

AGENDA OF THE 2025 ANNUAL PAROCHIAL CHURCH MEETING

11th May 2025 at 6.30pm in the context of Worship

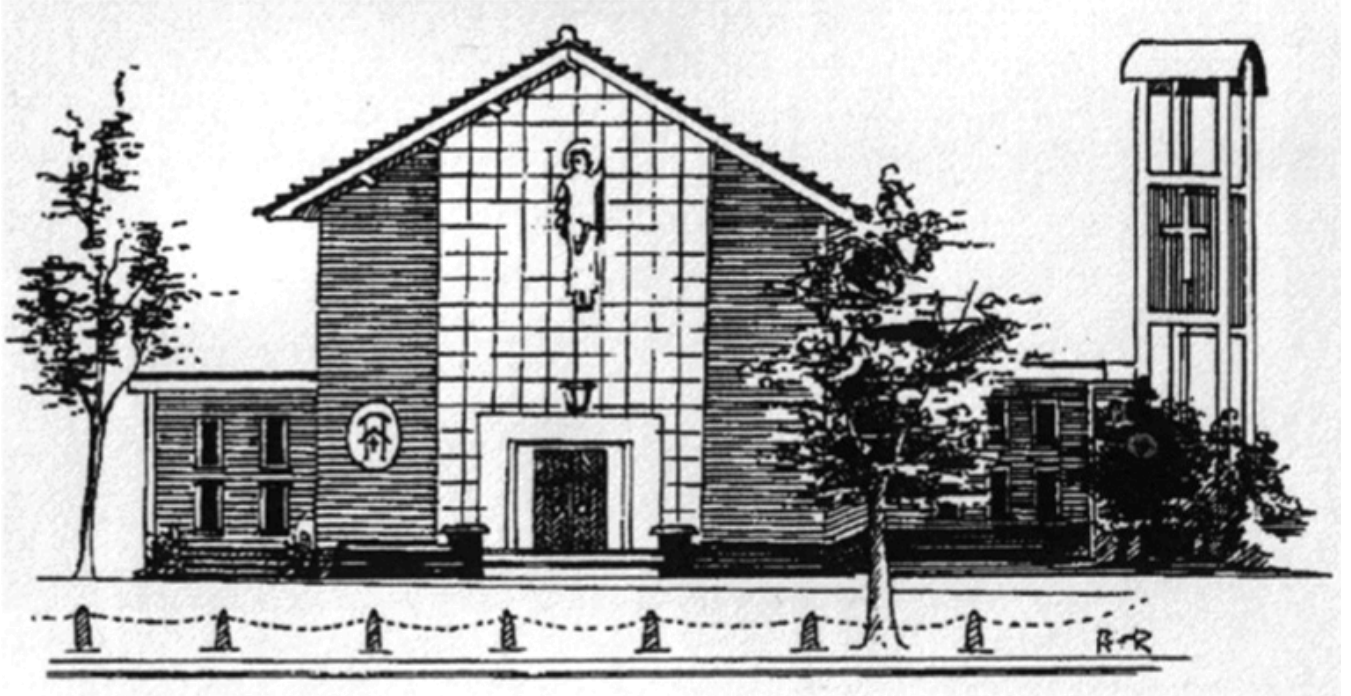
Annual Vestry Meeting

- Election of Wardens for the next year

Annual Parochial Church Meeting

- Minutes of the Annual Meeting of May 2024
- Electoral roll report
- Election of up to 15 people who will serve for the next year on the Parochial Church Council
- Presentation of accounts for 2023 & report on the general finances of St. Andrew's - *Chris Gill*
- Appointment of Hon Independent Examiner
- Highlights of written reports - *Margaret Hollins & Sam Jones*
- Safeguarding report – *Sue Maddison*
- To consider briefly any matters of General Church interest to be referred to the newly elected Council

**St. Andrew's Church in the Westlands,
Newcastle-under-Lyme**
in the Diocese of Lichfield



www.churchinthewestlands.org.uk

**ANNUAL REPORT AND 2024 ANNUAL ACCOUNTS
OF THE PAROCHIAL CHURCH COUNCIL**

CHARITY COMMISSION REFERENCE 1132163

**For presentation to the Annual Parochial Church
Meeting on Sunday 11th May 2025**

Incumbent:

Revd Andrew Dawswell
The Vicarage
50, Kingsway West
Newcastle-under-Lyme
ST5 3PU

Bank:

National Westminster Bank plc
75, High Street,
Newcastle-under-Lyme,
Staffordshire,
ST5 1PN

Independent Examiner:

Richard Booth
117 Dartmouth Ave,
Newcastle-under-Lyme,
Staffordshire
ST5 3NR

Welcome

Welcome to the Annual Report and Accounts of St. Andrew's Church, Westlands and welcome to our Church, whether you are a regular or a newcomer just paying us a visit. Please come back soon!

A special welcome to any who have joined us for the first time this year, it is good to have new people with us as we try and grow together as part of God's Church here in the Westlands.



The Annual Report should provide you with all the legally required information, but hopefully it will also provide you with a flavour of what has taken place at St. Andrew's over the last year.

This will also be supplemented by verbal reports at the Annual Parochial Church Meeting (APCM) on Sunday 11th May at 6.30pm. Please feel free to join us then if you

can.

If you would like to know more about our work then please ask the Vicar, Churchwardens or any other members of the Parochial Church Council (PCC).

Administrative Information

St. Andrew's is situated at the top of Pilkington Avenue in the heart of the Westlands.

St. Andrews is registered as a Charity with the Charity Commission, reference 1132163, as *The Parochial Church Council of the Ecclesiastical Parish of St. Andrew, the Westlands*. Its working name is *St. Andrew's PCC, Westlands* and further details of our registration can be found on the Charity Commission website, along with Annual Reports from previous years, which can also be found on the Church website.

The Correspondence address for the Charity is that of the Vicarage: 50, Kingsway West, Newcastle-under-Lyme, Staffordshire, ST5 3PU



Trustees

The Trustees of the Charity are the members of the PCC of St. Andrew's Church, Westlands. Members of the PCC are either ex officio or elected by the APCM in accordance with the Church Representation Rules.

PCC members who have served from 1 January 2024 until the APCM in 2025 are as follows:

Ex-officio Members

Vicar: Revd Andrew Dawswell (Chair)
Churchwardens: Margaret Hollins (Vice Chair)
Sam Jones

Elected to other bodies

Representatives to Deanery Synod:
Glenys Gill
Alan Swanborough
Helen Swanborough
Member of General Synod:
Chris Gill (Treasurer)

Elected Members

Tania Arnold
Marie Bateman
Bob Bell
Helen Collins (Secretary)
Steve Forrester
Sara Frogatt
Karen Gallagher
Irene Hardacre
Stuart Jackson
David Leech
Jane Machin
Sue Maddison (from May 2024)
Helen McGarry
Gillian Moss
Stuart Rushton

Structure, governance and management

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure (1956), as amended, and the Church Representation Rules.

As well as having oversight of the general finances of the Church, the PCC are also Managing Trustees of the Lichfield Diocesan Trust no 1439 St. Andrew the Westlands (a separate charity with registration number 203230). The capital element of this trust has for many years been invested so as to provide an income stream for the Church, the capital element being held as restricted funds and the interest or income being paid over to the main charity to be utilised by the PCC for the work of the Church generally. At the end of 2024 the investment was sold and the cash was used in February 2025 as part of the financing of the major building project. The finances for this trust are incorporated within the financial statements that follow.

The PCC has ultimate responsibility for a wide range of matters affecting the Parish and endeavours to keep itself abreast of current information on such issues as Child Protection, Health and Safety, and Disability Discrimination legislation either through "local" guidance or through wider Diocesan advice, or often a mixture of both.

Apart from the Standing Committee of the PCC, the Church has three significant ongoing committees to consider its important areas of work – Worship; Mission Partners; and Facilities. PCC members generally each serve on at least one committee along with others who have a keen interest in the particular area covered by the committee. These committees will bring recommendations to the PCC for consideration. Each has a delegated authority to spend up to £200. Non-routine expenditure above this sum requires two quotations and Standing Committee authorisation.

Objectives and Activities

The primary objective of the PCC is to promote the Gospel of our Lord Jesus Christ and in accordance with the Parochial Church Council Powers Measure (1956), as amended, it co-operates with the minister in promoting within the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

We continue to use the mission statement of the Church in the Westlands local ecumenical partnership that we shared with St Peters 'we are committed in the power of the Holy Spirit that our worship, service and witness will demonstrate to everyone the love of Jesus Christ', and the 'welcome message' agreed in September 2024



**Welcoming the
whole community**



**Discovering
God's love**



**Following
Jesus' teaching**

Public Benefit

The trustees of the Charity are aware of the Charity Commission's guidance on public benefit in The Advancement of Religion for the Public Benefit and have had regard to it in their administration of the Charity.

The trustees believe that, by promoting the work of the Church of England in the Ecclesiastical Parish of Saint Andrew, the Westlands, it helps to promote the whole mission of the Church (pastoral, evangelistic, social and ecumenical) more effectively, within the Ecclesiastical Parish, and that in doing so it provides a benefit to the public by:

- Providing facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers; and
- Promoting Christian values, and service by members of the Church in and to their communities, to the benefit of individuals and society as a whole.

Volunteer Input

In all of this, we are immensely grateful for all those who willingly give of their time to contribute to the charitable activities of the PCC or in providing funds. The extensive nature of all our volunteers is such that it would be almost impossible to quantify the contribution in terms of hours or an indicative value of this contribution.

Many of those on our Electoral Roll are willing volunteers in one form or another and the work undertaken in meeting our objectives simply could not happen without the considerable contribution of many people within the Parish and beyond.

Achievements and Performance

Worship & Bible study

Three regular Sunday worship services have continued in the established pattern along with the Thursday monthly Communion. Wednesday Morning Prayer and Friday Compline have also continued, both being held online. Monthly meetings have been held to pray for the work of the church, our community, country and world. Many special services have also been arranged, including:

- Daily gatherings during Holy Week
- Annual memorial & thanksgiving service in October
- Remembrance Service in November

- Christmas services including Christingle, all age carols, candlelit carols, crib service and midnight communion.
- A confirmation service conducted by Assistant Bishop, Rt Rev Alistair Magowan.

Instead of videos of services, audio recordings of sermons have been made available on the church website.

Due to deteriorating health, Geoffrey Walker's ministry as our organist sadly came to an end this year. A number of others have deployed their musical gifts to facilitate our singing in worship.

Members of St Andrews participated in shared worship at St George's church in January as well as Good Friday and Christmas services in the town centre, arranged by Newcastle Churches Together.

Four different homegroup Bible study groups met during the year, three in person and one online. Studies looked at the book of Isaiah, the Bible's teaching about heaven and Paul's missionary journeys in the second half of the book of Acts.

Andrew produced and ran a Lent course focussing on the events leading up to Jesus' death on the cross, as recorded in Luke's gospel.

Pastoral visiting, bereavement visits and home communions continue; a small group did some door-to-door introductions in the summer; and a larger group went carol singing locally in December.

The flower team led by Diana keep the church building decorated with fresh displays, and our cleaner, Debi's invaluable work helps keep the space looking its best.

Children & families ministry

Sadly, our Children & Families Worker, Naomi, was unable to work, and subsequently handed in her notice for health reasons, but Andrew and a number of volunteers continued to run a range of activities for children and families, including:

- Sunday Club during 10:45am services
- Xcite – a weekly club currently for children in school years 5-8
- Little Sparklers – a weekly group for parents & children age 0-3
- Monthly Messy Church
- Primary school assemblies each week in Westlands, Langdale & Friarswood schools (though Friarswood moved in the autumn to twice-termly)
- Stepping Stones – a weekly primary school based club
- Carol services for The Coppice, Friarswood, Langdale, Seabridge and Westlands schools

A new Sunday Squad group was started for children in year 6+ during some 10:45am services.

Advertisements were placed seeking a new Children & Families Worker.

Social & Community activities

The weekly Renew Westlands Café continued, offering refreshments, company, activities and an optional prayer time, aiming to be a safe space for all, including those who may not feel OK.

A new monthly book club started in October. Monthly craft & chat, afternoon tea and the Forget-me-not bereavement café continued, and the Events Working Group also arranged:

- Hog roast & treasure hunt
- Fish & chip supper and beetle drive
- Christmas wreath-making workshop

6 editions of the Link leaflet were distributed to around 2500 homes in the parish, publicising the church's activities and offering a welcome to anyone wishing to participate.

Charity & Fundraising

Five of our main Mission Partners remain the same: Katia Rocks ministering in Brazil with the Church Mission Society (CMS), Bible Society, Open Doors, Tearfund and Scripture Union. The PCC chose The Lyme Trust as our sixth partner this year. A representative from Tearfund visited in January to speak about their work. The usual Open Café and Big Quiz this year together raised over £1300 for Tearfund.

Simon Wright continued to pass on donations for the foodbank, as well as collecting Christmas shoeboxes to be distributed in Eastern Europe by the Link to Hope charity. He also coordinated the delivery of fundraising envelopes during Christian Aid week.

Toys and toiletries donated at the all age carol service were passed on Elizabeth House and Find the Glow refuge. Harvest donations were distributed locally to those in need and given to Arch women's refuge. The collection at the Christingle service was passed on to The Children's Society, and the Remembrance Sunday collection went to the British Legion.

Business & Governance

The Annual Parochial Church Meeting was held on the 12th May 2024. 15 PCC members were elected. Margaret Hollins and Sam Jones were re-elected as churchwardens.

The PCC met 7 times during the year, taking numerous decisions, including that the new CofE 'Prayers of Love and Faith' for those in same-sex partnerships will not be used at St Andrews, and to subscribe to an online banking service. The church's Mission Action Plan and policies for Health & Safety, Working at Height and Social Media were reviewed and updated.

Having successfully completed her Reader training, Karen Gallagher was authorised to minister at St Andrews.

The Social Media Team met several times to discuss how best to engage with the community via social media, increasing our use of Facebook, and duplicating some posts on Instagram too.

Sam Jones, Churchwarden

2025/26 Mission Action Plan

Our Mission

A couple of reminders of the mission that has been entrusted to us are:

The four major priorities of the early church as described in Acts 2:42 '**And they devoted themselves to the apostles' teaching and the fellowship, to the breaking of bread and the prayers.**' i.e. the aims to be: a learning church, a caring church, a worshipping church, and evangelizing church.

Our 'welcome message', agreed in 2023:



Welcoming the whole community



Discovering God's love



Following Jesus' teaching

Our Vision

The PCC discussion of our vision over the next couple of years began by recognising a number of self-evident existing commitments, needs & priorities. There were a wide variety of other aspects of church life we would have liked to develop too, but it was agreed that we need to agree on a limited number of additional focusses:

- Families and 0-12's
- Supporting Community Needs
- Growing in Faith

Our Plan

Our specific goals over the next couple of years are as follows:

Existing commitments, needs & priorities...

- Developing a new pattern for provision of music.
- New Hall project - during the build period, launch events, settling in, getting activities up & running.
- Continuing programme being developed by Events Group (wreath-making, book club, maybe event in church etc...)
- Aiming to develop team for door-to-door introductions in summer evenings.

Focus on families and 0-12's...

- Continuing to try and recruit new children & families worker; ongoing funding for post.
- Actively encouraging and supporting those continuing our ministry with children and families, offering input and assistance whenever possible.
- Developing and establishing Sunday Squad for 10-15's to complement the Monday afternoon Xcite group.
- New team to maintain contact with those who have brought children for baptism.



Supporting Community Needs... (including those of church members)



- Possibility of some activities relocating to new hall to give more capacity (eg Renew, Little Sparklers...)
- Explore feasibility of bowling group, and maybe other church-run activities in new hall.
- Advertising & management of external hirers (although rules for accepting zero-rating of VAT initially limit the number of hours we are allowed to rent the building out).

Growing in Faith...

- Encouragement of personal bible reading.
- Irene to offer introductory study course.
- Explore day or weekend for fellowship and teaching.



St Andrew's Westlands PCC

2024 Report on the fabric of the church

The Facilities Committee, consisting of 7 members, is responsible for the maintenance of the church buildings, and is led by Margaret Hollins. It has met six times in 2024. Sue Maddison joined the Committee in July, but left in September to take on the vital role of Safeguarding Officer.

Church Building

The Committee has continued to carry out regular checks as detailed in the routine maintenance plan, set up in 2022, on a quarterly basis, and to deal with any issues that arise from these checks.

As we all know, the second half of the year has not been an easy one, with the disruption caused by the loss of the old church hall and handing the site over to the builders. However, everyone has coped very well and the end to the temporary arrangements appears to now be in sight.

Following a recommendation from our Heating Engineer, in June the group sanded down and then in August repainted the oil tank to extend its life span, having first cut down branches of the small copse around it, in order to gain access.

In September, the first of 3 dummy cameras and 3 new signs were fitted outside the church, to try and deter football games and consequent window breakages.

A major effort has been made throughout the year to try and improve the lectern pulpit access and safety; with David Leech installing a grip handle on the side of the pulpit, and most recently woodstaining the newly revised internal platform that was installed by Robin Dawson with assistance from Stuart Rushton, together with an internal handrail.

David and Bob Bell also installed some new shelving in the kitchenette off the clergy vestry, so that the flower vases and various cupboards could be sorted out by Diana Cotes and her team, and space created to store coffee supplies whilst after service refreshments have to be served in church.

In July, the group led the efforts to sort out the old hall contents, disposing of several items, and packing things up for storage in various locations. We must thank Simon Wright who used his van to move a large quantity of items to Gillian Moss's garage. Thanks too, to Bob who has stored several items at his house.

In August, Robin, together with Sam Jones, cleared up the boiler house and installed shelving, resulting in a very much tidier space.

Numerous small tasks have been undertaken, including carpet cleaning, repairing the reflective screens behind radiators, and repairing the large external noticeboard.

In October, the remaining church lightbulbs were changed to LED ones, and whilst up the ladder, a good cleaning of high level dust was carried out.

Stuart Jackson continues to work hard on our electrical requirements and his advice has proved extremely useful, thank you Stuart.

The new projector screen in church was recently installed by Andrew Maddison, who brought over his tower in order to do the work. Many thanks to him and everyone who helped, especially his parents.

Throughout the year, the required checks on Fire Extinguishers, Fixed Wire Testing and PAT testing have been carried out, with any required remedial work also taking place.

I must mention Debi Shakespeare, our cleaner, who continues to finish a major project of restoring the wood pews in church, whilst she has no hall to clean. We are grateful to her for undertaking this work, and the results are looking good. I must also thank Lancaster and Tomkinson, who have advised us on the best treatment, and then undertook to train both Debi and myself in the methods to be employed, as well as providing a free starter pack of the materials to carry out the work.

Church Grounds

The church lawns are cut every three weeks from spring to autumn, which helps to maintain a tidy appearance; many thanks to Simon Wright and his associates who undertake this work for the church. Gardening days were held in March, May, August and November, and we are very grateful to all the volunteers who helped in any way to keep the grounds tidy.

We are grateful to Robin, who has done a lot of work on Health & Safety items including streamlining Risk Assessments for various regular activities, and creating a Snow Gritting Protocol, as well as carrying out the annual Asbestos check.

The church is indeed blessed with the fantastic membership of the Facilities Committee, who continue to undertake a large number of maintenance and repair tasks. May I express my grateful thanks to Alan, Bob, Stuart Jackson, Stuart Rushton, Robin and David for their hard work and support during my 2 years of leading the Facilities Committee. It has been a privilege to work with such a willing team.

As I come to the end of my 4 years as Churchwarden, I would like to express my thanks to my fellow churchwarden, Sam, his predecessor Helen Collins, and Andrew for their friendship and support. Also to others too numerous to name individually (you know who you are) for their support, help and advice borne out of experience. Thank you all.

Margaret Hollins, Churchwarden

New Hall Project

Though planning permission was granted in Dec 2023, it was conditional on a bat survey being undertaken, which was not allowed to be done until the end of the hibernation period in May. However, as no bats were observed, this gave the go-ahead for the project to proceed, and we duly signed a formal JCT design-and-build contract with Ford's of Blythe Bridge in August.

We therefore stopped using the old hall at the end of August to enable more detailed investigation of asbestos to be made, prior to demolition in October. Work then began on the foundations, and just before Christmas the main floor slab was laid. Both the demolition subcontractors and Fords have kept disruption to a minimum, meaning that most of the car park has still been available for midweek church activities in the parish room, and a completion date at the end of June is looking very hopeful.

Andrew, Helen Collins and Stuart Jackson have put a huge number of hours in with a variety of tasks to enable the project to move forward, and we are extremely grateful for all their hard work.

We are very grateful to all whose gifts and pledges to the project have meant that we have had enough money in place not only to cover the contract cost, but to provide a small

additional fund for some expected extras and to allow for a level of contingencies as well. It has also helped that Fords have held both to the pricing that they had indicated in 2022, and to their formal quotation of Oct 2023. We are looking forward to the building being an asset both to the church's mission, and in providing an attractive venue for a number of local community activities and events.

Margaret Hollins, Churchwarden

Safeguarding

I can report that since I was appointed in September 2024 there have been no safeguarding issues reported.

I have been checking the church's records to ensure that all details of DBS and safeguarding training are up to date. Andrew and I have also been working through the many requirements of the Diocesan Safeguarding Dashboard. This dashboard and our records highlight which actions are outstanding and I have been contacting people who are required and are not up to date to complete safeguarding training.

It is a requirement for all church officers in "front facing" roles (i.e. where they may be in a position to notice any safeguarding issues) to complete 2 training modules every 3 years. There is still a number of people whose training is outstanding whom I have contacted recently to complete the modules.

There are a few people who are unable to access online training and I am awaiting Lichfield to notify that training in person modules are available. If this is you, please let me know and I will notify you when this will be possible.

At present only Basic and Foundation modules are necessary for everyone to complete. There is also a recommendation that a Domestic Abuse module is undertaken by a few people. The Diocese has suggested that this may be better done in person and we are awaiting training materials to be made available, but you may, if you wish take the online version if it's appropriate for your role.

Once all these are completed we will report to the Diocese and move on to further stages of the dashboard.

Any safeguarding issues that you notice should be reported to myself or Andrew.

Sue Maddison, Parish Safeguarding Officer

Newcastle under-Lyme Deanery Synod

There were 3 meetings of the Newcastle Deanery Synod in 2024 and a further meeting in January 2025

The first meeting of the year was eventually held "on-line" on the 17th January 2024, a late decision following a change in the weather forecast, so as to save travelling on icy roads. The speaker was Revd. Malcolm Mycock, a member of the Bucknall and Abbey Hulton team ministry based at St. Mary's Bucknall, and also involved with "KEYS", a church-based programme for supporting drug and alcohol users which was the subject of his presentation.

The second meeting of Synod was held at Madeley on the 23rd May 2024, when the Vicar, Revd. Tim Watson spoke on his experiences of Pioneer ministry.

The third meeting of the year was on the 16th October at Holy Trinity, Chesterton, where the main speaker was Laura Edwards, the Diocesan Evangelism advisor for Children &

Families. Laura helped Synod explore “Growing Faith in Church and Schools”

A further meeting was held on the 15th January 2025, when the decision to have winter meetings “on-line” enabled us to connect up with Bishop Alan Smith, who helped Synod look at the subject of Gambling and its impact on communities – something that he has championed both in the Church and in the House of Lords.

Most Deanery Synod meetings are now “open” meetings to which all are invited. Members of St. Andrew’s are more than welcome to join in with any or all of the meetings.

Chris Gill, Deanery Lay chair

Financial Review

The financial accounts for 2024 are set out in their required form in the following pages.

Certain of our income and funds have been received for a specific object, for example the employment of our Children’s & Families Worker, but now more prominently the Church Hall replacement. Accordingly, in line with fund accounting arrangements, these amounts are categorised as restricted funds and 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 and cannot be used for the Church’s general use, unless agreed to in writing by the original donors. All other income and funds are categorised as unrestricted funds and are available for general use.

The accounts for the year show that in respect of Unrestricted or General Funds the PCC's income exceeded expenditure by £18,560 and this increases unrestricted funds to £197,152 at the end of the year. The finances within General Funds are often influenced by one-off items of income and expenditure and the 5 year analysis in the table helps look at regular (on-going) finances in comparison to previous years.

	2020	2021	2022	2023	2024
	£	£	£	£	£
<u>General (Unrestricted) Funds</u>					
<i>Opening Balance</i>	318,531	297,814	226,112	183,992	178,592
On-going income	104,005	126,936	120,495	126,779	128,623
Diocesan Common Fund contribution	-86,952	-79,781	-73,068	-66,376	-67,704
Other On-going expenditure	-37,770	-33,724	-40,514	-42,268	-39,320
Support for C&FW Fund					
On-going surplus / (deficit)	-20,717	13,431	6,913	18,135	21,599
Legacies	0	5,500	1,113	250	250
Quinquennial	0	-90,633	-1,097	-23,785	-3,289
New Building	0	0	-49,049		
Support for New Building Fund					
Total In-year surplus / (deficit)	-20,717	-71,702	-42,120	-5,400	18,560
<i>Closing Balance</i>	297,814	226,112	183,992	178,592	197,152

The main reason for the marginally improved “on-going” position in 2024 (from a surplus of £18,135 in 2023 to a surplus of £21,599), would appear at first sight to be a reduction of other “on-going” expenditure of just less than £3,000. This relates to several changes from 2023 but can mainly be attributed to a reduction in Organist Fees and a reduction in the cost of heating oil, the latter of which is probably down to a change in the timing of deliveries.

However, the marginal increase in “on-going income” reflects two contrasting changes from 2023, which will impact on the church’s finances going forward. The positive change from 2023 is the income from bank interest which has increased by almost £9,500 to £14,982 because of the large amount of money in the bank, the favourable interest rate and the partial investment in a 35-day account. Much of this will disappear in future years, along with the £2,175 currently earned from the CBF investment account. The negative change has been a reduction in giving of £6,255 and it is thought this will reduce further in 2025 as the full year impact of giving changes take effect. The PCC will need to reflect on this as it considers its financial forecasts for 2025 and future years.

As in previous years the on-going surplus continues to be above the level of the contribution set aside each year (£5,000) towards future quinquennial repairs, which is good news.

Before adjusting for the Gains on investment assets, restricted funds income exceeded expenditure by £124,420, which is largely the considerable level of fund raising for the Building Fund (including grants received during the year amounting to £42,536), but also reflects a slight increase in the level of the Children and Families Worker Fund with the post now being vacant (and with a one-off grant of £3,000 received during the year).

Restricted reserves amount to £562,086 at the 31st December 2024, the breakdown of which is as follows:

Children & Families Worker	£10,306
Flower Fund	£2,731
New Building Fund	£465,229
Organ Fund	£2,006
The Puppet Ministry	£67
Renew Cafe Fund	£744
Trust Fund	£81,003
	£562,086

During 2023 it was agreed that the Trust Fund could be applied to the Building Fund work when needed, and also that up to £95,000 of unrestricted reserves could be used in the same way. Consequently, at the end of 2024, up to £646,632 had been received or made available for the Building Fund. Of this amount £5,400 has already been spent on managing the project, but income continues to be received. It is anticipated that the remainder of the funding will be expended on the new hall building in 2025. Donations to the Building Fund are still continuing and it is likely that the PCC will need to draw less on unrestricted reserves as more income is received. However, the final drawdown will not be fully known until the project is complete, despite their being tight control over the management and cost of the project.

Looking forward, the financial position for General Funds is a little un-certain. It is anticipated that at some stage there will be a need to support the Children and Families Worker Fund from General Funds once the post is filled, as the annual income does not support annual expenditure, and the balances held will only support the deficit for a limited period.

As mentioned earlier, the Construction of the new hall will also bring about changes to the finances of the Church in 2025 and ongoing, with a reduction in the amount that the Church is able to earn through interest and dividends. A basic forecast for general fund finances for 2025 and future years will be developed in early 2025 and at that stage further consideration will be given to the need to respond to the overall financial situation over the medium term.

Reserves Policy

The Charity Commission requires trustees of each Charity to:

- develop a reserves policy that:
 - fully justifies and clearly explains keeping or not keeping reserves
 - identifies and plans for the maintenance of essential services for beneficiaries
 - reflects the risks of unplanned closure associated with the charity's business model, spending commitments, potential liabilities and financial forecasts
 - helps to address the risks of unplanned closure on their beneficiaries (in particular, vulnerable beneficiaries), staff and volunteers
- publish the reserves policy (even if not required to by law) and ensure it is tailored to the charity's circumstances – it should not be just a standard form of wording. It should explain to funders, beneficiaries, the public and the commission exactly what reserves are kept (or not kept) for and when they are to be used
- make sure that their reserves policy is put in place and operated
- regularly monitor and review the effectiveness of the policy in the light of the changing funding and financial climate and other risks

The PCC briefly reviewed its unrestricted reserves policy and its application, when approving the 2023 accounts on 18th March 2024 and, as in previous years, it considered four main elements. These elements are set out again below, with an updated commentary, which the PCC agreed to when approving the accounts on the 27th January 2025.

- *The first element of Unrestricted Reserves be set aside to cover two months of day-to-day routine expenditure (£20,000) to cover any unforeseen expenditure or loss of income*
- *A second element of Unrestricted Reserves be set aside to provide annual contributions towards £25,000 of Quinquennial costs (inspection and repairs) every 5 years - With another inspection expected in 2025 it is anticipated that £25,000 will need to have been accumulated by the end of 2024, less any costs already incurred in inspection and repairs. The subsequent inspection will provide the opportunity to reset the cumulative amount set aside once any potential costs are known. From 2024 the set aside will be reflected in a designated general fund to help understanding of the impact of the annual contribution on the Church's financial position.*
- *A third element of Unrestricted Funds to provide for the impact of any annual deficit in general / unrestricted income and expenditure – The position for 2025 has yet to be reviewed and is uncertain until more is known about the timing of payments for the Hall Development Project and an analysis of giving has been undertaken. The position will be reviewed again by the PCC, both later in the year and at the end of the 2025 financial year.*
- *A fourth element of Unrestricted Funds to provide for the impact of any annual deficit in the Children and Families Worker Fund, so as to enable that work to continue – with the post currently vacant it is difficult to know when support is needed, but the PCC is keen to see this continue in future years and this will therefore be considered in the upcoming review.*

As mentioned previously, the PCC has already committed up to £95,000 towards the Building Fund work and consequently, at the 31st December 2024 free unrestricted (General) funds amount to £60,441:

Unrestricted Funds balance at 31 st December 2024	£197,152
Set-aside	
2 months routine expenditure	£20,000
Contribution to future Quinquennial Repairs	£21,711
Long term stability for on-going deficit	£0
Provision for C&FW post	£0
Contribution to Building Fund work	£95,000
	£136,711
Free Reserves at 31 December	£60,441

Going Concern

The PCC considered its financial circumstances for the annual report presented in 2024 and, with regular monitoring and by adopting a flexible approach to this Reserves Policy, concluded that the Church's position could be considered as a going concern for the medium term, potentially to the end of 2027. However, it was noted that this may be at risk from changes in giving levels and the PCC would need to continue to monitor this closely as well encouraging church members to review their giving on a regular basis.

With a total in-year surplus for 2024, that position will have strengthened in the short term, although there may be more of a medium to long term issue with a future reduction in income from investments anticipated (Bank interest and the interest from the former Trust Fund investment), and with the levels of voluntary income (principally giving) having reduced from 2023 to 2024. The funding support needed for the Children and Families Worker Fund is also difficult to quantify with the post currently being vacant.

More in-depth work is needed to understand how these factors impact on the finances of the Church, and it is suggested that this work should be undertaken as soon as possible.

More Information

More details of our current work can also be found on our Facebook pages and on the Church website <https://churchinthewestlands.org.uk/>

Independent Examiner's Report to the Trustees of St Andrews Church in the Westlands Parochial Church Council

I report to the trustees on my examination of the accounts of St Andrews Church in the Westlands for the year ended 31 December 2024 which are set out on pages 15 to 24.

Responsibilities and basis of report

As Trustees of St Andrews Church in the Westlands, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of St Andrews Church in the Westlands accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Richard Booth

Richard Booth ACA
117 Dartmouth Avenue
Westlands
Newcastle-u-Lyme
Staffordshire
ST5 3NR

23 April 2025

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

		Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
	Note	£	£	2024	2023
				£	£
Income and Endowments					
Voluntary Income	2a	101,735	148,137	249,872	246,340
Activities for Generating Funds	2b	580	5,557	6,137	11,099
Income from Investments	2c	17,157	-	17,157	7,632
Church Activities	2d	9,401	605	10,006	12,380
Total Income		<u>128,873</u>	<u>154,299</u>	<u>283,172</u>	<u>277,451</u>
Expenditure					
Church Activities	3a	110,200	29,879	140,079	171,195
Costs of generating voluntary income	3b	113	-	113	113
Fund-raising trading costs	3c	-	-	-	1,592
Total Expenditure		<u>110,313</u>	<u>29,879</u>	<u>140,192</u>	<u>172,900</u>
Net Income / (Expenditure)		18,560	124,420	142,980	104,551
Gains/(Losses) on investment assets	6b	-	2,768	2,768	6,605
Net Movement in Funds		18,560	127,188	145,748	111,156
Balances Brought Forward at 1 January		178,592	434,898	613,490	502,334
Balances Carried Forward at 31 December		<u>197,152</u>	<u>562,086</u>	<u>759,238</u>	<u>613,490</u>

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL

BALANCE SHEET AS AT 31 DECEMBER 2024

	Note	2024 £	2023 £
Fixed Assets			
Tangible	6a	-	-
Investments	6b	-	78,235
		<hr/>	<hr/>
		-	78,235
Current Assets			
Debtors	7	5,786	12,756
Short Term Deposits			-
Cash at Bank and in Hand		755,670	530,638
		<hr/>	<hr/>
		761,456	543,394
Liabilities			
Creditors - amounts falling due in one year	8	2,218	8,139
		<hr/>	<hr/>
Net Current Assets / (Liabilities)		759,238	535,255
		<hr/>	<hr/>
Total assets less current liabilities		759,238	613,490
Creditors - amounts falling due after one year		-	-
		<hr/>	<hr/>
Total net assets		759,238	613,490
		<hr/>	<hr/>
Parish Funds			
Unrestricted	9	197,152	178,592
Restricted	9	562,086	434,898
		<hr/>	<hr/>
		759,238	613,490

Approved by the Parochial Church Council on 27th January 2025 and signed on its behalf by Revd Andrew Dawswell (PCC Chairman)

Andrew Dawswell

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The notes on pages 17 to 24 below form part of these accounts

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting Policies

The PCC is a public benefit entity within the meaning of FRS 102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' "true and fair view" provisions. They have also been prepared in accordance with the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities SORP ((FRS 102)).

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. 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 main affiliation to another body nor those that are informal gatherings of Church members.

Cashflow Statement

The Charity has taken advantage of the exemption in FRS102 from the requirement to produce a Cash flow statement on the grounds that income does not exceed £500,000.

Going Concern

There are no material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern.

Accounting Estimates and Prior Year Errors

No changes to accounting estimates have occurred in the reporting period.

No material prior year errors have been identified in the reporting period.

Fund Accounting

Unrestricted funds are income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its "free reserves" as disclosed in the trustees' annual report.

Restricted funds comprise 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. With the exception of the Trust Fund, the PCC has not invested separately for each fund and interest is therefore taken to the General Unrestricted Fund.

Incoming Resources

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 use of the resources, their ultimate receipt is considered reasonably certain and the amounts due are readily quantifiable. All other income is recognised when it is received.

Expenditure

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

payments are 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 beneficed property is not included in the accounts in accordance with s.10(2)(a) & (c) of the Charities Act 2011.

Moveable 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). All inalienable property assets are not valued in the financial statements and as such expenditure on any acquisitions are written off when incurred.

Investments

Investments were valued at market value at 31 December.

Debtors

Debtors are measured on initial recognition at settlement amount. Subsequently they are measured at cash expected to be received.

Creditors and Accruals

Creditors are measured at settlement amounts less any trade discounts. Accruals are measured on best estimate of the amount required to settle the obligation at the reporting date.

2 Income and Endowments

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2024 £	2023 £
2a Voluntary Income				
Planned giving:				
Eligible for Gift Aid	70,984	42,455	113,439	101,210
Tax recoverable	17,566	10,555	28,121	30,214
Other	6,975	10,191	17,166	41,225
Collections (open plate)	4,782	600	5,382	4,631
Grants	1,178	45,631	46,809	3,312
Other Donations, appeals etc.	-	33,186	33,186	59,887
Tax recoverable	-	5,519	5,519	5,611
Legacies	250	-	250	250
	<u>101,735</u>	<u>148,137</u>	<u>249,872</u>	<u>246,340</u>
2b Activities for Generating Funds				
Fund-raising (coffee mornings etc.)	580	5,557	6,137	11,099
	<u>580</u>	<u>5,557</u>	<u>6,137</u>	<u>11,099</u>
2c Income from Investments				
Interest from CBF Investment Accou	2,175	-	2,175	2,142
Interest from Bank Accounts	14,982	-	14,982	5,490
	<u>17,157</u>	<u>-</u>	<u>17,157</u>	<u>7,632</u>
2d Income from Church Activities				
Church Hall Lettings	1,099	-	1,099	3,432
PCC Fees	2,249	605	2,854	5,124
Use of Church & Parish Room	3,016	-	3,016	1,798
Other income	3,037	-	3,037	2,026
	<u>9,401</u>	<u>605</u>	<u>10,006</u>	<u>12,380</u>
Total Income and Endowments	<u>128,873</u>	<u>154,299</u>	<u>283,172</u>	<u>277,451</u>

3 Expenditure

	Note	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
				2024 £	2023 £
3a Church Activities					
Missionary and charital	10				
Church overseas:					
Missionary societies		4,840	-	4,840	4,974
Relief and development agencies		820	1,358	2,178	2,786
Home missions and other Church Societies		1,055	89	1,144	1,133
Secular Charities		820	153	973	1,115
		<u>7,535</u>	<u>1,600</u>	<u>9,135</u>	<u>10,008</u>
Ministry					
Diocesan Common Fund Contributions		67,704	-	67,704	66,376
Staff Pay	4	8,403	19,828	28,231	39,252
Other Ministry Costs		1,048	463	1,511	2,728
Church Running Expenses		11,603	1,278	12,881	12,152
Church Utility Costs		6,348	400	6,748	8,131
Printing, stationery and office expenses		1,378	-	1,378	1,395
Church grounds		517	-	517	600
Major Repairs		1,118	-	1,118	23,785
Building Development		480	5,400	5,880	-
Training, development & nurture		1,879	910	2,789	3,012
Link		1,117	-	1,117	884
Other Church Hall running costs		1,070	-	1,070	2,872
		<u>110,200</u>	<u>29,879</u>	<u>140,079</u>	<u>171,195</u>
3b Generation of voluntary income					
Cost of Stewardship		113	-	113	113
		<u>113</u>	<u>-</u>	<u>113</u>	<u>113</u>
3c Fund-raising costs					
		-	-	-	1,592
Total Expenditure		<u>110,313</u>	<u>29,879</u>	<u>140,192</u>	<u>172,900</u>

4 Staff Costs

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
	£	£	2024	2023
	£	£	£	£
Gross Wages and salaries	8,217	17,696	25,913	35,806
National Insurance Costs	-	1,710	1,710	2,631
Pension Costs	186	422	608	815
	<u>8,403</u>	<u>19,828</u>	<u>28,231</u>	<u>39,252</u>

During the year the PCC employed a secretary and church cleaner (both part-time). The PCC also paid the Children's and Families Worker from a Restricted Fund until her resignation.

5 Payments to PCC Members

There were no payments to PCC members during 2024, other than for the reimbursement of purchases made on behalf of the Church. No other PCC member, persons closely connected to them or related parties received remuneration, benefit or reimbursement of travelling or other expenses.

6 Fixed Assets

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
Note	£	£	2024	2023
	£	£	£	£
6a Tangible	None	None	None	None
6b Investments				
Market value - 1 January	-	78,235	78,235	71,630
Gain at point of disposal	-	2,768	2,768	-
Gain / (loss) on annual revaluation	-	-	-	6,605
Sale proceeds	-	(81,003)	(81,003)	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>78,235</u>

Although the PCC had no tangible assets at the 31st December 2024, on the 21st August 2024 a contract was signed with Fords of Blyth Bridge Ltd as main contractor for the new church hall and as such there is a contractual commitment for the initial contract sum of £584,179.50.

The holding of 3466.86 units in the Church of England's Central Board of Finance Investment Fund has been disposed of on the 30th December 2024

7 Debtors

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
	£	£	2024	2023
	£	£	£	£
Income tax recoverable	4,249	1,537	5,786	12,466
Owed by others	-	-	-	290
	<u>4,249</u>	<u>1,537</u>	<u>5,786</u>	<u>12,756</u>

8 Creditors and Accruals

	Unrestricted Funds	Restricted Funds	TOTAL FUNDS	
	£	£	2024	2023
Organist	-	-	-	7,222
Owed to Missions	-	-	-	30
Owed to Others	2,218	-	2,218	837
Receipts in Advance	-	-	-	50
	<u>2,218</u>	<u>-</u>	<u>4,242</u>	<u>10,162</u>

9 Summary of Fund Movements

	Opening Balance	Income	Expenditure	Transfers	Closing Balance
	£	£	£	£	£
General Unrestricted Funds					
Church	158,592	126,540	104,669	5,000	175,463
Hall	-	2,333	2,355	-	(22)
Designated Quinquennial Repairs	20,000	-	3,289	(5,000)	21,711
	<u>179,001</u>	<u>128,873</u>	<u>110,313</u>	<u>-</u>	<u>197,152</u>
Restricted Funds					
Children & Families Worker	5,385	25,212	20,291	-	10,306
Flower Fund	2,705	948	922	-	2,731
Missionary & Charitable Giving	-	1,600	1,600	-	-
New Building Fund	345,505	125,124	5,400	-	465,229
Organ Fund	1,757	605	356	-	2,006
The Puppet Ministry	67	-	-	-	67
Renew Cafe Fund	1,244	810	1,310	-	744
Trust Fund	78,235	2,768	-	-	81,003
	<u>613,225</u>	<u>285,937</u>	<u>140,192</u>	<u>-</u>	<u>759,238</u>

The Trust Fund restricted fund is the capital element from the sale of a former curate's house, which can only be utilised by the PCC if permission is granted by the Diocesan Trustees. The PCC and the Diocesan Trustees have agreed that the proceeds of the Trust Fund will be used towards the New Building Fund when necessary and the investment has recently been sold and deposited in the PCC's bank account.

10 Missionary and Charitable Giving

	Unrestricted Funds £	Restricted Funds £	TOTAL FUNDS	
			2024 £	2023 £
Church Overseas - Missionary Societies				
Bible Society	820		820	820
Church Missionary Society	3,200		3,200	3,334
Open Doors	820		820	820
	<u>4,840</u>	<u>-</u>	<u>4,840</u>	<u>4,974</u>
Church Overseas - Relief and Development Agencies				
Tearfund	820	1,358	2,178	2,786
	<u>820</u>	<u>1,358</u>	<u>2,178</u>	<u>2,786</u>
Home Missions and Other Church Societies				
Childrens' Society		89	89	78
Scripture Union	820		820	820
Messy Church			-	-
Churches Together in Newcastle Town	35		35	35
Simeons Trustees	200		200	200
Deanery Synod			-	-
	<u>1,055</u>	<u>89</u>	<u>1,144</u>	<u>1,133</u>
Secular Charities				
Brighter Futures			-	820
The Lyme Trust	820		820	-
Poppy Fund Appeal		153	153	295
	<u>820</u>	<u>153</u>	<u>973</u>	<u>1,115</u>
Total Missionary and Charitable Giving	<u>7,535</u>	<u>1,600</u>	<u>9,135</u>	<u>10,008</u>

ST ANDREWS IN THE WESTLANDS PAROCHIAL CHURCH COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES

For the year ending 31 December 2023

	Unrestricted Funds £	Restricted Funds £	TOTAL 2023 £
Income and Endowments			
Voluntary Income	107,984	138,356	246,340
Activities for Generating Funds	22	11,077	11,099
Income from Investments	7,632	-	7,632
Church Activities	11,392	988	12,380
Other incoming resources	-	-	-
Total Income	<u>127,030</u>	<u>150,421</u>	<u>277,451</u>
Expenditure			
Church Activities	132,317	38,878	171,195
Costs of generating voluntary income	113	-	113
Fund-raising trading costs	-	1,592	1,592
Total Expenditure	<u>132,430</u>	<u>40,470</u>	<u>172,900</u>
Net	(5,400)	109,951	104,551
Gains/(Losses) on investment assets	-	6,605	6,605
Net Movement in Funds	<u>(5,400)</u>	<u>116,556</u>	<u>111,156</u>
Balances Brought Forward at 1 January	183,992	318,342	502,334
Balances Carried Forward at 31 December	<u>178,592</u>	<u>434,898</u>	<u>613,490</u>