ST ANDREW'S CLUBMOOR

ANNUAL REPORT FOR THE PERIOD ENDING MARCH 16th 2025

ADMINISTRATIVE INFORMATION

Address of Church	St Andrew's Church, Adshead Road, Liverpool, L13 0AL

FINANCIAL INFORMATION

Bank	Barclays Bank PLC, Liverpool South
Signatories	Revd Canon Will Gibbons, Blair Bushnell, Julia Ford, Carol Wilson
Independent Examiner	Steve Judge, 129 Broad Green Road, L13 5SE
Legal Adviser	Howard Dellar, 1 The Sanctuary, Westminster, London, SW1P 3JT
Quinquennial Architect	Dawn Ogden (Kepczyk, Peace and Sanderson Architects)

PCC Membership

From 17th March 2025 onwards, St Andrew's merged with other parishes in the area, to become Christ our Hope Liverpool (COHL). The following people currently serve on the COHL PCC.

Elected Members

Lay	Joyce Cooper, Elaine Fleming, Simon Huthwaite, Rachel Morley, Kathleen Nelson, Rosie Williams, Carol Wilson
Clergy	Revd Canon Will Gibbons and Revd Claire Aldridge
Church Warden	June Simm
Co-opted	Paul Carhart
Incumbent/Rector	Revd Canon Helen Edwards

We note that the following served on the St Andrew's Parochial Church Council between 1st January 2025 until 16th March 2025.

Elected Members	Beryl Bellew, Claire Pollard, Wendy Peacock, Marie Jenkinson, Patricia Bacon, Simon Huthwaite, David Kirk, Gillian Beesley, Maureen Jones, Charmaine Reynolds, Patricia Hughes
Deanery Synod	Kerry Dodd, Carol Wilson, Hazel Simpson, Karen Speariett
Church Wardens	Julia Ford and Karen Speariett
Clergy	Revd Canon Will Gibbons, Revd Catherine Johnston, Revd Susan Jamieson
Readers	Amanda Bushnell, Blair Bushnell

AIMS AND PURPOSE & OBJECTIVES AND ACTIVITIES

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

St Andrew's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, in promoting in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical. The PCC is also responsible for the maintenance of St Andrew's Church, Church Hall and Loft.

When planning our objectives for the year, the PCC gave consideration to the Charity Commission's guidance on public benefit and, in particular, the specific guidance to charities concerned with the advancement of religion.

Our services and worship put faith into practice through prayer and scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish family, through:

- Worship and prayer: learning about the Gospel, and developing their knowledge and trust in Jesus;
- Provision of pastoral care for people living in the parish; and

- Mission and outreach work.

To facilitate this work, it is vital that we maintain the fabric of our buildings.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Parochial Church Council (PCC) operates under the Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules.

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure and is a charity currently excepted by order from registration with the Charity Commission.

PCC members are appointed in accordance with the Church of England Representation Rules 2006 and are elected at the Annual Parochial Church Meeting. All those who attend are encouraged to register on the Electoral Roll and stand for election to the PCC. Individual members of the PCC receive external training as and when deemed appropriate by the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The full PCC met once between January 1st and March 16th 2025,

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Members of the Standing Committee until March 16th 2025:- Revd Canon Will Gibbons (Chair), Wendy Peacock (Vice-chair), Julia Ford (Secretary & Churchwarden), Blair Bushnell (Treasurer), Beryl Bellew, Simon Huthwaite.

ELECTORAL ROLL The electoral roll currently stands at 86.

ACHIEVEMENTS AND PERFORMANCE

As St Andrew's transitioned towards becoming part of the larger single parish of Christ our Hope Liverpool, members of the PCC have been invited to contribute to consultations. Revd Canon Helen Edwards was appointed Team Rector designate. The PCC appointed a Local Leadership Team (LLT) to focus on mission and ministry. The founding members of the LLT were Beryl Bellew, Blair Bushnell, Julia Ford, Revd Canon Will Gibbons, Simon Huthwaite, Sue Jamieson, Revd Kate Johnston, Wendy Peacock.

Worship & Prayer – Morning Prayer is offered every weekday in the church prayer room. We have two Sunday services, 9am Holy Communion and 10.45am Morning Worship. Lent Groups using resources from 24/7 Prayer and the Lectio Course were run to help members deepen their daily devotion to prayer and reading the Scriptures.

Mission - From our origins over 150 years ago, we believe God called us to reach our community. Our passion is to walk alongside some of the most vulnerable in our society, to work for justice, and to help and empower people to live a life in all its fullness, as Jesus described. We do this through our missional communities and justice initiatives, including

- **Come Together** – a new worshipping community for families of all ages and sizes. We meet on Tuesdays during term time and share food, stories, drama, crafts, music and games.
- **Play Together** – a group for babies and pre-school aged children and their parents and carers.
- **Sunday Night Youth** – a weekly group for young people in Year 7 onwards, meeting every week during term time in the Loft. We explore some big questions in our discussion group time and create a safe space where everyone can have fun.
- **Vintage** – a welcoming group for over 60's with lots of fun, activities and games.
- **START** – a creative missional community who meet together to learn varied arts and crafts.
- **STACC** – a missional community to meet to chat and learn handicrafts.
- **Clubmoor Community Choir** - a friendly missional community who meet to sing songs from multiple genres, and perform in concerts.
- **Food for Thought** – a missional community who meet together on Wednesday mornings to maintain and grow our allotment.

Furthermore, we're committed to loving our community by tackling food insecurity and poverty. We do this through Foodbank in partnership with St Andrew's Community Network and through St Andrew's Pantry. We have 20 regular and faithful volunteers who work together well in teams.

- **Pantry** - St Andrew's Pantry was developed in partnership with St Andrew's Community Network (SACN). The cost of resourcing pantries has increased significantly from when the model was first introduced and is sadly unsustainable for SACN. By the end of this financial year (*31/03/25*) SACN will stop providing us with food and other resources connected to the operation of our pantry. SACN remains committed to the work of North Liverpool Foodbank and supporting the delivery of our foodbank sessions on Fridays.

  Everybody should have access to good food. Everybody values community. Those core values remain the motivation behind seeking a more sustainable model of tackling food insecurity. Designated funds are sufficient to continue the pantry independently for the next 12 months. In March 2025 we had 84 members, with an average number of weekly shoppers of 40 - 45 members.

  Members were informed of SACN situation and a questionnaire produced inviting comments and suggestions about a community shop and café. The PCC decided to continue our relationship with Fareshare but cease our partnership with Your Local Pantry as we explore our own branding.
- **Foodbank** - St Andrew's Foodbank Team works together in a caring and supportive environment to provide three-day emergency food parcels to people in crisis as part of the Trussell Trust process. We also signpost people to support services both within church and the wider community. We have observed numbers attending each week is steadily increasing. Food is delivered from St Andrew's Community Network and deliveries vary each week, according to what they have in stock, but low food and financial donations continue to be a concern. We received fresh fruit and vegetables since January, but this will stop at the end of March. We rely heavily on our weekly top up shop, using financial donations.

Deanery Synod – Deanery Synod members for St Andrew's are Kerry Dodd, Carol Wilson, Hazel Simpson, Kallie Speariett. St Andrew's Deanery Parish Share allocation for 2024 was 38,429 (no increase on 2023's allocation due to stabilisation funding*). The Deanery Synod agreed an overall reduction of share by 13% for 2025, this was not equally applied, in some cases share increased. St Andrew's received a reduction for 2025 bringing the parish share requested down to £35,000.

Safeguarding - St Andrew's Clubmoor takes its duty and obligation to protect all extremely seriously. We have adopted the national Church of England's robust procedures and guidelines. The Parish Safeguarding Dashboard is used to record progress in meeting safeguarding requirements and to identify areas of further development to work towards the national safeguarding standards. The Safeguarding Dashboard has been completed and an action plan drawn up. All missional community leaders were contacted to complete or update risk assessments for activities. A memorandum of understanding is in place for Community Payback to work on the site. PSO Noeleen Ryan has been trained to deliver face to face Safeguarding Training (sessions scheduled for March/April 2025). Safeguarding incidents are reported to the Diocesan Safeguarding Team.

FINANCE

The PCC accounts for the period of 1st January 2025 to 16th March 2025 were prepared by Blair Bushnell in his final role as PCC Treasurer in anticipation of merging with other parishes in the area, to become Christ our Hope Liverpool (COHL). Blair notified the PCC in 2024 of his intention finish as Treasurer once the merger had taken place. The PCC are thankful for Blair's remarkable diligence and dedication to the role.

The trustees review accounting records each month using monthly reports generated from My Fund Accounting Online (MFAO) and sent to them by email. The trustees have the opportunity to question these by email, and also at each PCC (trustees) meeting that is held throughout the year. This includes ensuring that restricted funds are correctly reported in the accounts. The trustees have confirmed that the separate funds of the charity have been correctly accounted for and reported correctly in the accounts.

Trustees have carried out a review of the charity's internal financial controls in March 2025 and have confirmed that they are happy with them. Trustees expect the charity to be able to settle outstanding invoices, bills and commitments as and when they fall due.

St. Andrew's has a policy of tithing donated income each year. This year we supported two local projects and Tearfund's CCT projects.

Reserves Policy: The PCC has resolved to maintain a balance on our General (unrestricted) Fund, which equates to at least three months payment of wages and Diocesan Parish share. Reserves held are sufficient to meet these requirements, and the arrangement has once again been confirmed by the trustees.

FABRIC, GOODS AND ORNAMENTS

The PCC have continued to care for the buildings, working with Community Payback to ensure the grounds are suitably maintained.

The fabric of the church building is in a good state of repair; items identified in the Quinquennial Inspection from 2019 have been attended to. The next Quinquennial Inspection is scheduled for May 2025. The PCC committed to Audio Visual upgrade at a cost of £8182.79, having already received gifts of £10,000.

Plans to refurbish the church hall have been estimated to be £1.2M. Given the cost of the project the PCC decided to undertake it in phases. The immediate issues are replacing the windows; LED lighting and access (doors). Sapphire Design were commissioned to producing a Phase 1 plan to be costed. The loft remains a popular building for hire and smaller missional communities. The loft is heated by a domestic boiler that has become unreliable due to its age and will need to be replaced in the future.

DECLARATION

The trustees declare that they have approved the trustees' report above.



Signed on behalf of the charity's trustees (PCC).

Date: 26th March 2026

Clubmoor, St Andrew
Receipts and Payments Account
For the period from 01 January 2025 to 16th March 2025

Receipts and Payments Account

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds brought forward	Total funds carried forward
Receipts						
Donations and legacies	35,359	320	5,610	-	41,289	164,155
Income from charitable activities	708	75	-	-	783	1,810
Other trading activities	2,906	-	50	-	2,956	14,503
Investments	129	-	-	-	129	542
Other income	-	-	-	-	-	33
Total Receipts	**39,103**	**395**	**5,660**	**-**	**45,158**	**181,044**
Payments						
Raising funds	-	-	-	-	-	(7)
Expenditure on charitable activities	30,861	-	1,035	-	31,896	147,537
Other expenditure	-	-	-	-	-	-
Total Payments	**30,861**	**-**	**1,035**	**-**	**31,896**	**147,530**
Excess of receipts over payments before transfer	**8,241**	**395**	**4,625**	**-**	**13,262**	**33,514**
Transfers:						
Gross transfers between funds - in	-	-	-	-	-	55,055
Gross transfers between funds - out	-	-	-	-	-	(55,055)
Excess of receipts over payments before other gains	8,241	395	4,625	-	13,262	33,514
Net movement in funds	**8,241**	**395**	**4,625**	**-**	**13,262**	**33,514**
Reconciliation of funds						
Excess of receipts over payments at beginning of the year	**17,494**	**964,946**	**48,343**	**-**	**1,030,783**	**997,270**
Excess of receipts over payments for the year	**25,736**	**965,341**	**52,968**	**-**	**1,044,045**	**1,030,783**

Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Tangible Assets						
6430: Church Hall and Loft	-	845,440	-	-	845,440	845,440
6431: Church Equipment / Assets	-	71,809	-	-	71,809	71,809
Total	**-**	**917,249**	**-**	**-**	**917,249**	**917,249**
Current Asset - Cash At Bank And In Hand						
6501: Barclays General Account - 818	10,660	38,098	45,368	-	94,126	80,470
6505: Business Premium deposit account - 306	8,085	9,994	18,632	-	36,712	36,582
6590: Weekly Cash Account		-		-	300	300
Total	**18,746**	**48,092**	**64,300**	**-**	**131,137**	**117,352**
Liability - Agency Accounts						
6699: Agency collections	-	-	4,342	-	4,342	3,818
Total	**-**	**-**	**4,342**	**-**	**4,342**	**3,818**
Net total assets	**25,736**	**965,341**	**52,968**	**-**	**1,044,045**	**1,030,783**
Represented by						
General (Unrestricted)	25,736	-	-	-	25,736	17,494
Designated - AND CYW	-	32,263	-	-	32,263	31,868
Designated - AND FxdAssets	-	917,249	-	-	917,249	917,249
Designated - AND GAS	-	5,835	-	-	5,835	5,835
Designated - AND Reserve	-	9,994	-	-	9,994	9,994
Restricted - AND CHF	-	-	31,301	-	31,301	31,301
Restricted - AND CYW	-	-	3,152	-	3,152	3,592
Restricted - AND FB	-	-	492	-	492	541
Restricted - AND Hardship	-	-	6,556	-	6,556	5,026
Restricted - AND Pantry	-	-	10,794	-	10,794	7,210
Restricted - AND Vintage	-	-	608	-	608	608
Restricted - AND YouthMission	-	-	66	-	66	66
Total	**25,736**	**965,341**	**52,968**	**-**	**1,044,045**	**1,030,783**

Analysis of income and expenditure

					Total	
	Unrestricted	**Designated**	**Restricted**	**Endowment**	**This year**	**Last year**
Receipts						
Donations and legacies						
0101 - Gift Aid - Parish Giving Scheme	12,313	120	-	-	12,433	37,555
0102 - Gift Aid - Bank (Standing Orders)	2,290	170	-	-	2,460	38,490
0201 - Other planned giving - Parish Giving Scheme	-	-	30	-	30	2,300
0202 - Other planned giving - Bank (Standing Orders)	865	-	-	-	865	4,409
0210 - Other planned giving - Envelopes (GASDS eligible)	74	-	-	-	74	1,165
0215 - Other planned giving - Envelopes (not GASDS eligible)	130	-	-	-	130	-
0301 - Loose plate collections (GASDS eligible)	330	-	-	-	330	3,185
0305 - Loose plate collections (GASDS not eligible)	127	-	-	-	127	-
0405 - Ad-hoc donations: non Gift Aid (GASDS eligible)	55	-	26	-	81	765
0415 - Ad-hoc donations: non Gift Aid (not GASDS eligible)	725	-	1,500	-	2,225	2,162
0420 - One-off Gift Aid donations	-	-	-	-	-	12,000
0450 – Special or specific appeals etc.	-	-	-	-	-	358
0601 - Tax recoverable on Gift Aid	10,951	30	-	-	10,981	23,108
0610 - GASDS Tax relief	-	-	-	-	-	45
0701 – Legacies	-	-	-	-	-	500
0801 - Recurring grants	-	-	-	-	-	7,500
08A1 - Non-recurring one-off grants	7,500	-	4,054	-	11,554	30,614
Donations and legacies Totals	**35,359**	**320**	**5,610**	**-**	**41,289**	**164,155**
Income from charitable activities						
1101 - Parish fee for wedding or funeral	708	-	-	-	708	1,810
1280 - Church event income	-	75	-	-	75	-
Income from charitable activities Totals	**708**	**75**	**-**	**-**	**783**	**1,810**
Other trading activities						
0910 - Fundraising (Attic, Car Boot, Table top, Jumble sales)	-	-	-	-	-	37

1240 - Church or Hall lettings - fund raising	2,606	-	-	-	2,606	14,414
1270 - Other funds generated	300	-	50	-	350	52
Other trading activities Totals	**2,906**	**-**	**50**	**-**	**2,956**	**14,503**
Investments						
1020 - Bank and building society interest	129	-	-	-	129	542
Investments Totals	**129**	**-**	**-**	**-**	**129**	**542**
Other income						
1390 - Banking Loyalty Reward	-	-	-	-	-	33
Other income Totals	**-**	**-**	**-**	**-**	**-**	**33**
Receipts Grand totals	**39,103**	**395**	**5,660**	**-**	**45,158**	**181,044**
Payments						
Raising funds						
1720 - Costs of giving envelopes and stewardship	-	-	-	-	-	(7)
Raising funds Totals	**-**	**-**	**-**	**-**	**-**	**(7)**
Expenditure on charitable activities						
1830 - Giving to relief and development agencies	1,215	-	-	-	1,215	5,050
1850 - Home mission	705	-	-	-	705	8,430
1851 - Giving to home charities	405	-	-	-	405	1,670
1910 - Deanery/Parish Share	9,461	-	-	-	9,461	42,167
2050 - Staff Salaries	823	-	-	-	823	20,258
2101 - Clergy Working Expenses	-	-	-	-	-	54
2120 - Council tax (clergy housing)	3,316	-	-	-	3,316	1,089
2121 - Curacy Council Tax	161	-	-	-	161	1,674
2131 - Curacy House Rental	2,550	-	-	-	2,550	10,200
2140 - Water charges (clergy housing)	196	-	-	-	196	885
2150 - Telephone and broadband (clergy housing)	209	-	-	-	209	819
2180 - Reader expenses and Subscriptions	-	-	-	-	-	100
2185 - Assistant Staff costs (Ministry)	-	-	-	-	-	60
2201 - Parish mission and evangelism costs	53	-	426	-	479	2,666
2203 - Pantry	-	-	519	-	519	7,828
2220 - Sunday School & Junior Church costs (Kids Church)	-	-	-	-	-	252

2230 - Youth & Confirmation groups/organisations	-	-	14	-	14	37
2250 - General Mission/Support activities	146	-	-	-	146	100
2255 - Celebrate Recovery	-	-	-	-	-	200
2301 - Insurance premiums (church building)	693	-	-	-	693	4,048
2315 - Church Broadband	105	-	-	-	105	693
2330 - Church building maintenance (routine)	188	-	-	-	188	7,417
2331 - Cleaning materials & equipment (church building)	309	-	-	-	309	1,137
2335 - Church equipment costs	314	-	-	-	314	567
2336 - Church Maintenance - Other	-	-	-	-	-	90
2340 - Upkeep of services	389	-	-	-	389	3,051
2345 - Church consumable items	-	-	-	-	-	221
2350 - Upkeep of churchyard & grounds	35	-	-	-	35	1,070
2360 - Administration costs for parish	-	-	-	-	-	86
2361 - Governance costs & examination/audit fee	-	-	-	-	-	146
2362 - Banking charges	46	-	-	-	46	129
2364 - Photocopier & printing costs	227	-	-	-	227	842
2367 - Membership Fees	75	-	-	-	75	300
2401 - Church building - electric	647	-	-	-	647	2,498
2410 - Church building - gas	3,725	-	-	-	3,725	5,561
2420 - Church building - water	122	-	-	-	122	455
2502 - Communications & website costs	137	-	-	-	137	810
2530 - Hall/Other building running - electricity	647	-	-	-	647	2,298
2540 - Hall/Other building - gas	3,201	-	-	-	3,201	5,352
2550 - Hall/Other building - insurance premiums	347	-	-	-	347	2,024
2560 - Hall/Other building - maintenance (routine)	188	-	-	-	188	3,568
2565 - Hall/Other building - equipment costs	-	-	75	-	75	81
2580 - Hall/Other building - water charges	230	-	-	-	230	1,533
2830 - Hal/Other building interior and exterior decoration	-	-	-	-	-	20
Expenditure on charitable activities Totals	**30,861**	**-**	**1,035**	**-**	**31,896**	**147,537**
Payments Grand totals	**30,861**	**-**	**1,035**	**-**	**31,896**	**147,530**

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

Charity Name
St Andrews Clubmoor

On accounts for the year ended	Charity no (if any)
From 1st January 2025 to 16th March 2025	1134060

Set out on pages 5-9
(remember to include the page numbers of additional sheets)

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for 2025 ending 31/03/2025.

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

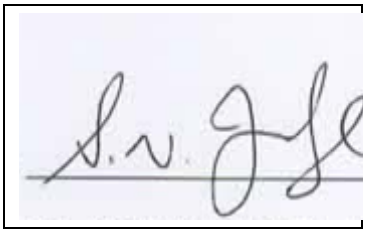
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner'sstatement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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

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.

Signed:		**Date:**	19/03/2026
Name:	Stephen Judge		
Relevant professional qualification(s) or body (if any):	Not applicable		
Address:	129 Broad Green Road Liverpool, L13 5SE		

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.	N/A