

INDEPENDENT EXAMINER'S REPORT

to the trustees of St. Luke's PCC Great Crosby (PCC)

I report to the charity trustees on my examination of the accounts of PCC for the year ended 31st December 2025 which are set out on pages 2 to 12.

Responsibilities and basis of report

As the charity trustees of PCC you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). You are satisfied that the accounts of the charity are not required by charity law to be audited and have chosen instead to have an independent examination.

I report in respect of my examination of the accounts. I have carried out my examination under section 145 of the 2011 Act. In carrying out my examination I have followed the directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the accounts. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the consolidated accounts present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records, with respect to the Charity, were not kept as required by section 130 of the 2011 Act or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Ian Wright FCA
Community Accountant
Sefton Council for Voluntary Service
3rd Floor, Suite 3b,
Burlington House,
Crosby Road North,
Waterloo,
Liverpool. L22 0LG

STATEMENT OF FINANCIAL ACTIVITIES

For the Year Ended 31st December 2025

Income and expenditure	Notes	Unrestricted Funds	Restricted Funds	Totals 2025	Totals 2024
		£	£	£	£
Income and endowments from:					
Donations and legacies	2	132,054	3,163	135,217	137,956
Income from charitable activities	2	5,755	-	5,755	4,510
Other trading activities	2	1,623	3,682	5,305	6,911
Investments	2	27,548	3	27,551	39,695
Other income	2	1,194	-	1,194	3,400
Total income		£168,174	£6,848	£175,022	£192,472
Expenditure on:					
Costs of generating voluntary income	3	-	2,288	2,288	1,398
Church Activities	4	177,947	11,523	189,470	204,211
Total expenditure		£177,947	£13,811	£191,758	£205,609
Net income/(expenditure) before transfers		(9,773)	(6,963)	(16,736)	(13,137)
Transfer between funds		(18,964)	18,964	-	-
Net unrealised/realised gains/(losses) on investments	8	(392)	-	(392)	296
Net movement in funds		(29,129)	12,001	(17,128)	(12,841)
Fund balances b/fwd		488,314	15,831	504,145	516,986
Fund balances c/fwd	12, 13 & 14	£459,185	£27,832	£487,017	£504,145
		=====	=====	=====	=====

The notes on pages 4 to 12 form part of these accounts.

Balance Sheet

For the Year Ended 31st December 2025

		2025	2024
		£	£
Fixed assets			
Tangible fixed assets	7	409,606	420,046
Investments	8	-	13,213
Current assets			
Debtors	9	-	-
Cash at bank and in hand		85,837	71,469
		89,954	71,469
Creditors: amounts falling due within one year	10	(8,426)	(583)
Net current assets / (liabilities)		77,411	70,886
Creditors: amounts falling due after one year	11	-	-
Total assets less current liabilities		£487,017	£504,145
Church Funds:		£	£
Unrestricted funds	12	459,185	488,318
Restricted funds	13	27,832	15,831
TOTAL FUNDS		£487,017	£504,145

These financial statements were approved by the Parochial Church Council and signed on their behalf by:-

Rev Amanda Bruce
Chair of PCC

Mr John Turner
Churchwarden

Mrs Debbie Burke
Churchwarden

Notes to the Accounts

For the Year Ended 31st December 2025

1. Accounting Policies

1a. Basis of Accounting

The accounts have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value, and in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities Statement of Recommended Practice "Accounting and Reporting by Charities" (SORP 2005).

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body or those that are informal gatherings of church members.

1b. Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the charity for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund.

1c. Income

All incoming resources are included in the Statement of Financial Activities when the charity becomes legally entitled to the income and the amount can be quantified with reasonable accuracy.

Donated facilities are included at the value to the charity where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Income from donations and grants, including capital grants are included in incoming resources when these are receivable, except as follows:

- when donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.
- when donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included in incoming resources until the preconditions for use have been met.

Notes to the Accounts

For the Year Ended 31st December 2025

1. ACCOUNTING POLICIES (CONT..)

1c.Income (cont..)

When donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to preconditions regarding entitlement, this income is included in incoming resources of restricted funds when receivable.

Rent receivable is taken to income when receivable.

Investment income and gains are allocated to the fund generating the income or gain.

1d.Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Costs of generating funds are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities.

Governance costs are those costs incurred in connection with the compliance with constitutional and statutory requirements.

1e.Transfers between Funds

Transfers between funds are agreed transfers to cover restricted fund deficits, or where other transfers have been agreed by the trustees or with donors.

1f.Tangible Fixed Assets

Fixed assets are shown at historical cost less depreciation. Consecrated and beneficed property of any kind is excluded from the accounts by section 96(2)(a) of the Charities Act 1993. Moveable church furnishing held by the Rector and Churchwardens on special trust for the Parochial Church Council, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected at any reasonable time. For freehold property acquired there was insufficient cost information available and therefore such assets were valued at insurance valuation in the accounts. Items costing more than £150 are capitalized and depreciated in the accounts over their currently anticipated useful economic lives.

All expenditure incurred in the year in consecrated or beneficed buildings is written off in the year to which it relates.

Depreciation is provided at the following annual rates in order to write off each asset over its anticipated useful economic life. A full year's depreciation charge is charged in the year of acquisition and no depreciation is charged in the year of disposal.

Freehold Property	– 2% per annum on straight line basis
Equipment	– 20% per annum on reducing balance basis

Notes to the Accounts

For the Year Ended 31st December 2025

9. ACCOUNTING POLICIES (CONT..)

1g.Cash Flow Statements

The Charity has taken advantage of the available exemption in Financial Reporting Standard No.1 from producing a cash flow statement on the grounds that it is a small entity.

1h.Operating Leases

Rentals under operating leases are charged to the Statement of Financial Activities in the period to which they relate.

1i.Taxation

The Charity has charitable status and is thus exempt from taxation of its income and gains falling within Section 505 of the Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that they are applied to its charitable objectives.

1j.Investments

Investments are stated at market value.

2. Income and endowments

Donations and legacies

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
Planned Giving	74,751	383	75,134	81,909
Gift Aid Recovered	18,362	119	18,481	21,994
Other Planned Giving	5,866	-	5,866	6,973
Collection Plate	1,301	226	1,527	1,100
Donations	11,226	2,435	13,661	14,632
Legacies	20,000	-	20,000	5,000
Grants	548	-	548	6,448
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	£132,054	£3,163	£135,217	£137,956
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Notes to the Accounts

For the Year Ended 31st December 2025

2. Income & endowments (Cont...)

Income from Charitable Activities

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
Parochial Fees	5,755	-	5,755	4,510
Room Hire	-	-	-	-
Bookstall	-	-	-	-
	-----	-----	-----	-----
	£5,755	£-	£5,755	£4,510
	=====	=====	=====	=====

Other trading activities

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
Fundraising Sales	1,601	3,445	5,046	6,637
Membership Subscriptions	-	237	237	210
Photocopying & Printing	22	-	22	64
	-----	-----	-----	-----
	£1,623	£3,682	£5,305	£6,911
	=====	=====	=====	=====

Investments:-

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
Rent Receivable	27,130	-	27,130	39,319
Dividends	170	-	170	-
Interest Receivable	248	3	251	376
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	£27,548	£3	£27,551	£39,695
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Notes to the Accounts

For the Year Ended 31st December 2025

2. Income & endowments (Cont...)

Other income

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Sundry Receipt	444	-	444	400
Diocesan grant	750	-	750	3,000
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	£1,194	£-	£1,194	£3,400
	=====	=====	=====	=====

3. Costs of generating voluntary income

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Other Fundraising Events	-	2,288	2,288	1,398
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	£-	£2,288	£2,288	£1,398
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4. Church Activities

	Unrestricted Funds £	Restricted Funds £	2025 £	2024 £
Grants Payable	1,031	4,936	5,967	9,471
Ministry : diocesan parish share	67,345	-	67,345	76,853
other ministry costs	4,916	-	4,916	4,740
Church running expenses	18,709	358	19,067	19,256
Fees	3,017	1,100	4,117	-
Church maintenance	9,782	-	9,782	9,756
Upkeep of Churchyard	5,919	1,400	7,319	1,500
Hall Expenses	19,850	-	19,850	19,194
Parish Centre Expenses	904	-	904	214
Major repairs	1,746	3,110	4,856	17,077
Mission & Outreach	551	602	1,153	1,205
Social & Fellowship	917	17	934	2,155
Parish Administration	31,864	-	31,864	31,437
Youth & Children's Work	740	-	740	519
Bookstall	-	-	-	-
Sundries	216	-	216	322
Depreciation	10,440	-	10,440	10,512
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	£177,947	£11,523	£189,470	£204,211
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Notes to the Accounts

For the Year Ended 31st December 2025

5. Employees and Staff Costs

	2025 £	2024 £
Staff Costs		
Wages and Salaries	54,706	51,076
Social Security Costs	-	-
Pension Costs	-	-
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	£54,706	£51,076
	=====	=====

The average number of employees during the year was:- 4 4

There were no employees with emoluments above the rate of £60,000 per annum.

6. Taxation

There is no Corporation Tax payable in respect of the result for the Year.

Notes to the Accounts

For the Year Ended 31st December 2025

7. Tangible Fixed Assets

	Freehold Property	Equipment	Total
Cost	£	£	£
As at 1 st January 2025	507,588	8,204	515,792
As at 31 st December 2025	£507,588	£8,204	£515,792
Depreciation			
As at 1 st January 2025	88,984	6,762	95,746
Charge for the year	10,152	288	10,440
As at 31 st December 2025	£99,136	£7,050	£106,186
Net Book Value at 31 st December 2024	£418,604	£1,442	£420,046
Net Book Value at 31st December 2025	£408,452	£1,154	£409,606

8. Investments

<i>Quoted Investments:</i>	£
Market value at 31 st December 2024	13,213
Proceeds of disposal	-12,821
Net unrealised/realised gains on investment assets	-392
Market value at 31st December 2025	£-

	No. of shares	2025 Market Value	No. of shares	2024 Market Value
CBF Investment Fund	-	-	571.41	13,213
		£-		£13,213

The historical cost of the above investments at 31st December 2025 was £nil (2024: £913)

Notes to the Accounts

For the Year Ended 31st December 2025

9. Debtors

	2025 £	2024 £
Income Tax Recoverable	-	-
Other Debtors	-	-
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	£-	£-
	=====	=====

10. Creditors: amounts due within 1 year

	2025 £	2024 £
Loans	-	-
Other Creditors	8,426	583
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	£8,426	£583
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11. Creditors: amounts due in more than 1 year

	2025 £	2024 £
Loan Due in Year 2	-	-
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	-	-
	=====	=====

12. Unrestricted Funds

	Balance as at 31 st December 2024 £	Income £	Expenditure £	Transfers between Funds £	Gains & Losses £	Balance as at 31 st December 2025 £
General Fund	24,690	166,784	(173,178)	9,493	(392)	27,397
Designated Funds						
Fixed Assets	420,046	-	-	(10,440)	-	409,606
Other funds	43,578	1,390	(4,769)	(18,017)	-	22,182
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Total Funds	£488,314	£168,174	£(177,947)	£(18,964)	£(392)	£459,185
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Notes to the Accounts

For the Year Ended 31st December 2025

13. Restricted Funds

	Balance as at 31 st December 2024	Income	Expenditure	Transfers between Funds	Gains & Losses	Balance as at 31 st December 2025
	£	£	£	£	£	£
Christian Aid	-	395	(395)	-	-	-
Malawi	-	50	(50)	-	-	-
Samaritan's Purse	450	380	(630)	-	-	200
Growing Faith Children's Society	- 96	- 770	- (866)	454 -	-	454 -
CMSLA	389	450	(389)	-	-	450
Bell-Ringers	2,473	-	-	-	-	2,473
Breathing Places	3,087	3	(1,400)	1,000	-	2,690
Golf Society	350	-	(350)	-	-	-
St. Luke's Players	750	-	(750)	-	-	-
Pram Club	424	-	-	-	-	424
The Way Youth Club	941	1,386	(1,244)	-	-	1,083
Mission & Giving	-	157	(157)	10	-	10
Crafty	704	737	(1,000)	-	-	441
Café Church (StoryHouse)	-	405	(405)	-	-	-
Keystone	6,167	1,018	(2,019)	-	-	5,166
Hall repairs	-	-	(3,110)	17,500	-	14,390
Sierra Leone	-	1,046	(1,046)	-	-	-
Charity	-	51	-	-	-	51
Total Funds	£15,831	£6,843	£(13,811)	£18,964	£-	£27,832

14. Analysis of Net Assets between funds

	Tangible Fixed Assets £	Investments £	Net Current Assets / (Liabilities) £	Long Term Liabilities £	Net Assets £
Unrestricted	409,606	-	49,579	-	459,185
Restricted	-	-	27,832	-	27,832
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	£409,606	£-	£77,411	-	£487,017
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