St Andrew Maghull

Charity No. 1134643

Trustees' Report and Unaudited Accounts

31 December 2025

St Andrew Maghull
Contents

	Pages
Trustees' Annual Report	3 to 16
Independent Examiner's Report	17
Statement of Financial Activities	18
Balance Sheet	19
Notes to the Accounts	20 to 26

St Andrew's Maghull

Annual Report of the Parochial Church Council

For the year ended 31st December 2025

Charity Registration No. 1134643;
Registered Address: St Andrew's Church Maghull, 22 Damfield Lane, Maghull, Liverpool, L31 6DD



Table of Contents

Reference and Administrative Information 3

Structure, Management and Governance 4

Related Trusts: 4

Risk Assessments: 4

Financial Risk 4

Compliance with Law and Regulation 5

Safeguarding 5

Data Protection 5

Objectives and Activities 6

Maghull and Melling Aims and Objectives for 2025 6

Achievements and Performance 9

Children, Young People and Families work – Rev Simon Elliott 9

Older People 10

Learning and Growing Together 10

Worship 11

Community 11

Fabric Committee 12

Finance – Dave Sherman 13

Our People 14

Our Aims for 2026 15

Reference and Administrative Information

The Parochial Church Council of the Ecclesiastical Parish of St Andrew, Maghull, Liverpool is a charity registered with the Charity Commission for England and Wales.
Charity Registration No. 1134643.

St Andrew's Church is located on Damfield Lane, Maghull. The parish is part of the Maghull and Melling Team Ministry in the Diocese of Liverpool and its official correspondence address is:

St Andrew's Church, 22 Damfield Lane, Maghull, Liverpool L31 6DD
Website: www.maghullstandrew.com

For the period 1st January 2025 until the 31st December 2025, the following people served as members of the Parochial Church Council:

Team Rector	Rev Ian Hopkins	
Team Clergy	Rev Simon Elliott	
Readers	Mrs Claire Sherman	
	Mr Dave Sherman	Treasurer
Church Warden	Miss Helen Fawcett	Also Deanery Synod Rep
Deanery Synod Reps	Mr Bruce Hubbard	
	Joshua Fowell	
Elected Members	Mrs Charlotte Fowell	Secretary
	Mrs Patricia Hugo	
	Mrs Hazel Mattinson	
	Mrs Alison Crawford	
	Mr Dan Hugo	
	Mr Jimmy Entwistle	
	Mrs Elaine Entwistle	
	Mr Phil Pimblett	
	Mrs Norma Pimblett	
	Mr Geoff Walker	

The Team Rector, Team Clergy and Readers were licensed by the Bishop of Liverpool. Clergy are ex-officio members of the PCC. Readers are appointed annually to the PCC at the church Annual Meeting.

The Liverpool Diocesan Board of Finance acted as Custodian Trustee for the inalienable property of the church.

St Andrew's Maghull Church of England Primary School, Deyes Lane, Maghull, L31 6DE
Head Teacher – Mr Simon Jones

Bankers - HSBC, 99-101 Lord Street, Liverpool. L2 6PG

Independent Examiner - Sefton CVS, Burlington House, Crosby Road North, Waterloo. L22 0PT

Legal Advisors -Howard Dellar, Diocesan Registrar, St James House, St James Road, Liverpool, L1 7BY Peter Bates, Hill Dickinson LLP, 1 St Paul's Square, Liverpool, L3 9SJ

Architect – W.Schafer Associates, 56 Belvedere Road, Ashton in Makerfield, Lancashire, WN4 8RU
Day to day management of the Church was exercised by the Standing Committee.

Structure, Management and Governance

St Andrew, Maghull, PCC is a body corporate and operates under the Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules.

PCC members are appointed as 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.

The PCC operates four sub-committees: Standing, Social, Finance and Fabric. The Team Rector (or clergy in the absence of a Team Rector) being on all committees and attending as required.

Membership comprises:

Standing Committee:	Rector, 1 Warden, Treasurer, Secretary
Finance Committee:	David Sherman (Treasurer), Ian Hopkins (Chair) Geoff Walker, Tricia Hugo, Bruce Hubbard.
Fabric Committee:	Keith Wilkinson (Chair), Helen Fawcett (H&S Officer), Brian Mort, Dan Hugo, Brian Blanchard, Jimmy Entwistle and Joshua Fowell, Phil Pimblett.

PCC members receive training as and when appropriate, including roles and responsibilities, safeguarding, financial and fabric.

Related Trusts:

Ancient Maghull Chapel Trust – registered charity no. 1014106, the Team Rector, 2 Churchwardens and two people appointed by the PCC are trustees

Maghull Parish Institute – registered charity no. 245712, The Rector was an ex-officio member of the committee

St Andrew Maghull CofE School – Rev Simon Elliott is a foundation school governor and a trustee; three people are elected by the PCC from the Church Membership as school governors.

Church of St. Peter, Maghull, Church of St. James, Maghull, Church of St. Thomas, Melling

Risk Assessments:

The PCC carried out risk assessments throughout the year to identify any major risks. The financial committee meets regularly and reports at every PCC meeting. Action in the main areas of risk has been taken as follows.

Financial Risk

An annual budget was prepared. A report on the financial situation was made to the PCC at every meeting. Investments held by the PCC are reviewed by the Finance Committee and act as the Church Reserve in accordance with Diocesan guidelines. The PCC approves internal controls for cash and cheque handling. Bookkeeping and the preparation of quarterly and annual accounts are now carried out in house by treasurer David Sherman. Sefton CVS are used as independent examiners.

Compliance with Law and Regulation

The post of Church H&S Officer is held by Helen Fawcett. The PCC is informed of risks and these are dealt with as appropriate. Procedures for reporting accidents are in place. The lightning conductor, fire extinguishers and security alarms are checked regularly in compliance with our H&S policy and procedures.

Safeguarding

In accordance with the Church of England Safeguarding Policy our church is committed to:

- Promoting a safer environment and culture.
- Safely recruiting and supporting all those with any responsibility related to children, young people and vulnerable adults within the church.
- Responding promptly to every safeguarding concern or allegation.
- Caring pastorally for victims/survivors of abuse and other affected persons.
- Caring pastorally for those who are the subject of concerns or allegations of abuse and other affected persons.
- Responding to those that may pose a present risk to others.

St Andrew's Church is aware of its responsibilities with regard to Safeguarding and complies with its duty to have due regard to the House of Bishop's Safeguarding policy and practice procedures.
In January 2020 the church adopted the Church of England national Parish Safeguarding Policy concerning children, vulnerable adults, recruitment and domestic abuse. A Safeguarding Policy for the Parish of St Andrew was accepted by the PCC in March 2022.

Data Protection

The Data Compliance Officer ensures church compliance with current Data Protection law. Data Protection legislation is adhered to in church procedures and when capturing information on those attending church activities.

Objectives and Activities

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

Here is the Team vision and purpose statement:
In God, One Team: *St Andrew, St James, St Peters and St Thomas*

One Vision: *Maghull and Melling ..... a place of love, peace, faith, hope*

One Purpose: *To fulfil the Greatest Commandment and the Great Commission*

The way forward .....This includes the following main themes:

- Children, young people and families
- Third age active retired and elderly frail
- Occasional Offices - Baptisms Weddings Funerals
- Prayer and Worship
- Community links events
- Discipleship

When planning our activities 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.

Maghull and Melling Aims and Objectives for 2025

1. Engage with Fit for Mission explore phase
   - ➢ Throughout 2025 the PCC explored and discussed Fit for mission. Ultimately after much deliberation, the PCC voted against joining Fit For Mission.

2. Hold main Autumn course, journey through the bible, Hope explored new year
   - ➢ The Autumn course started in October and consisted of 3 sessions

3. Lent course Prayer
   - ➢ The lent course started on the 5th March and consisted of 8 sessions.

4. Blessings course exploration day
   - ➢ The blessings course started on the 11th January and consisted of 7 sessions.

5. Engage with Andrew Evans, consultant from 'thinkphilanthropy' on financial health
   - ➢ Andrew attended St Andrews and explored what opportunities may be available to benefit the church/hall.
   - ➢ A Teams call was held where Andrew discussed with Ian and some PCC members some possible technical solutions to renting out the hall, including scheduling and advertising more widely to people. This will help make the hall more profitable in the future.

6. Continue to develop our ecumenical links with Maghull & Melling churches together, including supporting Good Friday service & supporting food banks and other local initiatives and opening courses to other churches.
   - ➢ Team services have continued every 4th Sunday. This has proven to be popular with the offering of healing and wholeness during Communion services.
   - ➢ St Andrew's and the team ministry continue to support the Maghull and District Food Bank particularly with the Harvest service.
   - ➢ Toys from the Christmas toy Service were given to SWACA who distribute to local families in need.

7. Explore pathways for children and families to be more involved in church life.
   - ➢ Through 2025, assemblies were held on a regular basis at St Andrew's, Melling, Green Park and Summerhill schools, with a few visits to Hudson, and also Northway Primary.
   - ➢ A welcome event was held at St Andrew's in September for the upcoming reception class. Children and their parents / carers were also invited where they were told a bit about the church and continued to chat over refreshments in the hall. The children were given the chance to explore the church and learn with a 'treasure hunt'.
   - ➢ A group of children, families and staff came to St Peter's for a Community Carols event.
   - ➢ Church 4 All have continued to be a lively, happy, friendly & welcoming space for people of all ages who enjoy a more informal style of worship, meeting at 4pm each Sunday afternoon in St Peter's Church.
   - ➢ The all-age parade services at St Andrew's have continued with 7 being held during 2025 and it's been great to see children and their families from our uniformed groups and the school worship group attend.
   - ➢ We've had a number of baptisms taking place throughout the year at St Andrew's and St Thomas's. And in May 2025 it was great to see 10 young people as well as 1 adult confirmed by Bishop Geoff Pearson at our Deanery Confirmation service at St Peter's Formby.

8. Review and develop team prayers
   - ➢ Team prayers continue to take place ahead of the monthly team service.

9. Continue to at least break even on budget and maintain our commitments to the deanery/team and charities.
   - ➢ Although positive changes were made, it wasn't possible to break even on the budget in 2025 and will continue this goal into 2026.

10. Continue to work out implications of the LYCIG process as PCCs*
    - ➢ Due to the focus of Fit For Mission, unfortunately the PCC did not get a chance to explore the LYCIG process. This is something that is hoped to be picked up in 2026.

11. Continue to review and develop monthly team service
    - ➢ Team services have continued every 4th Sunday taken by both Ian and Simon. This has proven to be popular with the offering of healing and wholeness during Communion services.

12. Continue to engage with local schools, uniformed organisations and others for mutual enrichment, especially focus on opportunities of parade service.

- ➢ The all-age parade services at St Andrew's have continued.
- ➢ Simon has continued to be a governor at St Andrew's School, and at Green Park School, which is having a positive impact in terms of regular contact and getting to know staff and families and being aware of what is going on etc.
- ➢ A welcome event was held at St Andrew's in September for reception class children and their parents / carers.
- ➢ The remembrance Service for St Andrew's school had to take place in the school hall rather than church due to the broken boiler at St Andrew's Church

13. Maintain our online presence and ensure it is up to date and engaging

- ➢ Simon has continued to update social media accounts Facebook and twitter.
- ➢ Jill Smallpage from St James continues to do a great job updating 'a church near you' website where you can find all events and services going on at St Andrew's
- ➢ PCC members Charlotte and Josh continue to update the new website for St Andrew's.

14. Update HC service booklets

- ➢ Holy communion service booklets have been updated

1. SAs: aim engage school choir, provision for children at morning services, net zero

- ➢ St Andrews school choir sang at the 145th anniversary service in church
- ➢ A welcome event was held at St Andrew's in September for reception class children and their parents / carers.
- ➢ The remembrance Service for St Andrew's school had to take place in the school hall rather than church due to the broken boiler at St Andrew's Church

Achievements and Performance

Children, Young People and Families work – Rev Simon Elliott

Throughout 2025, assemblies took place regularly at St Andrew's School, Green Park School and Summerhill School, alongside several visits to Hudson Primary School. Rev Simon also led a whole-school Easter assembly at Northway Primary School.

Class visits, both in schools and through classes visiting our churches, continued regularly throughout the year. These sessions supported various aspects of the RE curriculum, including topics such as: the role of a vicar; prayer; the Bible and why Christians read it; special places and life events; local history (including St Andrew's Church, the ancient chapel and Frank Hornby's grave); the Christmas and Easter stories; and the Church's role within the local community.

Children engaged enthusiastically in a wide range of activities, including dressing in clergy robes, taking part in mock baptisms using class dolls, choosing and reading favourite Bible stories, asking Rev Simon challenging questions, and designing their own stained-glass windows. Members of our congregations also joined children from St Andrew's School for a morning of Easter crafts in the school hall.

In September, it was a pleasure to host a welcome event at St Andrew's Church for Reception children and their parents and carers. The event provided an opportunity to introduce families to the church, encourage them to explore through a picture treasure hunt, and enjoy refreshments together in the hall.

We were delighted to welcome children, families and staff to St Peter's Church for our Community Carols event. It was also wonderful to be joined once again at St James Church by the choir of St John Bosco RC School, along with their families and staff, for another joyful Community Carols celebration.

School services were held in our churches throughout the year for Easter, Harvest, the end of the school year and the beginning of the new academic year. Harvest services again resulted in generous donations for the local Foodbank. Unfortunately, due to the boiler failure at St Andrew's Church, the Remembrance Service for St Andrew's School had to take place in school rather than church. For the same reason, the 2025 Christmas services for St Andrew's School, Summerhill School and Deyes High School were held in alternative venues. Despite this, Rev Simon remained heavily involved in Christmas events, assemblies and services across all the usual schools, while Green Park School and Hudson Primary School were able to hold their services at St James Church and St Peter's Church respectively, as normal.

It has also been encouraging to strengthen links with Little Chicks Nursery, based in St James Church Hall. Rev Simon visited the nursery for Harvest celebrations, and later the church hosted the nursery children and their families for a Christmas celebration.

Rev Simon has continued to serve as a governor at St Andrew's School and Green Park School. This has had a very positive impact in terms of maintaining regular contact with staff and families, while also helping the church remain closely connected with school life and developments.

The all-age parade services at St Andrew's Church continued throughout 2025, with seven services taking place during the year. It has been encouraging to see children and families from our uniformed organisations and school worship group attending these services, supported so faithfully by group leaders and school staff. Themes and occasions included Thinking Day, Mothering Sunday, Harvest, Remembrance and the annual Toy Service. It was particularly encouraging to see strong attendance at the Children's and Youth Remembrance Service, led by Martin Doran in the Parish Hall, as well as the remarkable generosity shown through Harvest and Toy Service donations.

In September, we were delighted to gather together at St Andrew's Church for a Team Service celebrating the church's 145th anniversary. The service was enhanced by the participation of the school choir, together with many choir families.

A number of baptisms took place throughout the year at St Andrew's Church and St Thomas' Church. In May 2025, we were also delighted to see ten young people and one adult confirmed by Geoff Pearson at the Deanery Confirmation Service held at St Peter's Church.

Church 4 All has continued to provide a lively, welcoming and informal space for worship for people of all ages, meeting every Sunday afternoon at 4pm in St Peter's Church. We were also pleased to welcome large congregations to the two Christingle services at St Andrew's Church, where people braved the cold conditions caused by the boiler problems and enjoyed a modern retelling of the Nativity story.

There is much to thank God for as we reflect on all that has taken place during 2025, and many opportunities ahead to continue sharing His love and good news. Thank you to everyone who has supported this work in so many different ways throughout the year.

Older People

Pastoral Care visits by approved church members and the clergy to provide support for older people who are sick, bereaved etc. took place as and when a need became known and a visit was welcomed. Members of the congregation approved to assist with Communion remained available to take Communion to the housebound, if desired.

Funerals in 2025, both in our churches and at the Crematoria, have enabled a different outreach opportunity to engage with families who have lost loved ones. Bereavement Support remains available on request. Our Team Memorial Service took place in the autumn with many families able to remember loved ones departed.

Learning and Growing Together

Teaching, learning and growing together has continued during 2025. A regular evening Bible Study group meets in the Church Hall every Thursday. In 2025 the group welcomed 1 new member. The Book Club continued in 2025, reading and discussing different Christian books. Regular Team prayers are held before every team service every 4th Sunday. Through the church website and emailed weekly bulletins, St Andrew's has been providing information including weekly Bible readings, service times and information updates.

Worship

Since his licensing in July 2022, Reverend Ian Hopkins has held the post of Team Rector of the Maghull and Melling Team, of which St Andrew's is a part. The Team shares worship, fellowship and social activities throughout the year.

St Andrew's is traditional in style, with a robed choir at our main services, but recognises the need to incorporate modern worship styles into the main Sunday worship to encourage new people to attend.

The opportunity for members of the congregation to ask for personal prayers for healing and wholeness continued in 2025, once a month (every 4th Sunday), as part of a service of Holy Communion.

A monthly Parade Service takes place on a Sunday morning, when the young people of the Uniformed Organisations take an active part in the service.

A Team Wednesday morning communion service is held at St Andrew's in addition to Sunday services.

Family-orientated Church4All meet on Sunday afternoons at St Peter's church.

44 Sunday services were held at St Andrew's in 2025. The average attendance for Sunday worship was 50 adults & 4 children.

Community

Please see the accompanying 'Celebrating the life of St Andrew's Church' booklet to see more detailed reports of what St Andrew's has done during 2025 to help our community.

St Andrew's continues to be the central focus for members of the community to conduct baptisms, weddings and funerals. The number of Baptisms was 27. The number of weddings was 0 and the number of funerals was 22 total.

St Andrew's church remains the focus for the town's Remembrance Service in November, when poppy wreaths are laid at the memorial at the lynch gate.

The Maghull and Melling Team has ensured that the 'A Church Near You' website has stayed up to date with contact details and 'what's on' information for all four Team churches throughout 2025.

The email Team Saturday Bulletin reaches in excess of 100 homes with some people passing it on to others, some copies being printed for those without email.

Members of the church community continued to reach out to hospitals and those within them by making and sending knitted items, such as beanie hats (for premature babies). Donated coats, hats and scarves were sent to an inner-city Liverpool church to help with outreach projects.

Local schools returned to church to hold Christmas services.

A Toy Service in December resulted in a large quantity of toys being donated to Sefton Women's and Children's Aid (SWACA), a local charity which supports women and children fleeing abusive homes, to ensure that affected children would have a treat and a surprise on Christmas Day.

Unfortunately our popular local Maghull Wind Orchestra performance in December had to be cancelled due to the church boiler being broken.

Fabric Committee

A group of volunteers from the Church continue to meet every two months to discuss items raised by the PCC in relation to the fabric of the church. These items are researched to discuss their remedies, cost and feasibility. The fabric sub- committee then makes their recommendations to the full PCC. Some of the less specialist tasks are completed in house to limit the cost to church funds.

The fabric committee consists of; Helen Fawcett(Warden), Dan Hugo, Jimmy Entwistle, Brian Blanchard, Brian Mort, Phil Pimblett, Josh Fowell and Keith Wilkinson (Chair).

In addition, there are members of the church who weekly maintain the gardens, the Church burial grounds and general areas where the public have unlimited access. In addition, the general cleaning and seasonal decoration of the building is completed by church volunteers.

Some of the additional work completed over the last few years is shown below.

a) Light fittings in the Church Hall have been changed to LEDs. Exit safety lights and smoke alarms were also replaced where necessary.
b) Many attempts have been made, including seeking advice from the architect, to prevent water staining the false ceiling in the hall without success. This is ongoing.
c) All security and safety checks have been carried out. Church and hall alarms, roof alarm and lightning conductor checked. Fire extinguishers checked and a full electrical system also. Maintenance of clock and bells.
d) All pointing work identified in the previous quinquennial has been done.
e) The committee has also successfully obtained quotes and overseen the work installing the new boiler within the church after List B approval was obtained by the faculty.

Most of the daily tasks are carried out by a willing group of volunteers who give many hours to maintain the Church to a good standard.

Finance – Dave Sherman

"All things come from you, and of your own do we give you"

I repeat the above heading from my previous reports and will continue to do so each year that I am treasurer. We should never forget that everything we possess is a blessing from God and a sign of his love for us.

Thank you to everyone who gave money to St Andrews in 2025; it is greatly appreciated and never taken for granted. I would also like to take this opportunity to thank everyone for the remarkably generous response to the boiler appeal earlier this year.

As previously advised, and as set out in the attached accounts, our finances have reduced year on year, and 2025 was the last year in which we could pay our full Parish Share to the diocese. In 2026, the assessment is £72,500 but we can only afford £30,000. Continuing on this path will make things trickier whenever the diocese is considering the future of our church.

We face major financial challenges but the congregation has demonstrated with the new boiler that the commitment to our church is there. However, we are now budgeting to tread water rather than invest in the building and in our mission to the town. This is not a long-term option, so please will each of us consider prayerfully our financial commitment to the church? If we are to remain in this building in the years ahead we do need to build up our numbers and our finances.

Nevertheless, we must never forget that our primary commitment is to the Kingdom of God, not to any building – no matter how precious it is to us. If we are focussed on that, God will bless us.

Please continue to pray for a growing, committed congregation that will, amongst other things, help restore our finances.

"All things come from you, and of your own do we give you"

Our People

The year ended with three Readers across the Team and they continue to support and lead worship in each church in the Team. We appreciate their skill and care.

Sue Tremarco continued in the post of Parish Administrator.

St Andrew's is blessed with many willing volunteers without 'official titles' and we would like to thank all volunteers who work so hard to make our Church the warm and welcoming place it is and to maintain the graveyard and church grounds.

Team Readers	Mrs Claire Sherman
	Mr David Sherman
	Mrs Pat Dunbar
Local Missional Leader	Mr Martin Doran
Emeritus Reader	Mrs Edith Sinjakli
Organist	Mr Gareth Edwards
Sacristan	Mrs Norma Pimblett
Treasurer	Mr David Sherman
Gift Aid Secretary	Mr Geoff Walker
Planned Giving Officer	Mr Geoff Walker
Electoral Roll Officer	Mr Geoff Walker
Health and Safety Advisor	Miss Helen Fawcett
Fire Marshall	Mr Jimmy Entwistle
Safeguarding Officer	Mrs Louise Edwards
Child Protection Officer	Miss Helen Fawcett
Vulnerable Adults' Officer	Mrs Alison Crawford
Data Compliance Officer	Mr James Milligan
Hall Manager	Mr Jimmy Entwistle
Worship Coordinator	Mr Dan Hugo
Wedding Coordinator	Mrs Hazel Mattinson
African Pastors Fellowship	Mr David Ward
Children's Society	Mrs Christine Barnett
Open Doors/Christian Aid	Mr David Ward
Communications Coordinator	Mrs Louise Edwards
Coordinators-Uniformed Organizations	Mrs Sue Clare; Mr Paul Clare

Our Aims for 2026

1. Following engagement with FFM, pick up on LYCIG process
2. Develop focus group with younger adults to help engagement younger generations
3. Hold lent course
4. Build on previous lent course on prayer to continue support and develop monthly prayer/worship time.
5. Continue to engage with Andrew Evans, consultant from 'thinkphilanthropy', on ideas to strengthen finances
6. Continue develop our ecumenical links with Maghull & Melling churches together, including supporting Good Friday service & supporting food bank and other local initiatives and opening courses to other churches
7. Explore pathways for children and families be more involved in church life*
8. Continue to at least break even on budget and maintain our commitments to the deanery/team and charities.
9. Continue to review and develop monthly team service
10. Continue to engage with local schools, uniformed organisations and others for mutual enrichment, especial focus on opportunities of parade service
11. Maintain our online presence and ensure it is up to date and engaging
12. Update service booklets for seasonal services

More local objectives include:

1. SPs: Further develop links with Hudson school, continue to host and support C4All and seasonal community events
2. SAs: Replace boiler (and contingency), 145th anniversary celebration weekend, develop links with school choir, review monthly parade service, develop Christmas carol service
3. STs: explore possibilities tithe barn
4. SJs: Continue pattern of church meals and seasonal community events, continue develop relationship with nursery, renew heating system

The trustees present their report with the unaudited financial statements of the charity for the year ended 31 December 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity No. 1134643

Trustees

The following trustees served during the year:

I. Hopkins
D.K. Sherman

Accountants

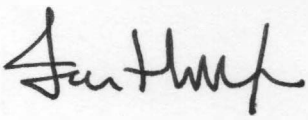
Sefton Council for Voluntary Service
Burlington House
Crosby Road North
Waterloo
Liverpool
L22 0LG

Statement of trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the Trust deed. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the charity's trustees



I. Hopkins
Trustee
24 April 2026

Independent Examiner's Report to the trustees of St Andrew Maghull

I report to the trustees on my examination of the financial statements of St Andrew Maghull for the year ended 31 December 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements 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 can confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- the accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the financial statements do not accord with those records; or
- the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

I Wright

Ian Wright Community Accountant
Sefton Council for Voluntary Service
Burlington House
Crosby Road North
Waterloo
Liverpool
L22 0LG
24 April 2026

St Andrew Maghull

Statement of Financial Activities

for the year ended 31 December 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income and endowments from:					
Donations and legacies	3	65,591	14,453	80,044	72,197
Charitable activities	4	26,396	-	26,396	24,479
Other trading activities	5	-	-	-	1,290
Investments	6	1,679	-	1,679	2,417
Other	7	-	-	-	736
Total		93,666	14,453	108,119	101,119
Expenditure on:					
Charitable activities	8	121,758	2,494	124,252	137,241
Total		121,758	2,494	124,252	137,241
Net (losses)/gains on investments		(2,901)	-	(2,901)	2,186
Net expenditure		(30,993)	11,959	(19,034)	(33,936)
Transfers between funds		-	-	-	-
Net expenditure before other gains/(losses)		(30,993)	11,959	(19,034)	(33,936)
Other gains and losses					
Net movement in funds		(30,993)	11,959	(19,034)	(33,936)
Reconciliation of funds:					
Total funds brought forward		61,522	26,392	87,914	121,850
Total funds carried forward		30,529	38,351	68,880	87,914

St Andrew Maghull
Balance Sheet
at 31 December 2025

Charity No. 1134643		**2025**	**2024**
		£	**£**
Current assets			
Debtors	10	2,085	1,214
Cash at bank and in hand		70,085	90,735
		72,170	91,949
Creditors: Amount falling due within one year	11	(3,290)	(4,035)
Net current assets		68,880	87,914
Total assets less current liabilities		68,880	87,914
Net assets excluding pension asset or liability		68,880	87,914
Total net assets		68,880	87,914
The funds of the charity			
Restricted funds	12		
Restricted income funds		38,351	26,392
		38,351	26,392
Unrestricted funds	12		
General funds		30,529	61,522
		30,529	61,522
Reserves	12		
Total funds		68,880	87,914

Approved by the trustees on 31st May 2026

And signed on their behalf by:

Reverend Ian Hopkins
Chair of Trustees
31st May 2026

David K. Sherman
Treasurer
31st May 2026

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic if Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from tax on its charitable activities.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the charity pays fixed contributions into a separate entity. Once the contributions have been paid the charity has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the charity in independently administered funds.

2 Statement of Financial Activities - prior year

	Unrestricted funds 2024	Restricted funds 2024	Total funds 2024
	£	£	£
Income and endowments from:			
Donations and legacies	70,412	1,530	71,942
Charitable activities	24,734	-	24,734
Other trading activities	1,290	-	1,290
Investments	2,417	-	2,417
Other	736	-	736
Total	99,589	1,530	101,119
Expenditure on:			
Charitable activities	134,830	2,411	137,241
Total	134,830	2,411	137,241
Net gains on investments	2,186	-	2,186
Net income	(33,055)	(881)	(33,936)
Net income before other gains/(losses)	(33,055)	(881)	(33,936)
Other gains and losses:			
Net movement in funds	(33,055)	(881)	(33,936)
Reconciliation of funds:			
Total funds brought forward	94,577	27,273	121,850
Total funds carried forward	61,522	26,392	87,914

3 Income from donations and legacies

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Giving Planned	45,617	-	45,617	46,511
Giving Loose	4,357	-	4,357	4,185
Donations	4,366	4,453	8,819	7,506
Tax Reclaimed	11,251	-	11,251	11,740
Grants		-	-	1,000
Legacies		-	-	1,000
	65,591	4,453	70,044	71,942

4 Income from charitable activities

	Unrestricted	Total 2025	Total 2024
	£	£	£
Use of Church Buildings	8,671	8,671	6,656
Church Fees	17,725	17,725	17,823
	26,396	26,396	24,479

5 Income from other trading activities

	Total 2025	Total 2024
	£	£
Social events	-	1,290
	-	1,290

6 Income from investments

	Unrestricted	Total 2025	Total 2024
	£	£	£
Interest Receivable	1,679	1,679	2,417
	1,679	1,679	2,417

7 Other income

	Total 2025	Total 2024
	£	£
Insurance Claims	-	736
	-	736

8 Expenditure on charitable activities

	Unrestricted	Restricted	Total 2025	Total 2024
	£	£	£	£
Expenditure on charitable activities				
Cost of charitable activities	121,758	2,494	124,252	137,241
	121,758	2,494	124,252	137,241

9 Staff costs

No employee received emoluments in excess of £60,000.

10 **Debtors**

	2025	2024
	£	£
Trade debtors	2,085	1,214
	2,085	1,214

11 **Creditors:**

amounts falling due within one year

	2025	2024
	£	£
Trade creditors	2,940	3,685
Accruals	350	350
	3,290	4,035

12 **Movement in funds**

	At 1 January 2025	Incoming resources (including other gains/losses)	Resources expended	At 31 December 2025
		£	£	£
Restricted funds:				
Restricted income funds:				
Sunday Tea/Coffee Fund	153	280	(386)	47
Organ Fund	9,165	-	(251)	8,914
Flower Fund	1,393	-	-	1,393
Youth Fund	1,606	-	(500)	1,106
Bells Fund	7,032	-	-	7,032
Social Fund	4,471	1,028	(805)	4,694
Cemetery Maintenance Fund	552	-	(552)	-
Ancient Chapel Fund	2,020	145		2,165
New Boiler Fund		13,000		13,000
Total	26,392	14,453	(2,494)	38,351
Unrestricted funds:				
General funds	61,522	90,765	(121,758)	30,529
Total funds	87,914	105,218	(124,252)	68,880

Purposes and restrictions in relation to the funds:

Restricted funds:

Sunday Tea/Coffee Fund	Sunday teas and coffees
Organ Fund	Organ
Flower Fund	Flowers
Youth Fund	Youth
Bells Fund	Bells
Social Fund	Social
Cemetery Maintenance Fund	Cemetery Maintenance
Ancient Chapel Fund	Ancient Chapel
New Boiler Fund	New Boiler

13 **Analysis of net assets between funds**

	Unrestricted funds	Restricted funds	Total
	£	£	£
Net current assets	30,529	38,351	68,880
	30,529	38,351	68,880

14 Reconciliation of net cash

	At 1 January 2025	Cash flows	At 31 December 2025
	£	£	£
Cash and cash equivalents	90,735	(20,650)	70,085
	90,735	(20,650)	70,085
Net cash	90,735	(20,650)	70,085