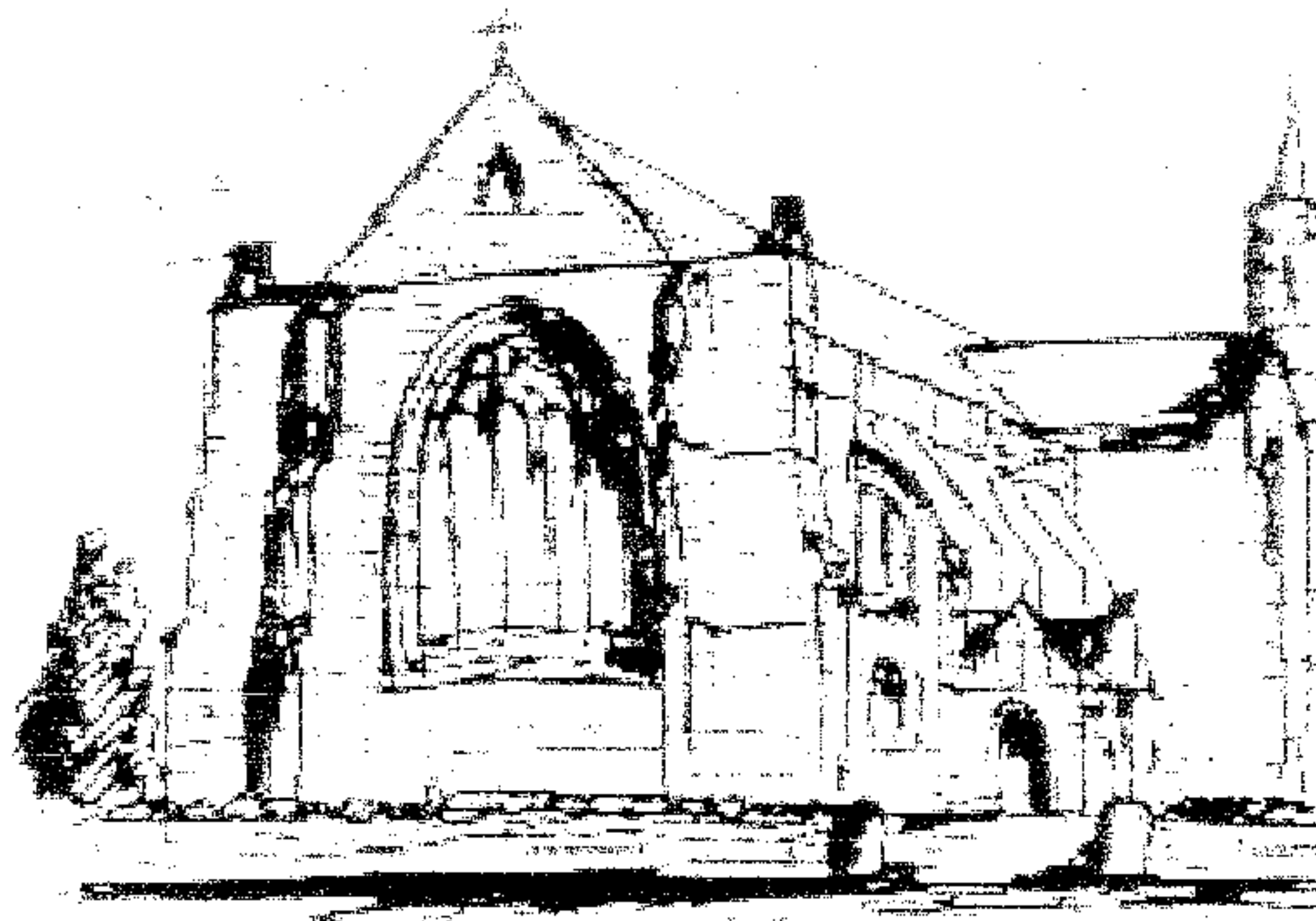


Diocese of Liverpool

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



ANNUAL REPORT

**for the year ended
31 December 2014**

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 2014 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. Maureen Madden <i>Acting Chair (until 2/2/14) (resigned 5/2/2014)</i> Mrs. Margaret Houghton (<i>resigned 5/2/2014</i>) 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>) Mrs. Margaret Davies (<i>until APCM 2014</i>) Mr Gareth Griffiths (<i>from APCM 2014</i>) Mrs. Kathleen Zimak (<i>from APCM 2014</i>)
Elected Members	Mr. Bill Dagnall (<i>to APCM 2014</i>) Mrs. Jackie Williams (<i>to APCM 2014</i>) Mrs. Viv Shillitoe (<i>to APCM 2014</i>) Mr. John Woodley (<i>to APCM 2014</i>)
To retire 2015	Mr. Michael Broom Mrs. Sally Noakes Mrs. Irene Taylor Mrs. Ruth Winder
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 Mr. Rick Walker (<i>to APM 2014 when elected Warden</i>)
To retire 2017	Mr. Peter Brookfield Mrs. Maureen Madden (<i>Lay Chair</i>) Mrs. Lillie Wilmot (<i>Secretary</i>) 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, 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 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 2014, 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, Ms 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 2014 we:

- Continued to pray for the church, the world and our neighbours in the Daily Office, and regularly to celebrate the Sacraments.
- Completed significant repairs to the North and South roofs of the Church and had a Roof Alarm fitted, following significant incidents of metal theft in May and in October.
- Raised enough money to complete the roof works to a standard that will go a long way to making St Faith's 115-year-old roof fit for purpose for the future.
- Held the sixth annual Christmas Tree Festival, an established and well-loved local tradition that is both enthusiastically appreciated by the community and is an effective fundraiser for charity and for the church.

- 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.
- Saw an end to the Episcopal Visitation of 2013-14, and have begun the work of discerning anew what the Holy Spirit is calling us to, and to enter into positive and constructive discussions with the other Anglican Churches in the Waterloo Group (Christ Church, St John's, and St Mary's) both about pastoral re-organization and how clergy can most effectively serve in these parishes, and how the mission of God might best be achieved by the Waterloo Group working together more effectively.

Church Attendance

The average weekly attendance counted during October 2014 was 74 and the average Sunday attendance during the same period was 66. These figures do not include baptism services, weddings or funerals.

Electoral Roll

Following the revision for the APCM 2015, 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. 3 names were removed by request, 2 by death, and 17 under Church Representation Rules 2011 Rule 1(9).

Safeguarding

The PCC is committed to safeguarding. During 2014, the PCC formally adopted the most up to date Diocesan policies. These will 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 10 baptisms in 2014; 3 candidates lived in the Parish, and the others have historic connections to St Faith's – parents married here, or siblings baptized here.

One young adult candidate was prepared for Confirmation in the Parish in 2014, and our Reader-in-Training was 'conditionally confirmed', to provide a record of confirmation for Reader training.

There was one wedding in the Parish in 2014, and 10 funerals.

Church Fabric and Buildings

Church:

The most major undertaking in 2014 has been the repairs to the North and South roofs and the Church Porch Roof following incidents of theft in May and October. The repair to the roof over the organ loft was also completed at the same time as the repair to the South roof, which has meant a considerable saving on the scaffolding costs. An Ecclesiastical Insurance Group approved roof alarm has been fitted. These have proved effective in preventing metal theft/crime in other churches, and, whilst a roof alarm does not bring down the cost of insurance premiums, it does mean we have increased cover for metal crime incidents (though we hope and pray there won't be any more!). The urgency of the repairs meant that they needed to be done quickly, and the Archdeacon of Liverpool has been very supportive in ensuring the Interim Order – the necessary legal permission for the work – was pushed through as quickly as possible.

Our Quinquennial Architect, Robbie Bell, has not only supervised the work, but has been in many ways a tower of strength, advising and walking us through various options well beyond what he was required to do, for which the PCC have thanked him. Our contractors, BBR, have also been immensely helpful and supportive, fitting their work courteously round our services and events, and effecting small repairs elsewhere on the roof and unconnected with the metal theft (e.g. fixing some loose slates further up) free of charge.

Robbie Bell is satisfied that this work has been completed to a very high standard – it is at least as good, and probably better, than what was there before. 115-year-old roofs of this type are reaching the end of their useful life. So, whilst we would certainly not have wished the metal thefts on ourselves, the end result is that we have been able repair the roof to such a high standard that it is likely to be in good repair for many years to come. Our Quinquennial Inspection is booked in for March 2015, but Robbie has said he has no need of access to the roof – he has inspected practically every inch of it during and at the end of these repairs and is very content to declare it sound!

The final part of the roof work is the replacement of the damaged gutters. These are on order by BBR, and work will begin as soon as they are ready. We have asked BBR to quote for an ongoing annual programme of clearing the Church gutters.

A donation has been received towards lighting work (relamping the Church, replacing the Church porch light with a longer-lasting and cheaper LED fitting, fitting two PIR lamps to the South side of Church to improve visibility and security and installing multi-gang switches for the Church lighting, and this work is about to begin. The PIR lamps and switches need to be done under faculty, and this has been submitted along with the retrospective faculty for the roof work; the electrical work will begin this month (March).

Some of the worst of where the floor in church has been lifting was repaired during the course of this year as well.

Grounds:

Work has continued in clearing the area between the Hall and the Vestry and it is used in summer by the Uniformed Organisations for various activities.

Hall:

The large window above the Milton Road entrance came apart from its moorings in the gales this year. It has been substantially but temporarily repaired. A totally new window will cost in the region of £3,000, however, another option would be to replace the sill only. The current repair, however, is very robust and a permanent repair, whilst it would be more aesthetically pleasing, is not now urgent.

The porch ceilings in both entrances to the Hall were repaired, and the gutters cleared. The ceiling repairs identified some leaks due to historic (and at the time possibly unnoticed) lead theft from the flat roof above the Milton Road entrance/kitchen area, so these were also repaired.

Vicarage:

No major repairs to the Vicarage have been needed this year, however the Diocesan plumber identified a gas leak, which proved to be no more than old and loose joins in the pipes running from the meter into the house. These were replaced and, after a slightly cold and worrying afternoon, the problem entirely fixed.

Priorities identified for 2015.

- 1) Inspection of the stonework by Burleigh Stone, with particular attention to sandstone erosion below the West window and to clean pigeon droppings from the West window.
- 2) Removing efflorescence at high and low levels on the brickwork in Church.
- 3) A 'deep clean' for the interior of Church, and polishing of all the brasses.
- 4) On-going floor tile repair and replacement, and in particular, the raised area of floor in the South aisle.
- 5) Filling and repainting woodwork on Hall lower level exterior windows.
- 6) Clearing the path to the rear (East) side of the Hall and making it hard standing (concrete or flagstones)
- 7) Refurbishment of the Sanctuary lamps
- 8) 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

The Deanery Synod met three times during the year 2014. 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.

4th March 2014 held at St Leonard's, Bootle – there was no main speaker, instead there was some general updating and also some planning for the Deanery Eucharist in June at which the Dean of the Cathedral, the Very Revd Dr Pete Wilcox, was to preach.

4th June 2014 held at Christ Church, Bootle – the meeting focused on stewardship in two areas:

Cath Gaskell, from the Stewardship Team at St James's House, spoke about the ten-year challenge in the Diocese with regard to planned giving. Those who see planned giving as naturally arising from their Christian commitment are, throughout this Diocese, the Church of England and, indeed, other denominations, in their 50s and older. In younger generations, often real Christian commitment has not (or not yet?) borne fruit in financial support for the Church. If we, as the Church of England, are going to go on being a Christian presence in every community, this is a challenge we need to begin to address in the next decade. There are no easy answers or quick fixes, but we need to ask the questions.

Ruth Tormey from Christian Aid gave a presentation on making the most effective use of legacies. This is an initiative that Christian Aid have pioneered, and Ruth is willing to speak to Church groups, PCCs etc or to preach if requested.

14th October 2014 held at St John's Parish Centre, Waterloo

Annie Spiers from 'In Another Place,' a Christian community theatre and arts organisation based at St Luke's, Great Crosby, gave a presentation on their new Christmas production, *The Secret of Christmas*, which will be performed in the crypt at St George's Hall.

Stuart Haynes, Diocesan Communications Officer, launched 'Christmas Starts with Christ,' a poster-based campaign that every Church is being encouraged to support. Synod decided that some money would be used from the Deanery Mission and Pastoral Fund to pay for large (A0) posters for the Churches that have the most prominent position in the Deanery – St Faith's would be one, and ours will be printed on a board to including times of our Christmas services.

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. 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.

Formation is offered in the shape of the 'Tuesday Think-Abouts.' This year, we are running the 'Doxa' Course, a discipleship course from the Sheffield Diocese that follows the structure of the Eucharist. The first set of three sessions on 'Gathering and Greeting' ran in the Autumn of 2014, and, appropriately, the next three on 'Penitence and Prayer' will run during Lent. In between 'Doxa' sessions, Canon Godfrey Butland has spoken to us about St Aidan, and we have run a series of three sessions on Relationships in the Body of Christ, looking at issues of being single, marriage, divorce and sexuality.

Planning and Development of Fundraising Activities

The biggest focus for fundraising this year was the roof. A large number of people, from the regular congregation, from the local area, and from St Faith's 'diaspora,' i.e., those who have had connections with St Faith's in the past, but have now moved on, often to ordained and other ministries elsewhere, gave with huge generosity – financially, but also of their time and talents. Three members of the National Youth Orchestra gave a recital of a very high standard, and we served refreshments as well. Our friends at Crosby Symphony Orchestra had a collection for us after one of their concerts, and topped up the donation out of their own funds. Several of the schools we hosted also collected for us during their concerts. The final total of the Roof Fund is detailed in the accounts and financial statement, however, this extraordinary and generous effort has meant that we are able to cover the cost of the roof, to maintain our commitment to Parish Share and to begin the year on a financial even keel despite having had to fund major repairs.

We have also fundraised for other charities, particularly this year for the Waterloo Partnership, offering support to them during the height of the Ebola crisis as they made a concrete difference by feeding those in quarantine, thus helping to contain spread of the infection. Fundraising for the Waterloo Partnership included a delightful 'A Cappella Evening' with The Wayfarers' Chorus and Indigo Vibe.

We continued the house-to-house collection for Christian Aid, and this again raised a substantial sum, and we also supported the Children's Society at the Christingle Service.

In the Hall, Monthly Table Sales continue to be very successful, bringing many regular sellers and buyers. Craft Fairs and Holistic Therapy Days have also brought a lot of interest in 2014.

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

Catering team

2014 began with the post-Christmas lunch of roast beef and all the trimmings, a time of good fellowship good friends and good food was enjoyed by all. We followed with a meal to welcome new Priest-in-Charge Sue and family in February, which was very well supported.

The rest of the year continued with the usual events and celebrations carried out with the practised efficiency of our talented team, and culminated with the Churches Together Advent Service, at which we welcomed friends from other churches and enjoyed mince pies and mulled wine afterwards.

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

Christmas Tree Festival

The 6th Christmas Tree Festival in 2014 was one of the most enjoyable and successful so far. Some charities dropped out, some different charities joined in, offering new themes and ideas, which in turn attracted more visitors.

As always the catering was a triumph, offering coffees, lunches and afternoon teas at reasonable prices, thus attracting many customers. Sales tables too were a great success, to the point of the risk of selling out before the end of the week. However, again the financial reward was very satisfying, particularly when so much time and effort was needed over a long period to produce such quantities of sales goods. 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 gallant people who sell, steward or who appear on the final day with electric sweepers, brushes and brooms to return the church to its usual peace and tranquillity, clearing away any sign of the week's activities, and even the dish washers smile!

Visiting school choirs gave lunchtime recitals, bringing in fond parents and grandparents to enjoy their music thanks to the generosity of their teachers, who walked them from their respective schools each day. The Saturday morning finale was great. Merchant Taylors' Jazz Group rounded off our festival with much sound and fun, a perfect way to bring such an amazing festival to an end.

The Tree Festival continues to be an excellent way to draw the local community into the life of the church, and the words of appreciation written in the Visitors' Book are testament to our success. Thanks to everyone who took part, we should be proud of ourselves.

Parish Hall

2014 was once again a very busy time in the hall with our regular clients as well as our own functions, and we have remained financially viable. The refurbishment work has continued and with the dedicated help of several volunteers, especially Paddy from the Wednesday group and Mike, we have been able to achieve quite a lot this year.

The upper room has been re-decorated, and the floor sanded and polished; we have managed to purchase thirty very comfortable new chairs, making it a pleasant smaller meeting room.

The upstairs toilet facilities have been completely refurbished, with boxing in of pipework, tiling from floor to ceiling, new toilet and cistern and re-painting.

Downstairs the gents' toilet has had new urinals, the tiling finished off, and repainting. The kitchen has been repainted and been awarded a Food Hygiene rating of 4 by Sefton Council on behalf of the Food Standards Agency, only missing out on a 5 because we did not have a food diary, which is now in place, so hopefully a 5 will be awarded in 2015.

There is still some snagging to do and our priority is to get the outside woodwork painted and weather-proofed.

This has all been made possible with the income from table sales and we would like to thank all those who have supported us with items to sell, help on the day, help to set up on Friday evenings, the bakers and preserve makers, also those who came along and paid 30p on the door and joined us for a coffee and/or snack.

We are still in need of volunteers to staff tables etc. We also need a group of people who would be willing to organise the exterior painting. We have the materials, we just need willing workers!

Mission and Justice Committee

The **remit** of the Mission and Justice Committee is twofold:

1. On behalf of the PCC, **to think theologically about God's mission** in our parish and beyond, and about our responsibilities for justice as the people of God, and to share the insights gained with the PCC, congregation and, if possible and appropriate, with the Parish.

2. In the light of these reflections, **to facilitate practical action which furthers the cause of mission and justice**. This responsibility includes the organising of appeals, events and activities; and campaigning and lobbying. Examples of these initiatives in 2014 included:

- Organising Christian Aid week, including the house-to-house collection and other events such as the Souper Soup lunch
- Facilitating other Christian Aid activities, e.g. the Harvest Appeal and the 2014 Climate Change Walk and lobbying of MPs on Climate Change.
- Promoting Fairtrade and Traidcraft principles and products
- Supporting the work of the Waterloo Partnership, particularly during the Ebola crisis.
- With Churches together in Waterloo, helping to run the Advent 2014 study groups on the contemporary situation in the Holy Land.
- Recent activities have also included lobbying against TTIP (Transatlantic Trade and Investment Partnership), reflecting on the nature of distinctively catholic mission, and exploring our possible involvement in support for the isolated elderly in Waterloo.

Music

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

At the end of June, we said goodbye to Daniel Rathbone as our organist and choirmaster. Daniel left to be Director of Music at St Luke's Farnworth in the Widnes Team Ministry. This is nearer to where he lives, and we wish him well in his new appointment. We sent Daniel off in splendid style with our choir singing a choral evensong jointly with the choir of St Mary the Virgin, Walton on the evening of Petertide. The service included the premiere of the anthem 'Tu es Petrus,' composed by Daniel especially for the occasion.

We enjoyed support from a number of deputy organists in the Summer, including old friends Ged Callacher and Stephen Hargreaves, and also a young local musician, James Speakman, who is currently organ scholar at Corpus Christi College, Cambridge.

Then in October, just in time for the Patronal, we welcomed Robert Woods as our new Director of Music. Robert has come to us from Holy Cross Woodchurch on the Wirral. He has settled in quickly and the Choir has, under his leadership, sung at several choral evensongs, led (with Mostly Madrigals, another of Robert's choirs) a beautiful Advent Meditation, and had a return visit to Walton St Mary.

The summer series of Saturday Lunchtime Recitals at St Faith's in 2014 ran from 26th April through to 9th August. Attendances were a little down on previous years, however,

many local people continue to value these recitals as both a relaxed and informal musical experience and a space to meet neighbours and friends. On concert days, following a Eucharist at 10.00am the church was open between 11.00am and 1.00pm and light refreshments were on sale. The programme was once again very interesting and varied.

Service Families Support

Once again the group has had an interesting and informative year. Our monthly meetings bring in an average of 22 people, with at least one person who is new or somebody who is not a regular comer. All are welcome and hope that they have an interesting evening and also the feeling of peace, comfort and warmth that is so often felt by us all.

We have had a variety of speakers since we started, some have been Army Padres (Regular and TA), people from various the charities connected to the Armed Forces and last year we had a Street Pastor and his wife who spoke of their experiences with homeless servicemen which is a sad way for these brave people to have ended up. This talk was very poignant indeed.

Rev George Perera marked the start of WW1 commemorations on 4th August and a Remembrance service was held on 5th November with two very moving services that left all who came deeply moved. The 5th November service had an air of realism about it being held on bonfire night and accompanied by fireworks of every description which, with a little imagination, brought home the noise that our brave soldiers experienced daily. This meeting had a lighter side as we also celebrated a special birthday for Irene Taylor (4th Nov) as a 'thank you' for all the help, support not forgetting the scones she has made since the group started!!

Our Annual Carol Service held during the Tree Festival was once again a huge success with a full church singing favourite carols to the accompaniment of a Military Band. Then there was the generosity of the retiring collection which reached £424.41 (our best ever) which was divided equally between Combat Stress, BLESMA and the British Legion. A huge 'thank you' to all who gave to these very deserving charities.

2015 sees us with a programme of speakers which will be announced each month and we hope that as many of you who can will join with us to hear for yourselves what we are all about.

Uniformed Organizations

Brownies:

Brownies continue to enjoy the patronage and support of the family of St. Faith's. We enjoyed a pre-Christmas pack holiday and are busy preparing for our annual Thinking Day Celebration which is celebrated worldwide. Guiding Crosby supported the Christmas Tree Festival and are happy that any contributions go to the church that supports the uniformed organizations.

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

Our Scout Group, the 10th Crosby 'St Faith's' goes from strength to strength, with many activities, outings and camps under our belts over the last year. Beaver Scouts went on day trips to the Fun Factor, Knowsley Safari Park and District Camp day trip to see our

Cubs and Scouts at camp. A first for our Beavers was an overnight stay at Llansannan Scout Activity Centre where they tried, amongst other things, cooking on an open fire!

The Cub Pack attended 4 weekend camps, and 2 days out to activities. The Wingdings camp in June was a special event, hosted by our County Scout team, attended by over 1,000 people from all over the County and with over 50 activities to do from high ropes to dragon boating, it was a brilliant weekend.

The Scout Section also attended 3 of their own camps, including 'Great Escape' and Feast of the Lanterns, where they illuminated a display of a Viking longboat. 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 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. My thanks goes 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)	5 achieved 'Chief Scout Bronze Award'
25-30 Cub Scouts (aged 8-10 ½)	7 achieved 'Chief Scout Silver Award'
15-20 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.	

Financial Review

The financial year under review saw a healthy increase in the incoming resources – the most since 2010 – which was due to the Roof Fund appeal. The target of paying the Parish Share through planned giving alone, however, was not quite achieved. Nevertheless, the level of planned giving at St Faith's is much higher than the Diocesan average, as was favourably commented upon by the Archdeacon of Liverpool in his Parish Review.

Planned giving for the year dropped by about 4% to £44,633 (down from £46,669 in 2013). There was one legacy received at the start of the year for which we were very grateful. At the end of the year, there were 44 standing orders in place which is a reduction of six on the same period in 2013. Membership of the 100 Club has stabilised.

Expenditure for the year was slightly up on 2013 but this was due to the roof repairs. Without that expenditure, costs would have been reduced again. There was a substantial refund on the gas bill, due to overcharging, and regular meter readings are now provided; the cost of gas has fallen recently. Insurance premiums on the church and hall have been reduced, although both buildings are covered for a full re-build in the event of loss. The Parish Office Manager retired in March and a new part-time Parish Administrator was appointed, although she works fewer hours. The cost of the Administrator is no longer shared with St Mary's. No grants have been made by St Faith's to any outside bodies.

Gift Aid refunds have been paid promptly and we have benefitted from tax reclaimed from the Roof Fund donations. The Saturday Recitals (a surplus of £1,377), the regular Table Sales (£1,298) and the Christmas Tree Festival (£3,991) have been a very welcome and much-needed source of income and our grateful thanks are due to all those who worked hard to raise those funds.

After not one, but two, thefts of lead from the church roof, the response to raise the money to pay for the damage was outstanding. The initial payment from the insurance company was increased substantially following the intervention of the Archdeacon and, to date, £13,552 has been paid out. In total, the Roof Fund realised over £30,000 and our thanks must go to all those who gave so generously and raised funds through imaginative efforts.

Following the outcome of the Episcopal Visitation in January, no further costs were shared with St Mary's after 31 March. The use of the Parish Office and the cost of any photocopying is paid on a monthly invoice. Other printing is now done on a contractual basis with Merchant Taylors' Girls' School.

The Finance and Stewardship Committee was wound up following the Episcopal Visitation and its duties have been undertaken by the newly-constituted Standing Committee that meets on a regular basis.

The charity's financial position stabilised in 2014 but the PCC has identified the need for a stewardship renewal campaign to increase planned giving. Plans for capital fundraising to enable expenditure on the building's fabric are being formulated. The PCC, as Trustees of the charity, 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 £5,525 in the General Fund at 31 December 2014, after designations, did not match this target.

Risk Management

The major risks to which the PCC are exposed are being reviewed and a Risk Management Plan will be prepared for consideration by the PCC. 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.
- 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 run 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.
- Through the Waterloo Group Council to outline a plan for pastoral re-organization as a positive opportunity, enabling the churches to think their mission to this area together.
- To begin to think around a capital fundraising campaign to revisit the PCC's plans from the Away Day in 2014 about re-ordering the West end of the church to provide a more welcoming entrance, toilets, kitchen facilities and social space.
- To develop the church's role in the local area, in particular, in the best kind of civic religion.
- To run the 'Season of Invitation' mission initiative in the Autumn of 2015.
- With the Director of Music, to begin a project to encourage young people into the musical 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 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 19 February 2015 and signed on their behalf by



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 2014

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2014 £	Total 2013 £
INCOMING RESOURCES						
Voluntary income	2(a)	65,243	4,000	16,512	85,755	63,567
Activities for generating funds	2(b)	2,927	7,473	5,380	15,780	15,673
Investment income	2(c)	268	1	0	269	278
Church activities	2(d)	7,227	1,298	0	8,525	10,411
Other incoming resources	2(e)	14,250	0	0	14,250	5,338
TOTAL INCOMING RESOURCES		89,915	12,772	21,892	124,579	95,267
RESOURCES EXPENDED						
Fund-raising trading costs	3(a)	961	4,036	3,357	8,354	10,429
Church activities	3(b)	87,335	1,912	16,510	105,757	100,958
TOTAL RESOURCES EXPENDED		88,296	5,948	19,867	114,111	111,387
NET INCOMING RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES						
Gain/(loss) on revaluation of investment		1,619	6,824	2,025	10,468	(16,120)
Transfer of funds		(2,099)			(2,099)	(1,111)
		5,783	(4,128)	(1,655)	0	0
NET MOVEMENT IN FUNDS		5,303	2,696	370	8,369	(17,231)
BALANCE B/FWD 1 JANUARY 2014		222	11,098	1,592	12,912	30,143
BALANCE C/FWD 31 DECEMBER 2014		5,525	13,794	1,962	21,281	12,912

The movements in Designated and Restricted Funds were as follows:

	Balance B/fwd	Incoming Resources	Resources Expended	Transfers	Balance B/fwd
DESIGNATED					
Premises Fund	5,000	0	0	0	5,000
Donations Fund	4	4,001	0	(3,500)	505
Events Fund	1,920	7,473	3,745	(500)	5,148
Vicars Discretionary Fund	258	0	0	(258)	0
Catering Fund	317	0	165	130	282
Coffee Fund	226	0	226	0	0
Hall Fund	2,173	1,298	1,812	0	1,659
Organ Fund	1,200	0	0	0	1,200
	11,098	12,772	5,948	(4,128)	13,794
RESTRICTED					
100 Club	1,020	5,380	3,357	(1,405)	1,638
Roof Fund	0	15,397	15,397	0	0
Mission Fund	0	774	774	0	0
Flower Fund	572	341	339	(250)	324
	1,592	21,892	19,867	(1,655)	1,962

The Parish of St Faith, Great Crosby

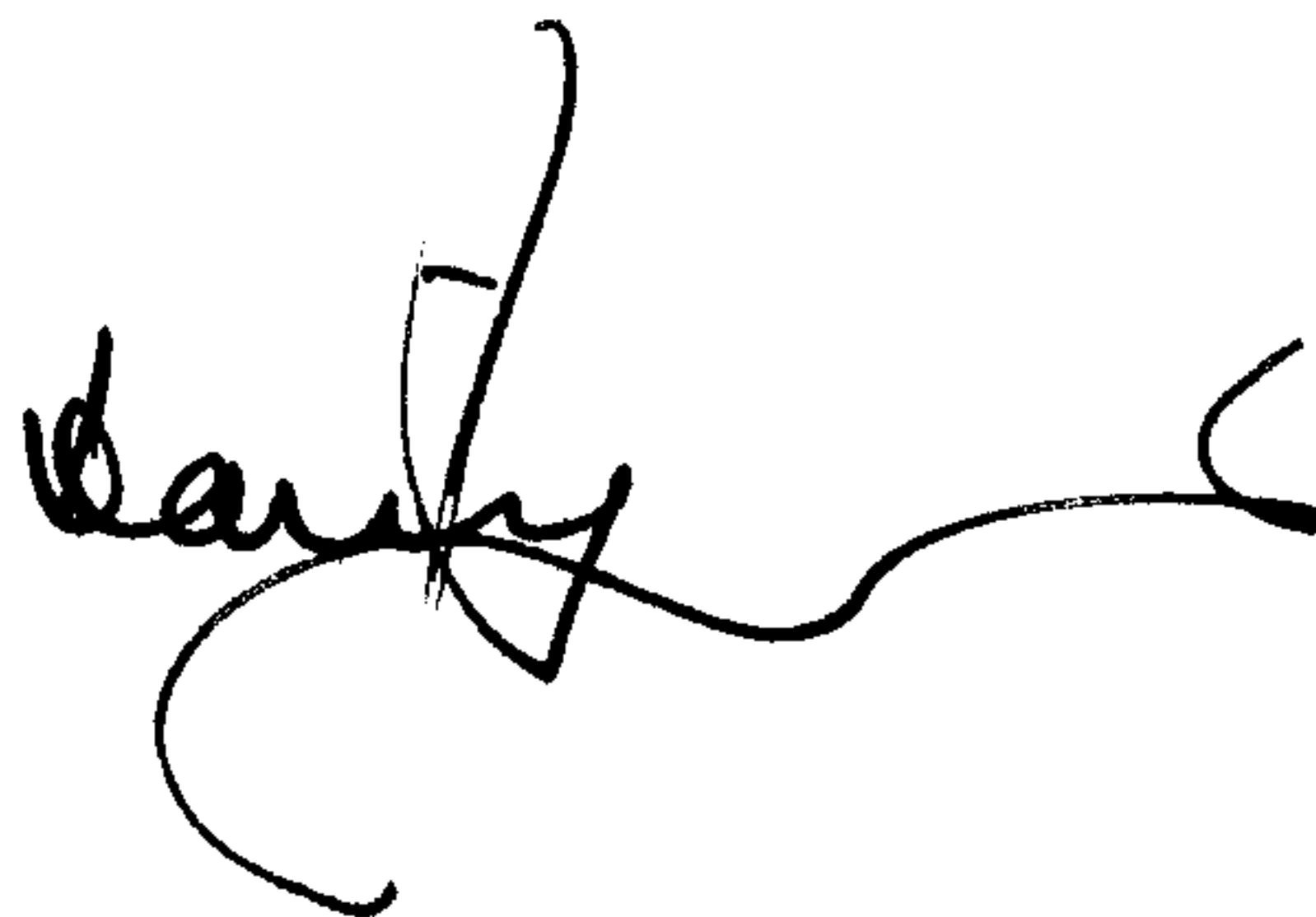
Balance Sheet at 31st December 2014

		Unrestricted Fund £	Designated Fund £	Restricted Fund £	TOTAL 2014 £	TOTAL 2013 £
	Note					
FIXED ASSETS	5					
Tangible		4,210			4,210	0
Investment			5,196		5,196	7,031
		<u>4,210</u>	<u>5,196</u>		<u>9,406</u>	<u>7,031</u>
CURRENT ASSETS						
Debtors	6	12,132			12,132	6,031
Cash at bank and in hand		8,599	8,598	1,962	19,159	3,859
		<u>20,731</u>	<u>8,598</u>	<u>1,962</u>	<u>31,291</u>	<u>9,890</u>
LIABILITIES	7					
Creditors: amounts falling due within one year		19,416	0		19,416	4,009
NET CURRENT ASSETS		1,315	8,598	1,962	11,875	5,881
TOTAL NET ASSETS		<u>5,525</u>	<u>13,794</u>	<u>1,962</u>	<u>21,281</u>	<u>12,912</u>
PARISH FUNDS						
Unrestricted		5,525			5,525	222
Designated			13,794		13,794	11,098
Restricted				1,962	1,962	1,592
		<u>5,525</u>	<u>13,794</u>	<u>1,962</u>	<u>21,281</u>	<u>12,912</u>

Approved by the Parochial Church Council on 19 February 2015 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 2014

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 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.

Incoming resources

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.

Resources expended

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 2014

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 INCOMING RESOURCES	Unrestricted Funds £	Designated Funds £	Restricted Funds £	TOTAL 2014 £	TOTAL 2013 £
2(a) Voluntary income					
Planned giving	44,633			44,633	46,669
Gift aid donations	1,255			1,255	2,137
Tax recoverable	14,735			14,735	10,877
Collections	4,620			4,620	2,855
Donations			16,512	16,512	1,028
Legacies		4,000		4,000	0
	<u>65,243</u>	<u>4,000</u>	<u>16,512</u>	<u>85,755</u>	<u>63,566</u>
2(b) Activities for generating funds					
100 Club			5,380	5,380	6,140
Recitals	1,377			1,377	2,243
Events	1,550	7,473		9,023	7,290
	<u>2,927</u>	<u>7,473</u>	<u>5,380</u>	<u>15,780</u>	<u>15,673</u>
2(c) Income from investments					
Bank interest	4	1		5	1
Dividends	264			264	277
	<u>268</u>	<u>1</u>	<u>0</u>	<u>269</u>	<u>278</u>
2(d) Income from church activities					
Fees	1,284			1,284	999
Church and hall	5,434	1,298		6,732	7,865
Candles, cards and books	486			486	817
Refreshments	23			23	480
Sundries				0	250
	<u>7,227</u>	<u>1,298</u>	<u>0</u>	<u>8,525</u>	<u>10,411</u>

The Parish of St Faith, Great Crosby

Notes to the Financial Statements for the year ended 31st December 2014

	Unrestricted	Designated	Restricted	TOTAL	TOTAL
	£	£	Funds	2014	2013
	£	£	£	£	£
2 INCOMING RESOURCES					
2(e) Other incoming resources					
Recovery of expenses: St Mary	698			698	5,080
Vicar's discretionary fund				0	258
Insurance claim	13,552			13,552	0
	14,250	0	0	14,250	5,338
Total incoming resources	89,915	12,772	21,892	124,579	95,267
3 RESOURCES EXPENDED					
3(a) Fund-rising costs					
Stewardship envelopes	156			156	161
Catering and refreshments	88	226		314	1,076
Events		3,668		3,668	3,935
100 Club			3,357	3,357	4,357
Bank charges	717	142		859	900
	961	4,036	3,357	8,354	10,429
3(b) Church activities					
Missionary and charitable giving	1,174	100	774	2,048	1,128
Ministry: Diocesan parish share	46,770			46,770	45,760
Clergy expenses	194			194	1,866
Vicarage expenses	2,550			2,550	2,899
Ministry team expenses	636			636	623
Education and training	70			70	249
Church running expenses:					
Utilities	9,175			9,175	12,256
Building insurance	5,190			5,190	7,183
Building maintenance	6,308		15,397	21,705	4,893
Depreciation of equipment	498			498	0
Upkeep of services	1,350		339	1,689	2,885
Music department	5,436			5,436	5,338
Hall expenditure	2,050	1,812		3,862	3,390
Printing and stationery	1,917			1,917	1,527
Parish office expenditure	3,319			3,319	6,040
St Mary share of costs	698			698	4,921
	87,335	1,912	16,510	105,757	100,958
Total resources expended	88,296	5,948	19,867	114,111	111,387

The Parish of St Faith, Great Crosby

Notes to the Financial Statements for the year ended 31st December 2014

4 STAFF COSTS

	2014	2013
Wages and salaries	<u>£2,272</u>	<u>£6,069</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 1 st January 2014	0
	Additions at cost	4,708
	At 31 st December 2014	<u>4,708</u>
Depreciation	At 1 st January 2014	0
	Charge for the year	498
	At 31 st December 2014	<u>498</u>
NET BOOK VALUE		<u>4,210</u>

5(b) Investment

		Standard Chartered Plc
Market value	At 1 st January 2014	7,031
	Dividends reinvested	264
	Revaluation loss	(2,099)
	At 31 st December 2014	<u>5,196</u>

	2014	2013
	£	£
6 DEBTORS		
Tax recoverable	3,388	5,715
Other	8,744	316
	<u>12,132</u>	<u>6,031</u>
7 LIABILITIES: amounts falling due within one year		
Bank overdraft	0	739
Loan	10,000	0
Other	9,416	4,009
	<u>19,416</u>	<u>4,748</u>

8 FINANCIAL COMMITMENT

At 31st December 2014 the PCC had an outstanding commitment for the balance of the cost of repairs to the roof. The final cost is not expected to be more than the funds currently available

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 2014, 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.

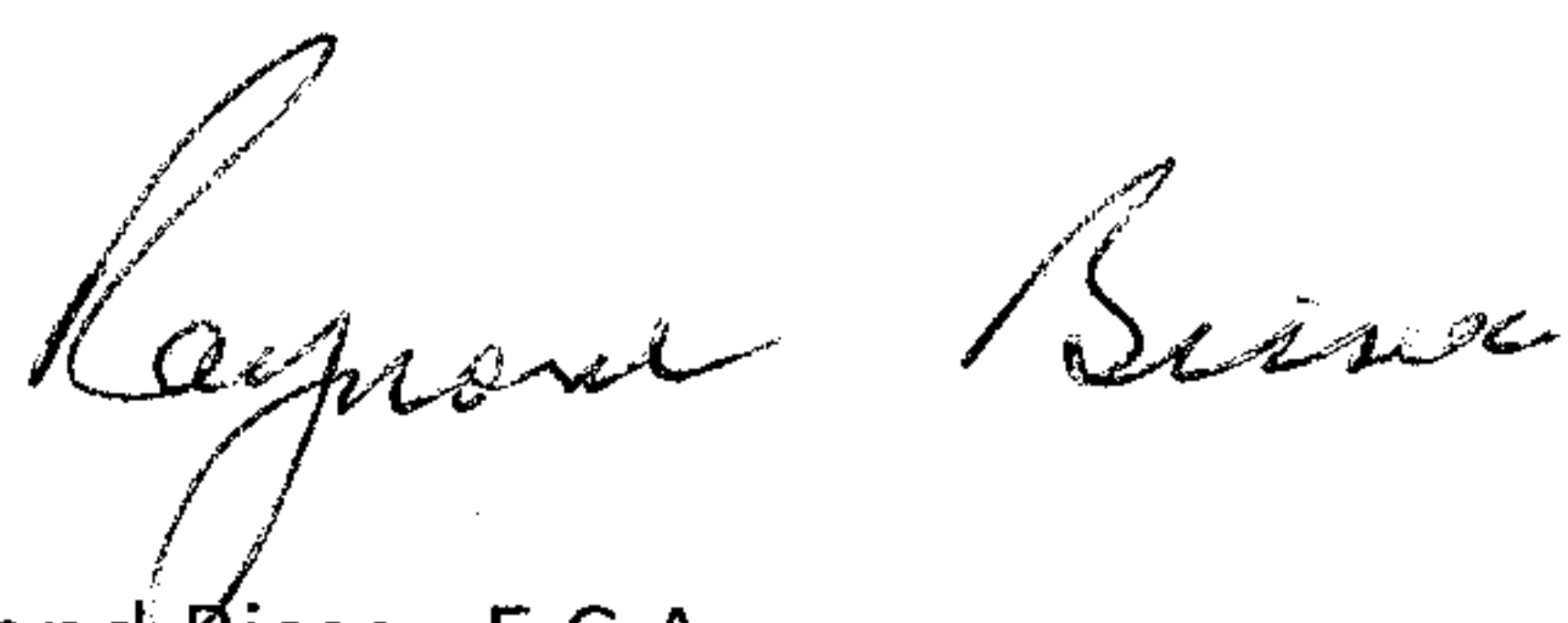
Basis of the independent examiner's report.

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

Essex House, Bridle Road, Bootle

Date: 7 February 2015