

**Trustees' Report and Financial Statement for 2024**  
**for the Parochial Church Council of**  
**St Mary, Wistaston with St Luke, Willaston**  
**Registered Charity number 1130599**

**This report was written and/or compiled by Revd Mike Turnbull. E&OE. March 2025**  
**Reports acknowledged when written by others and it comprises of**

- **A Trustees' Report for 2024 on pages TR2 – TR11**
- **A Financial Statement for 2024 on pages FS1 – FS5**

**The Annual Parochial Church Meeting 2025 will be held on**  
**Sunday 06 April 2025 - 12 noon at St Mary's Church**

If you are on the Electoral Roll your attendance is required. Please take some time to read through this report before the meeting so as you may be fully informed.

**Agenda for the Annual Parochial Church Meeting 2025**

**Meeting of the Parishioners** - to appoint the Churchwardens

1. Election of the Churchwardens (Nomination Forms available in church & at [bit.ly/apcminfo](http://bit.ly/apcminfo)). All nominations must be with the Chair before the meeting begins.

**Annual Parochial Church Meeting** *Only those on the church Electoral Roll are allowed to comment or vote*

**Agenda**

1. Apologies for Absence
  2. Minutes of the APCM 2024 (pages TR11)
  3. Formal Reports (pages TR8-TR10)  
these are published 14 days before the meeting so won't be read out - please read them before the meeting
    - a. Fabric Report
    - b. Financial Report and Accounts: *questions on the finances, which have been Independently Examined and accepted by the PCC, should be directed to the Treasurer, Bob Squirrell, ([treasurer@stmaryswistaston.org.uk](mailto:treasurer@stmaryswistaston.org.uk) or call the Church Office on 567119) 4 days before the meeting so as to ensure an informed reply at the meeting.*
    - c. PCC Secretary's Report
    - d. Deanery Synod
    - e. Electoral Roll
  4. Elections and Appointments (Nomination Forms available in church & at [bit.ly/apcminfo](http://bit.ly/apcminfo))  
All nominations must be with the Chair before the meeting begins.
    - a. Elect Members to the PCC (5 places)
    - b. Appointment of an Independent Examiner
  5. Safeguarding (see TR2 and [stmaryswistaston.org.uk/safeguardingpage.html](http://stmaryswistaston.org.uk/safeguardingpage.html))
  6. Time for questions or comments
  7. Any other Business – to be notified to the Chair before the start of the meeting
- 
- The Archdeacon's Visitation is on Wednesday, 24 June, 7:30pm, at St Mary, Acton.
  - The first meeting of the new PCC is on Monday 19 May, 7:30pm at St Luke's.

# Trustees' Report 2024

## Our Aims and Purposes

St Mary's & St Luke's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Mike Turnbull, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of St Mary's Church, Churchyard and Church Hall Wistaston, and St Luke's Church Willaston.

## Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at both churches. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of all the buildings mentioned above.

## Safeguarding

We understand safeguarding to be an integral part of the life and ministry of our Church. The care and protection of children, young people and vulnerable adults visiting and participating in Church activities is important to us, everyone who participates in the life of the church has a role to play in promoting a safer church for all. All our Safeguarding policies and documents can be found here:

[stmaryswistaston.org.uk/safeguardingpage.html](http://stmaryswistaston.org.uk/safeguardingpage.html)

The PCC have adopted the House of Bishops' National Safeguarding Policy & Practice guidance which has now been formally adopted by the Diocese and throughout the Church of England. In 2024 we began to use the Church of England's new online Parish Dashboard to manage our safeguarding. You can find out more about the national policies and procedures at [www.churchofengland.org/safeguarding](http://www.churchofengland.org/safeguarding) . If you have any safeguarding concerns or issues of a safeguarding matter then you can find useful contact information at [www.chester.anglican.org/social-responsibility/safeguarding](http://www.chester.anglican.org/social-responsibility/safeguarding) .

The PCC have appointed Joy Chaplow as our Parish Safeguarding Officer. You can find our Safeguarding Policy on the Safeguarding Page of our website – see above. The Parish Safeguarding Handbook, Promoting a Safer Church, can be accessed online here:

[bit.ly/psh2019](http://bit.ly/psh2019) or we have copies in the Church Office, Rector's Vestry and the Vestry at St Luke's. Our own website has details of Safeguarding Contacts and our policies.

## **Worship, Prayer and Fellowship**

Our churches offer a range of services during the week and over the course of the year that our community may find both beneficial and spiritually fulfilling. We have a range of services throughout the month, at which all are welcome to attend, including Holy Communion, All Age Worship, Baptism services and a midweek Book of Common Prayer Holy Communion. There is Morning Prayer on Zoom ([bit.ly/930mp](https://bit.ly/930mp)) 9:30am on a Tuesday & Thursday and our Sunday Worship provides opportunities for all ages to worship including those in our Junior Church. Our worship music is a mixture of traditional and contemporary with a mix of the organ and music group.

We are grateful to our Rector, Revd Mike and our Reader, Rachael Rivers, for the worship they curate and facilitate to help us to worship God and to all those who prepare for and take part in our worship in many different ways.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of their journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. In 2024 we celebrated 16 Baptisms, 7 Weddings and conducted 26 Funerals, 13 in church and 13 at the Crematorium. We also conducted 22 Interments of Cremated Remains.

We continue to livestream all our Sunday Services from St Mary's and many of our special services including Easter, Christmas and weddings and funerals upon request.

The Church of England uses October as a 'usual' month to collect attendance data. During October 2024 we had a usual average Sunday attendance of 103 across both churches.

## **Groups and activities within our churches**

We have a parent and toddler group, Stepping Stones, which meets twice a month in the Church Hall during term time and has play, craft activities and Bible stories to help the children learn more about the Christian Faith and also offers a place for parents and carers to meet together. As the name suggests, it offers a Stepping Stone for parents and children to be welcomed into church.

On the 1<sup>st</sup> Sunday of the month at St Mary's we have Junior Church which provides a wide range of activities and faith-based learning for our young people. In January 2025 (rescheduled from December 2024) Revd Mike & Sarah hosted a games evening at the Rectory for Junior Church children, leaders and parents with hot dogs and Pizza!

*We are grateful to all those who give their time to help our young people discover more about the Christian faith throughout the year.*

Each year the church appoints a Wistaston Rose Queen who is crowned at the annual Village Fete in Wistaston. The Rose Queen raises money through the year for her chosen charity, all money raised is given to the chosen charities.

*Our thanks go to the those who organise and facilitate this and to the Rose Queen and their families for the work they do through the year.*

For adults we have Ladies Afternoon Group, Bible Study and Prayer Groups, the new Women Ignited Together and the Men's Group. During Advent and Lent we hold courses which are always well attended. Please keep a look out on the Weekly Sheet for more information about these groups.

Although the St Mary's Branch of the Mothers' Union closed after Covid some members continue to attend the MU at Wybunbury and Jenny Hall keeps members informed through regular newsletters.

*Our thanks go to all those who organise and facilitate these groups.*

As a church we support the annual Christian Aid door-to-door collection in May and the annual Sponsored Swim in March at the Crewe Lifestyle Centre. Through these events thousands of pounds are raised each year on behalf of Christian Aid.

*Our thanks go to our organisers, collectors, swimmers and those who give to these events.*

During the year there were various events held at the Rectory by Revd Mike & Sarah.

## **The Church in our Community**

Our churches and members are active in our community in many ways – here are a few. Through the ministry of Baptisms, Weddings & Funerals we serve the wider community by offering pastoral and spiritual support during these important life events. It is a privilege to walk alongside people at these joyful and sad moments in people's lives.

We continue to have excellent relationships with the three schools in our parish, Wistaston Church Lane Academy, Willaston Primary Academy & The Berkeley Academy. Rachael & Revd Mike take assemblies and lessons at these schools on a regular basis and welcome the children into church for visits and school church services.

We support the Wistaston Community Council with their community events and fundraising through the year. For many years we have supplied the sound support for the Village Feté and we give our facilities free of charge for the Flower and Produce Show and the Christmas Concert held in the Church Hall.

Rachael & Revd Mike conduct a monthly service at Richmond Village (Willaston) for the residents with dementia. Using familiar prayers and hymns they help those who attend to worship in a way appropriate to them.

We continue to support Her-Place (formerly Motherwell) by holding their annual Baby Loss service at St Mary's and our relationship with Her-Place has grown over the past year. Her-Place is a local charity based in Wistaston which seeks to increase awareness of women's issues and provide female centred services in their local area providing help and support. Her-Place held an event for International Women's Day at Cheshire College South & West which we advertised through church and many of our congregation attended along with hundreds of people and great conversations were had.

We have strong links with our local uniformed organisations and support them in many ways including letting them use the Church Hall and St Luke's Church free of charge for their regular meetings and one-off events. By doing this we support them in their work with young people locally. Each December we hold a Christingle service at St Mary's which is attended by hundreds of young people.

## **Deanery Synod**

Our current members of Deanery Synod are: Howard Barker, Simon Bartholomew & Revd Mike Turnbull. Our members of the Deanery Synod provide the PCC with an important link between the parish and the wider structures of the church. Please see the included report for the activities of the Synod this year.

## **Our Vision Statement**

Our vision is to be a welcoming, Christ-centred church, where everyone is valued and nurtured, actively sharing the joy of Christ in our communities.

We aim to achieve this by:

1. Looking to the Future - ensuring we encourage, support, nurture and help our young people so they can pray together, worship together, learn together, live out their faith together, grow in faith together.
2. Working with and in our Local Community - serving our community and showing God's love through our actions.
3. Developing Discipleship - praying together, worshipping together, learning together, living out our faith together, growing in faith together.

## **Parish Magazine**

The last printed edition was January 2022. All news and articles given via the Church Office are now included on the Weekly Sheet and the Blog (the same articles on both).

## **Social Media**

We have a presence on Social Media as follows: [stmaryswistaston.org.uk](http://stmaryswistaston.org.uk)  
[facebook.com/stmaryandstluke](https://facebook.com/stmaryandstluke) :: [youtube.com/StMarysWistaston1](https://youtube.com/StMarysWistaston1):: Twitter: @maryandluke :: Instagram: @stmarywistaston. Nearly all enquiries for Weddings & Baptisms come via the Website. The Facebook page has 857 followers, YouTube 144, X (formally Twitter) 279 and Instagram 100. Bob Squirrell & Mike Turnbull look after the website & Mike Turnbull manages the Facebook, YouTube, X & Instagram accounts. If you are on Social Media please Like or Follow us and share what we do - it's an effective way to share what we do.

## **Outward Giving**

As a church the PCC have agreed for many years to give away 10% of our planned and plate giving to various Charities each year. In 2024 we gave away £5,188.68 and it was given to: Church Missionary Society, Crosslinks, Tear Fund, USPG, The Bible Society, The Children's Society, The Church Army, CPAS, Christians Against Poverty, Clergy Family Trust, Crewe Christian Concern, The YMCA Crewe, Nantwich Food Bank & St Paul's Pantry, Her-Place (formally Motherwell). These Charities were chosen in 2024 and will be reviewed by the PCC in 2027. Amounts are available from the Treasurer on request.

## **Ecumenical Relationships**

The church is a member of Churches Together in Crewe and we have been involved, where possible, with meetings, services and events through the year.

## **Reserves Policy**

As a registered charity we are required to maintain a balance on funds, which equates to at three months unrestricted payments, equivalent to £46,632 (based on last year's expenditure) to cover emergency situations that may arise and to cover liabilities. The PCC considered our finances at our March 2025 meeting and were confident that we could meet our liabilities as they fall due.

## **Volunteers**

We would like to thank all our volunteers who work so hard to make our churches the lively and vibrant community they are – we really couldn't do it without you!! In particular, we want to mention our churchwarden Chris Horne who has worked tirelessly over the past year on our behalf and to Bob Squirrell who as Treasurer has helped the PCC to manage and understand the church's accounts and its finances.

Many components combine to make our worship a pleasant and meaningful experience, these include those who; open and set up our churches, ring the bells, arrange flowers, provide music, read the Bible Readings and Intercessions, clean our churches, set up and operate the sound, vision and streaming and, last but certainly not least, provide our after church refreshments. Many thanks to you all from all of us who gather for worship.

## **Structure, governance and management**

The PCC is a charity registered with the Charity Commission; Registered Charity number 1130599. The method of appointment of PCC members is set out in the Church Representation Rules. At St Mary's & St Luke's the membership of the PCC consists of the Rector, Churchwarden(s), the Reader, Pastoral Worker, Deanery Synod Members, there is also the opportunity for 12 members to be elected by those members of the congregation who are on the electoral roll of the church. The PCC has the power to co-opt people as it deems necessary. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and are then eligible to stand for election to the PCC after a 6 month period.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

## **Administrative information**

The correspondence address is C/O The PCC Secretary, Church Office, Church Lane, Wistaston, Crewe. CW2 8HA. 01270 567119. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011). Registered Charity number 1130599.

# Current PCC Membership 2024-2025

Our thanks to all those who have served on the PCC this past year

Name	Elected or Role	Retire
Mike Turnbull	Rector	Ex Officio
Rachael Rivers	Reader	Ex Officio
Ann Stubbs	Pastoral Worker	Ex Officio
Sarah Rhodes	Elected	2025
Catherine Gallagher	Elected	2025
Liz Dawes	Elected	2025
Simon Bartholomew	Elected	2025
Howard Barker	Elected	2026
Bob Squirrell	Elected	2026
Mike Felton	Elected	2026
<i>Vacant</i>	Elected	2026
Daphne Gregory	Elected	2027
Margaret Shephard	Elected	2027
Frances Latham	Elected	2027
Sue Squirrell	Elected	2027
Howard Barker	Deanery Synod	30 June 2026
Simon Bartholomew	Deanery Synod	30 June 2026
<i>Vacant</i>	Deanery Synod	30 June 2026
<i>Vacant</i>	Deanery Synod	30 June 2026
David Illing	Co-opted	2025
Chris Horne	Warden	Ex Officio until 2025
<i>Vacant</i>	Warden	Ex Officio

## Appointed by the PCC

Church Treasurer: Bob Squirrell

Electoral Roll Officers: Sue & Bob Squirrell

Parish Safeguarding Officer: Joy Chaplow

Parish Safety Officer: David Illing

Independent Examiner: Kathy Simms.

Architect – Graham Holland Associates. 4 King Street, Knutsford, Cheshire WA16 6DL

Our Bank - The Cooperative Bank, PO Box 250, Delf House, Skelmersdale. WN8 6WT.

Day to day management of the Church is exercised by the Rector and Warden(s).

# Formal Reports

## **Fabric Report**

Solar powered lighting has been installed below the handrails leading up to the Church and is proving to be very effective and offers increased safety. Colour changing lights have now been installed outside and in the Chancel at St Mary's to good effect.

Work has now started on the Choir Vestry with the initial investigations into the dry rot and peeling plaster. Awaiting the surveyors report and then remedial work can be commenced before refurbishing the Choir Vestry can start.

The Church Clock has now been repaired and is working properly again.

One Piano has been removed from the Choir Vestry and all pictures and ornaments removed and safely stored prior to work commencing. The Funeral Bier has been offered to a local firm of undertakers.

New defibrillator located in the Choir Vestry and is checked monthly.

Gutters and drains checked and cleared on St Marys, St Lukes and the Church Hall.

Church Hall kitchen refurb now complete with painting finished and central heating power supply relocated.

Talks with Richard Sivoris re grounds maintenance still ongoing, proposal to instal Biffa waste bins in the Churchyard for flower and general waste, bins to be emptied on a regular basis.

Bin area at the rear of the Choir Vestry tidied up.

Shed at St Lukes has now been cleared and tidied up.

*Chris Horne. Church Warden. 23 February 2025.*

## **Financial (Treasurer's) Report**

Our Income for 2024 was £127,159, our expenditure was £163,914 so we overspent by £36,755. Fortunately, we began the year with over £169,000 in the bank so this did not cause a problem.

Some of the spending was on one off items. These included repairs to the church hall roof, the new handrail up to the entrance to the church, new lighting in the churchyard, decorating the porch and new microphones.

We also had some significant increases in our usual costs. Compared to 2023 electricity was up by £1,337 and gas by £4,501. The Parish Share increased by £3,588 to £75,344.

The Parish Share is money we pay to the Diocese for clergy, clergy housing, clergy training, central support and the National Church.

Our income was down mainly due to receiving £22,000 less from legacies. If you are making a new will, or revising an old one please consider leaving something to the church.

Giving was up by £6,102 (9.6%) so thank you for that, whatever you can give and however you do it, it all helps. Hall rental was up by £3,336. Interest was up by £1,373. Income from fees was slightly down. Fundraising contributed £734 from lent lunches and produce sales. Thank you to Chris and Mike Horne for this.

We are grateful to our local parish councils in Wistaston, Rope and Willaston for grants that help us to maintain the churchyard.



Despite the increase in our costs, we are pleased that we have been able to help other charities local, national and international with donations totalling £5,299.

I would like to take this opportunity to thank all those who help with counting, banking, reclaiming gift aid and authorising payments. Your help is much appreciated.

*Bob Squirrell. Treasurer St Mary's Wistaston PCC.*

## **Parochial Church Council – PCC Secretary's Report**

During 2024, the PCC met six times. We dealt with the usual varied assortment of business, including (but not limited to!) the following: financial affairs, property maintenance, community events, mission and ministry, safeguarding, and health-and-safety.

Each meeting begins with a bible reading and prayer, before moving on to routine items that you might find in the agenda of any similar meeting, such as "Apologies for Absence", "Approval of the minutes", "Matters Arising" and "Correspondence".

We then move on to deal with our church affairs under five main headings:

MINISTRY, OUTREACH, DISCIPLESHIP & MISSION, FINANCE, BUILDINGS & MAINTENANCE  
LEGAL & OTHER BUSINESS

We close the meeting by praying for each other in the words of the prayer known as "The Grace".

The practical matters under "Finance" and "Buildings and Maintenance" inevitably occupy quite a lot of the PCC's time, but since these are covered by separate reports to the APCM, I will not discuss those here.

To give an indication of some of the things that we deal with under the other heading, here are a few examples:

In January, under "Ministry (etc)", we reviewed the Advent and Christmas services, and the Advent Study Group – it was generally felt that these had gone well, with the Christingle service in particular being well received. We also discussed and approved plans for Lent and Easter.

In March, under the "Legal" heading, a new Health and Safety Policy was approved, in line with recommendations of our Insurer. Also in relation to Health and Safety, there was some discussion around best practice in the event the church needing to be evacuated (for example, due to a medical emergency).

In May, under a new heading "Community and Outreach", we heard about plans for Rose Queen Sunday and her crowning at the village fete, and also discussed proposals for an evening Harvest Supper (which we have not had for a few years). We looked forward to the annual Reader Service in the cathedral, where Rachael Rivers would be licensed, planning how we might support here at that service, and also celebrate her becoming "Our Reader".

Later in the year, under "Legal", we heard about new procedures from the Diocese in connection with Safeguarding. We voted to adopt the new Safeguarding Policy, and went on to discuss how this would apply specifically to various areas and activities in the life of our church. (At the present time, the Church of England is under a spotlight in these matters, and the PCC is strongly committed to ensuring that we are following best practice.)

At our final meeting in November, we reviewed three special services that had taken

place recently: the “Infant Loss Service” in partnership with the local charity Motherwell (this is a new collaboration); the annual Commemoration Service; and Remembrance Sunday. We were pleased to hear that “feedback” indicates these were valued by those who attended. The PCC Safety Officer reported that New Risk Assessments had finally been completed in connection with our Health and Safety Policy.

In conclusion:

The PCC are grateful for all giving, grants received from Parish Councils and other generous donations received during the year.

I am once again pleased to say that all meetings were well attended, and happy to report that the members work well together, bringing a broad range of experience and expertise to the Council’s business.

*David Illing. PCC Secretary 24th February 2025.*

## **Deanery Synod Report**

The Synod met four times during 2024: 12 February (St Andrew’s, Crewe), 6 June (All Saints Hall, Crewe) and 6 November (St Barnabas, Crewe). Along with worship and the usual business of Synod the following items were discussed: In February we had Peter Froggatt, Director for Outreach in the Chester Diocese, who spoke of the diocesan vision to encourage churches in evangelism, discipleship, social action, social justice and the environment, to live rightly in the world. In June we welcomed Mark Hills, the Chief Executive Officer of YMCA Cheshire, who gave a presentation on the work of the local YMCA. In November we had an address from Pam Kehoe, Lead Admiral Nurse with Dementia UK.

## **Electoral Roll**

A new Electoral Roll was prepared this year which was ‘closed off’ on 16th March 2025 in preparation of the 2025 Annual Parochial Church Meeting. The figures stood at: Total: 119, of which 80 are resident and 39 non-resident. This compares with figures at the last APCM: Total: 176, of which 122 were resident and 54 non-resident.

*Sue & Bob Squirrell Electoral Roll Officers*

# Minutes of the Annual Parochial Church Meeting held on 14 April 2024 Midday at St. Mary's Church

## Attendees

Revd Mike Turnbull (Chair) and 32 parishioners

Revd Mike opened the meeting with thanks to the Churchwardens for all their work this year. A special thanks, along with a gift of a plant and voucher for afternoon tea, as a token of appreciation to Sue Squirrell who is stepping down as churchwarden after 4 years.

**Meeting of the Parishioners - to appoint the Churchwardens**

**Election of the Churchwardens: There was one nomination, Chris Horne. Revd Mike appointed Chris as our sole warden for this coming year. A rota of helpers will be drawn up to assist her. Sue Squirrell will remain in place until the 19<sup>th</sup> June.**

## Annual Parochial Church Meeting

1. Apologies for Absence - Kathy Simms, Nigel Simms, Sarah Rhodes, Stephen Rhodes, Frances Latham, Daphne Gregory, Catherine Gallagher.
2. Minutes of the APCM 2023 (pages TR13) - no corrections. Thanks to Pauline Mallison for taking the notes.
3. Formal Reports (pages TR8-TR12) - these were published 14 days before the meeting so weren't read out. An opportunity for questions and comments for each report. Rev. Mike explained that if, after the meeting there were questions then the compiler for the relevant report should be contacted.
  - a. Fabric Report - no questions (thanks to Sue and Chris for compiling this).
  - b. Financial Report and Accounts: have been Independently Examined and accepted by the PCC. A question was raised by a parishioner about a loan shown in the accounts. Rev. Mike suggested that this should be directed to the Treasurer, Bob Squirrell (treasurer@stmaryswistaston.org.uk. Thanks to Bob for all the work done as treasurer and Kathy Simms who is our examiner.
  - c. PCC Secretary's Report - no questions
  - d. Deanery Synod - no questions. Thank you to Howard Barker and Simon Bartholomew who attend and report back from the Deanery Synod.
  - e. Electoral Roll - no questions - thanks to Sue and Bob Squirrell
4. Elections and Appointments
  - a. Elect Members to the PCC (5 places) - 4 nominations received and are all returning PCC members - Margaret Shepard, Daphne Gregory, Frances Latham and Sue Squirrell. All accepted and appointed.
  - b. Appointment of an Independent Examiner - Kathy Simms is willing to continue as our Independent Examiner.
5. Safeguarding (see TR2 and [stmaryswistaston.org.uk/safeguardingpage.html](http://stmaryswistaston.org.uk/safeguardingpage.html)) - thank you to Joy Chaplow for her time this year in this role, making sure that all members have a DBS
6. Time for questions or comments - no questions or comments
7. Any other Business – to be notified to the Chair before the start of the meeting - none

**Independent Examiner's Report to the membership/trustees of  
St Mary's Wistaston & St Luke's Willaston, Parochial Church Council, Chester Diocese.**

I report to the trustees on my examination of the accounts of St Mary's Wistaston & St Luke's Willaston ("the Trust") for the year ended 31 December 2024.

**Responsibilities and basis of report**

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'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:

1. accounting records were not kept in accordance with section 130 of the Charities Act; or
2. the accounts did not accord with the accounting records.

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.

Signature: ..... *Kathleen Simms* .....

Date: ..... *25.2.25* .....

Mrs K Simms, 35 Berkeley Crescent, Wistaston, Crewe. CW2 6QB

Approved by the Parochial Church Council on: .....

Signed by the Treasurer: ..... *Bob Squinell* .....

Name: ..... *Bob Squinell* .....

Signed by the Rector: ..... *M.F. Turnbull* .....

Name: ..... *Michael Turnbull* .....

*17 March 2025*

**St Marys Wistaston**  
**Statement of Financial Activities**  
**For the period from 01 January 2024 to 31 December 2024**

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Receipts</b>					
Donations and legacies	76,297.58	100.00	-	76,397.58	91,485.40
Income from charitable activities	18,669.00	-	-	18,669.00	20,733.12
Other trading activities	25,806.60	-	-	25,806.60	22,471.33
Investments	3,785.16	-	-	3,785.16	2,411.98
Other income	2,501.00	-	-	2,501.00	2,013.00
<b>Total income</b>	<b>127,059.34</b>	<b>100.00</b>	<b>-</b>	<b>127,159.34</b>	<b>139,114.83</b>
<b>Payments</b>					
Raising funds	-	-	-	-	-
Expenditure on charitable activities	116,982.96	299.50	-	117,282.46	145,750.26
Other expenditure	-	-	-	-	-
<b>Total expenditure</b>	<b>116,982.96</b>	<b>299.50</b>	<b>-</b>	<b>117,282.46</b>	<b>145,750.26</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>10,076.38</b>	<b>(199.50)</b>	<b>-</b>	<b>9,876.88</b>	<b>(6,635.43)</b>
<b>Transfers:</b>					
Gross transfers between funds - in	-	-	-	-	69,280.13
Gross transfers between funds - out	-	-	-	-	(69,280.13)
<b>Other recognised gains / losses</b>					
Gains/losses on investment assets	-	-	-	-	-
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-
<b>Net movement in funds</b>	<b>10,076.38</b>	<b>(199.50)</b>	<b>-</b>	<b>9,876.88</b>	<b>(6,635.43)</b>
<b>Reconciliation of funds</b>					
<b>Total funds brought forward</b>	<b>150,957.57</b>	<b>676.27</b>	<b>-</b>	<b>151,633.84</b>	<b>158,269.27</b>
<b>Total funds carried forward</b>	<b>161,033.95</b>	<b>476.77</b>	<b>-</b>	<b>161,510.72</b>	<b>151,633.84</b>

### Notes for Financial Statement

In 2023 the accounts included a loan of £46,631.56 which arose from reduced payments of the parish share in 2020 and 2021 during the pandemic. This was an agreed reduction, and we returned to paying the full amount from 2022. At the time there was a concern that we would be required to repay this amount, so it was put into the accounts as a loan. However, there is no loan agreement, and any payments would have been voluntary. We need to spend a substantial amount to maintain St Mary's. In view of this, the PCC decided to retain the money. The loan was reversed out of the accounts during 2024 by treating the normal parish share payments as loan repayments. We paid our full Parish share of £75,344.40.

£46,631.56 was treated as loan repayments and the balance sheet now shows no loan.

£28,712.84 is shown as 1910 – Ministry parish share etc in Receipts and Payments.

The Receipts and Payments report does not show the 'loan repayments' so the Total for Expenditure is understated by £46,631.56 and should be £163,914.02.

### Reserves Policy

It is PCC's policy to maintain a balance of funds (if possible), which equates to at least three months unrestricted payments, equivalent to £40,904 (based on last year's expenditure) to cover emergency situations that may arise from time to time and to cover liabilities. The PCC considered our finances at our March meeting and were confident that we could meet our liabilities as they fall due.



**St Marys Wistaston**

**Balance Sheet (Separate funds)**

	General	Designated	Restricted	Endowment	At 31/12/2024 £	At 31/12/2023 £
<b>Fixed assets</b>						
Tangible Assets	28,686.00	-	-	-	28,686.00	28,686.00
	<b>28,686.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28,686.00</b>	<b>28,686.00</b>
<b>Current assets</b>						
Cash At Bank And In Hand	82,328.32	50,019.63	840.57	-	133,188.52	169,969.00
	<b>82,328.32</b>	<b>50,019.63</b>	<b>840.57</b>	<b>-</b>	<b>133,188.52</b>	<b>169,969.00</b>
<b>Liabilities</b>						
Creditors: Amounts Falling Due In One Year	-	-	363.80	-	363.80	47,021.16
	<b>-</b>	<b>-</b>	<b>363.80</b>	<b>-</b>	<b>363.80</b>	<b>47,021.16</b>
<b>Net current assets less current liabilities</b>	<b>82,328.32</b>	<b>50,019.63</b>	<b>476.77</b>	<b>-</b>	<b>132,824.72</b>	<b>122,947.84</b>
<b>Total assets less current liabilities</b>	<b>111,014.32</b>	<b>50,019.63</b>	<b>476.77</b>	<b>-</b>	<b>161,510.72</b>	<b>151,633.84</b>
<b>Liabilities</b>						
	-	-	-	-	-	-
<b>Total net assets less liabilities</b>	<b>111,014.32</b>	<b>50,019.63</b>	<b>476.77</b>	<b>-</b>	<b>161,510.72</b>	<b>151,633.84</b>
<b>Represented by</b>						
<b>Unrestricted</b>						
Unrestricted - General Fund	111,014.32	-	-	-	111,014.32	95,001.85
<b>Designated</b>						
Designated - Churchyard	-	37,798.56	-	-	37,798.56	42,803.70
Designated - Defibrillator Maintenance	-	2,946.00	-	-	2,946.00	-
Designated - Tower Fund Weddings	-	2,001.10	-	-	2,001.10	2,265.10
Designated - Church Hall	-	4,295.21	-	-	4,295.21	7,838.41
Designated - Junior Church	-	120.01	-	-	120.01	120.01
Designated - St Luke's Fundraising	-	1,327.48	-	-	1,327.48	1,625.55
Designated - Stepping Stones	-	1,531.27	-	-	1,531.27	1,302.95
<b>Restricted</b>						
Restricted - Flowers	-	-	357.38	-	357.38	556.88
Restricted - Agency collection	-	-	119.39	-	119.39	119.39
<b>Fund Totals</b>	<b>111,014.32</b>	<b>50,019.63</b>	<b>476.77</b>	<b>-</b>	<b>161,510.72</b>	<b>151,633.84</b>

KA

St Marys Wistaston

Analysis of Receipts and Payments  
Selected period: 01 January 2024 to 31 December 2024

	General	Designated	Restricted	This year	Total Last year
<b>Receipts</b>					
<b>Donations and legacies</b>					
0101 - PLANNED GIVING - BANK (for standing orders)	30,369.00	-	-	30,369.00	30,216.00
0110 - GIFT AID ENVELOPES	1,809.21	-	-	1,809.21	1,531.45
0201 - PLANNED GIVING ENVELOPES (for weekly envelopes)	2,770.02	-	-	2,770.02	3,200.92
0202 - PLANNED GIVING - CAF & GAYE	6,656.26	-	-	6,656.26	5,754.17
0204 - SUMUP GIVING	2,474.29	-	-	2,474.29	2,441.34
0206 - AD HOC BANK DONATIONS	330.00	50.00	-	380.00	532.40
0301 - Open Plate Giving - (cash & cheques on plate excluding envelopes)	4,509.96	-	-	4,509.96	5,189.50
0303 - STEPPING STONES - subscriptions	-	486.90	-	486.90	328.90
0401 - SUNDRY DONATIONS	5,334.69	5.00	-	5,339.69	3,073.53
0402 - FLOWER DONATIONS	-	-	100.00	100.00	40.00
0410 - Giving through church boxes	126.45	-	-	126.45	98.14
0550 - Donations - special appeals	-	4,578.00	-	4,578.00	-
0601 - Tax recoverable on Gift Aid	9,946.91	-	-	9,946.91	10,553.42
0701 - Legacies	2,333.33	-	-	2,333.33	24,715.36
0801 - Recurring grants	-	3,550.00	-	3,550.00	3,250.00
0901 - Other funds generated - funds from Easy-fundraising	233.40	-	-	233.40	560.27
<b>Donations and legacies Totals</b>	<b>66,893.52</b>	<b>8,669.90</b>	<b>100.00</b>	<b>75,663.42</b>	<b>91,485.40</b>
<b>Income from charitable activities</b>					
0910 - FUNDRAISING - FETES, sales etc	734.16	-	-	734.16	1,081.12
1101 - Fees for weddings, funerals & BAPTISMS	9,741.00	8,418.00	-	18,159.00	19,364.00
1102 - TOWER	92.00	418.00	-	510.00	238.00
1240 - Church Hall Lettings - Fundraising	-	-	-	-	50.00
<b>Income from charitable activities Totals</b>	<b>10,567.16</b>	<b>8,836.00</b>	<b>-</b>	<b>19,403.16</b>	<b>20,733.12</b>
<b>Other trading activities</b>					
1230 - HALL - rent	-	20,887.10	-	20,887.10	17,970.12
1241 - ST LUKE'S - rent	4,919.50	-	-	4,919.50	4,500.08
1260 - Parish magazine sales	-	-	-	-	1.13
<b>Other trading activities Totals</b>	<b>4,919.50</b>	<b>20,887.10</b>	<b>-</b>	<b>25,806.60</b>	<b>22,471.33</b>
<b>Investments</b>					
1020 - Bank and building society interest	3,785.16	-	-	3,785.16	2,411.98
<b>Investments Totals</b>	<b>3,785.16</b>	<b>-</b>	<b>-</b>	<b>3,785.16</b>	<b>2,411.98</b>
<b>Other income</b>					
1234 - Ladies Afternoon Group Income LAG Income	2,001.00	-	-	2,001.00	2,013.00
1310 - Insurance claims	500.00	-	-	500.00	-
<b>Other income Totals</b>	<b>2,501.00</b>	<b>-</b>	<b>-</b>	<b>2,501.00</b>	<b>2,013.00</b>
<b>Receipts Grand Totals</b>	<b>88,666.34</b>	<b>38,393.00</b>	<b>100.00</b>	<b>127,159.34</b>	<b>139,114.83</b>

KS

				Total	
	General	Designated	Restricted	This year	Last year
<b>Payments</b>					
<b>Expenditure on charitable activities</b>					
1831 - LOCAL OUTWARD GIVING	1,819.00	-	-	1,819.00	1,434.40
1832 - NATIONAL OUTWARD GIVING	1,750.00	-	-	1,750.00	1,819.98
1833 - INTERNATIONAL OUTWARD GIVING	1,730.00	-	-	1,730.00	1,795.00
1850 - Home mission	184.98	-	-	184.98	155.59
1910 - Ministry parish share etc	28,712.84	-	-	28,712.84	71,756.64
2000 - Employee Tax/NI Due to HMRC	267.60	-	-	267.60	255.60
2002 - VERGER FEES	352.00	-	-	352.00	432.80
2003 - ORGANIST FEES	833.00	-	-	833.00	322.00
2004 - BELL RINGERS HONORARIUM & RECTORS BOOK ALLOWANCE	790.50	692.00	-	1,482.50	334.00
2101 - RECTOR - expenses	817.60	-	-	817.60	645.20
2102 - HOSPITALITY	40.00	-	-	40.00	151.80
2120 - RECTORY - council tax	2,634.35	-	-	2,634.35	2,511.80
2145 - RECTORY - water rates	707.64	-	-	707.64	499.15
2150 - RECTORY - telephone	-	-	-	-	30.00
2201 - CHURCH EXPENSES - mission & evangelism	152.48	-	-	152.48	74.83
2202 - CHURCH EXPENSES - Stepping Stones	-	258.58	-	258.58	57.50
2203 - EXPENSES LAG	1,659.00	-	-	1,659.00	1,862.70
2301 - ST MARYS - insurance	2,318.30	-	-	2,318.30	2,280.00
2302 - ST LUKE'S - insurance	1,159.20	-	-	1,159.20	1,139.45
2330 - ST MARYS - maintenance	783.23	978.00	-	1,761.23	(98.00)
2331 - ST LUKE'S - maintenance	1,367.52	298.07	-	1,665.59	1,763.88
2333 - ST LUKE'S - cleaning	-	-	-	-	13.99
2340 - UPKEEP OF CHURCH SERVICES	4,804.39	-	-	4,804.39	2,950.51
2341 - FLOWER EXPENSES	-	-	299.50	299.50	188.99
2350 - Upkeep of churchyard	-	16,468.14	-	16,468.14	8,104.86
2401 - ST MARYS - electric	1,071.52	-	-	1,071.52	631.88
2402 - ST LUKE'S - electric	1,023.15	-	-	1,023.15	647.10
2410 - ST MARYS - gas	3,740.40	-	-	3,740.40	1,393.08
2421 - ST LUKE'S - water	339.83	-	-	339.83	248.13
2530 - HALL - electricity	-	1,229.62	-	1,229.62	707.85
2540 - HALL - gas	-	4,906.17	-	4,906.17	2,752.37
2550 - HALL - insurance	-	2,318.30	-	2,318.30	2,280.00
2560 - HALL - maintenance	-	2,686.51	-	2,686.51	3,124.20
2561 - HALL - cleaning	-	3,935.99	-	3,935.99	3,560.95
2580 - HALL - water	-	490.91	-	490.91	436.45
2602 - CHURCH ADMINISTRATION	2,497.44	-	-	2,497.44	2,024.42
2603 - PARISH ADMINISTRATOR	6,963.90	2,321.30	-	9,285.20	8,399.00
2710 - ST MARYS - major repairs installation	3,694.00	500.00	-	4,194.00	554.70
2720 - ST MARYS - interior and exterior decorating	440.00	-	-	440.00	-
2801 - HALL - major repairs - structure	-	6,080.00	-	6,080.00	-
2820 - HALL - major repairs - installation	-	654.00	-	654.00	18,507.46
2830 - HALL - interior and exterior decorating	-	511.50	-	511.50	-
<b>Expenditure on charitable activities Totals</b>	<b>72,653.87</b>	<b>44,329.09</b>	<b>299.50</b>	<b>117,282.46</b>	<b>145,750.26</b>
<b>Payments Grand Totals</b>	<b>72,653.87</b>	<b>44,329.09</b>	<b>299.50</b>	<b>117,282.46</b>	<b>145,750.26</b>