned giving, collections and donations are recognised when received. Tax refunds are recognized when the incoming resource to which they relate is received. Legacies are accounted for when the PCC is legally entitled to the amounts due. All 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.

Rental income

Rental income from the letting of the charity's premises is recognised when the rental is due.

Grants, dividends and other income receivable

Grants, dividends and other income is accounted for when receivable.

Gains and losses on investments

Realised gains and losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31st December.

Resources expended

Grants and donations

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC.

Costs of generating voluntary income

All expenses relating to fundraising, publicity, public relations and investment management charges are charged to this heading.

Charitable activities

Charitable activities comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both the costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

The Diocesan Parish Share is accounted for when payable. Any outstanding Parish Share at 31st December is provided for in the accounts as an operational (though not legal) liability and is shown as a creditor in the Balance Sheet.

The Parish of St Faith, Great Crosby

Notes to the financial statements for the year ended 31st December 2013

Resources expended (cont.)

Governance costs

These costs relate to the governance of the charity itself, as opposed to the management of charitable activities or fundraising and publicity, and are primarily associated with constitutional, statutory and legal requirements.

Irrecoverable VAT

All resources expended are classified under activity headings that aggregate all costs, including VAT, related to the category.

Fixed assets

Consecrated property and movable church furnishings

Consecrated and benefice property is excluded from the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted for as inalienable property. They are 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 such expenditure has been written off when incurred.

Investments

Investments are valued at market value 31st December. The Statement of Financial Activities includes the net gains and losses arising on revaluation and disposals throughout the year.

Current assets

Amounts owed to the PCC at 31st December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Contingent liabilities and provisions

In accordance with the SORP, a contingent liability is disclosed for those grants, which do not represent liabilities, where the possible obligation, which arises from past events, will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustee's control. Provisions are recognised for those grants where there is uncertainty as to the timing or amount, and any uncertainty regarding the amount is more than one of determining a basis for reasonable estimation of the liability arising from that constructive obligation.

Charitable status and taxation

As a registered charity, the charity is generally exempt from income tax and corporation tax. The charity is not registered for value added tax.

2 INCOMING RESOURCES

	Unrestricted Funds £	Designated Fund £	Restricted Funds £	TOTAL 2013 £	TOTAL 2012 £
2(a) Voluntary income					
Collections	51,662	-	-	51,662	56,741
Tax recoverable	10,877	-	-	10,877	12,169
Grants	-	-	-	-	300
Donations	20	-	1,008	1,028	2,128
Legacies	-	-	-	-	45,285
	<u>62,559</u>	<u>-</u>	<u>1,008</u>	<u>63,567</u>	<u>116,623</u>

The Parish of St Faith, Great Crosby

Notes to the financial statements for the year ended 31st December 2013

2 INCOMING RESOURCES

	Unrestricted Funds £	Designated Fund £	Restricted Funds £	TOTAL 2013 £	TOTAL 2012 £
2(b) Activities for generating funds					
100 Club	-		6,140	6,140	7,075
Recitals	2,243			2,243	2,002
Events	524	6,766		7,290	17,640
	<u>2,767</u>	<u>6,766</u>	<u>6,140</u>	<u>15,673</u>	<u>26,717</u>
2(c) Income from investments					
Bank interest	1	-	-	1	3
Dividends	277			277	238
	<u>278</u>	<u>-</u>	<u>-</u>	<u>278</u>	<u>241</u>
2(d) Income from church activities					
Fees	999			999	1,983
Church and hall	6,085	1,780		7,865	5,828
Candles, cards and books	817		-	817	1,310
Refreshments	-	480	-	480	248
Sundries	250			250	74
	<u>8,151</u>	<u>2,260</u>	<u>-</u>	<u>10,411</u>	<u>9,443</u>
2(e) Other incoming resources					
Recovery of expenses: St Mary	5,080	-		5,080	4,935
Leaving gift		-	-	-	983
Vicar's Discretionary Fund	-	258		258	-
	<u>5,080</u>	<u>258</u>	<u>-</u>	<u>5,338</u>	<u>5,918</u>
Total incoming resources	<u>78,835</u>	<u>9,284</u>	<u>7,148</u>	<u>95,267</u>	<u>158,942</u>

3 RESOURCES EXPENDED

3(a) Generation of voluntary income

Stewardship envelopes	161	-	-	161	164
	<u>161</u>	<u>-</u>	<u>-</u>	<u>161</u>	<u>164</u>

3(b) Fund-raising costs

Catering and refreshments	124	952		1,076	729
Events	1,217	2,718	-	3,935	9,950
100 Club	-		4,357	4,357	3,765
Bank charges	754	146		900	752
	<u>2,095</u>	<u>3,816</u>	<u>4,357</u>	<u>10,268</u>	<u>15,196</u>

3(c) Church activities

Missionary and charitable giving	330	130	668	1,128	816
Vicar's discretionary fund			-		4
Ministry: Diocesan parish share	45,760			45,760	49,697
Clergy expenses	1,866	-		1,866	2,757
Vicarage expenses	2,899			2,899	1,647
Ministry team expenses	623			623	1,295
Leaving gift	-	-	-	-	1,000
Education and training	249			249	389
Church running expenses					
Utilities	12,256			12,256	6,654
Building insurance	7,183			7,183	7,814
Building maintenance	4,893	-	-	4,893	4,187
Upkeep of services	2,537		348	2,885	2,925
Chairs	-			-	897
<i>carried forward</i>	<u>78,596</u>	<u>130</u>	<u>1,016</u>	<u>79,742</u>	<u>80,082</u>

The Parish of St Faith, Great Crosby

Notes to the financial statements for the year ended 31st December 2013

3 RESOURCES EXPENDED(continued)

	Unrestricted Funds £	Designated Fund £	Restricted Funds £	TOTAL 2013 £	TOTAL 2012 £
3(c) Church activities (continued)					
<i>brought forward</i>	78,596	130	1,016	79,742	80,082
Music department	5,338	-	-	5,338	6,178
Hall expenditure	2,112	1,278	-	3,390	7,843
Printing and stationery	1,527	-	-	1,527	1,498
Parish office expenditure	6,040	-	-	6,040	6,294
St Mary share of costs	4,921	-	-	4,921	4,935
	<u>98,534</u>	<u>1,408</u>	<u>1,016</u>	<u>100,958</u>	<u>106,830</u>

TOTAL RESOURCES EXPENDED

	<u>100,790</u>	<u>5,224</u>	<u>5,373</u>	<u>111,387</u>	<u>122,190</u>
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4 STAFF COSTS

Wages and salaries	<u>6,069</u>	<u>-</u>	<u>-</u>	<u>6,069</u>	<u>4,529</u>
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During the year the PCC employed an administrator on a part time basis.
30% of this cost is recoverable from the PCC of St Mary.

A small immaterial portion of the expenses paid to the priest in charge
may have related to their services as chair of the PCC.

5 FIXED ASSETS

Investment	
Standard Chartered Plc	£
458 US\$0.50 shares	
Market value at 1 January 2013	7,865
Dividends reinvested	277
Revaluation loss	(1,111)
Market value at 31 December 2013	<u>7,031</u>

TOTAL
2013

6 DEBTORS

Tax recoverable (unrestricted)	5,715	3,048
Other debtors (unrestricted)	316	408
	<u>6,031</u>	<u>3,456</u>

£

£

£

£

7 LIABILITIES: amounts falling due with one year

Accruals (unrestricted)	<u>4,009</u>	<u>1,279</u>
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8 VICARS DISCRETIONARY FUND

This fund was previously omitted from the accounts, and is now to be closed and the funds transferred to the General Fund.

9 MISSION FUND

This comprises funds collected and paid to Christian Aid and The Children's Society.

Report of the independent examiner to the PCC of St Faith, Great Crosby

I report on the financial statements of the PCC for the year ended 31st December 2013, which comprise Trustees' Report, Statement of financial activities, Balance sheet and related Notes, 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 trustees and examiner

The charity's trustees (the PCC) consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (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.

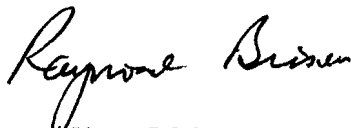
Basis of the independent examiner's report.

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 presented with those records. It also includes consideration of any unusual items or disclosures in 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 meet the requirements to ensure that:
 - proper accounting records are kept (in accordance with section 130 of the 2011 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
Essex House, Bridle Road, Bootle

Date: 7 February 2014