

*Newchurch Parish Church, Culcheth
Diocese of Liverpool*

*Annual Report of the
Parochial Church Council*

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For the year ended 31st December 2020.

REFERENCE AND ADMINISTRATIVE INFORMATION

The Parochial Church Council of Newchurch Parish Church, Culcheth is a charity registered with the Charity Commission for England and Wales.

Charity registration number: 1128702

The Church is based on Church Lane, Culcheth. The parish is part of the Diocese of Liverpool and its official correspondence addresses are during the interregnum :

Mr Alan Wright
16 Bollin Close
Culcheth
Warrington
WA3 5DU

Mr Geoff Bent
10 Burnham Close
Culcheth
Warrington
WA3 4LJ

For the period from 1st January 2019 until the date of approval of this report, the following people served as members of the Parochial Church Council:

Incumbent	Vacant
	Rev Ian Hopkins (Interim from October 2019 until June 2020)
Churchwardens	Mr Alan Wright Mr Geoff Bent
Deanery Synod	Mr Alan Wright Mr Rupert Rees Mrs Jean Williams
Elected members	
Safeguarding Officer	Mrs Jean Williams
PCC Secretary	Mrs Ann Atkinson
Treasurer	Mrs Suzanne Kadodwala Mrs Jean Wright Mr Kenneth Quick Miss Maureen Hurley Mrs Freda Wilcock Mrs Ann Mills Mrs Chris Crye
Electoral Roll Officer	Mr Bill Leatherbarrow

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

Bank	NatWest, 32 Market Street Leigh Lancashire WN7 1DX
Independent Examiner	Mr Alan Parkinson, 7 Spires Gardens, Winwick, Warrington, WA2 8WB
Quinquennial Architect	Mr Robin Wolley, B Arch RIBA, The Studio, Ruthin, LL15 2PW
Legal Advisors	The Bishop of Liverpool's Registry (Lee Bolton, Monier-Williams, Solicitors, 1 The Sanctuary, Westminster, London SW1P 3JT).

Day to day management control of the Church is exercised by the incumbent and wardens: Mr. Alan Wright, Mr. Geoff Bent .

2. STRUCTURE, MANAGEMENT AND GOVERNANCE

Newchurch, Culcheth PCC is a body corporate and operates under the *Parochial Church Councils (Powers) Measure 1956* and the *Church Representation Rules*.

The method of appointment of PCC members is 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

Newchurch Parish Church, Culcheth, forms part of a joint benefice with Christ Church, Croft.

Other related trusts:

Culcheth Educational Foundation - registered charity No. 526389, a religious instruction trust. The Rector and the two churchwardens are trustees

The PCC operates three subcommittees:

Standing Committee: The terms of reference of this committee are to transact the business of the council between PCC meetings subject to any directions given by the PCC, to set the agenda for PCC meetings and to reflect on issues which may require more time than can be set aside at Council meetings due to pressure of business. This team is composed of the clergy and lay officers of the church plus two elected members of the PCC.

Worship Group: This committee is comprised of clergy, readers and lay leaders from both Christ Church and Newchurch. It is responsible for the rota and content of services.

Finance Committee: This committee is composed of the Sue Kadodwala (PCC treasurer), The Church Wardens and Albert De Jong (the Freewill Offering registrar). Its role is to oversee all financial transactions of behalf of the PCC.

The PCC monitors basic policies and procedures for: Health and Safety, Risk Assessment and Management, Child and Vulnerable Adults Protection. Individual members of the PCC receive training as and when deemed appropriate by the PCC

These are as follows:-

Risk Assessments

To identify their major risks, the PCC are undergoing a programme of assessments. Procedures are being put in place to manage those risks and minimise their impact on the life of the church. Action in the main areas of risk has been taken as follows:

Financial Risk

Investments are only made in approved low risk funds approved for charity use, however, Newchurch is not currently able to make any financial investments due to general lack of funds.

The PCC have reviewed internal controls for annual accounts, cash and cheque handling, and the Treasurer reviews controls in line with regulatory requirements to ensure Financial Governance. These include:

- Formalisation of the monthly Finance Meeting with the Finance Committee with the following agenda items discussed and reviewed:
 - Agree cheques to be paid
 - Review progress on actions
 - Discuss risks and issues
 - AOB
- Minutes produced detailing invoices to be paid and key decisions made.

- Production and distribution of monthly income and expenditure sheets.
- Production of a 12 month budget forecast and quarterly management accounts showing progress against budget.

Compliance with Law and Regulation

A Health and Safety review has been undertaken by a member of the PCC. The PCC has been appraised of the risks and the necessary compliance requirements and these are being complied with. These procedures are reviewed regularly. There are procedures for recording accidents and churchwardens and side persons are usually trained annually in fire safety, however this year this has not been possible. Training will be re-introduced as soon as regulations allow.

Operational Risk

Plans have been agreed so that in the event of the church becoming unusable for a limited period then services will be held in the Parish Hall.

Child and Vulnerable Adult Protection

The PCC takes its duty and obligation to protect vulnerable people seriously. Church members, where appropriate are checked under child protection legislation. During 2019 DBS checks have completed where appropriate. The PCC will continue to review its policies based on the diocesan and the Church of England guidelines. It is recommended that the online safeguarding training is completed by as many parishioners as possible.

Reserves Policy

The PCC has an aspirational reserves policy whereby it intends to hold three to four months running costs as a general reserve (circa £25,000 - £30,000).

At the end of the financial year, the reserve stood at £19,886.97 increasing by £900 as a result of the inclusion of a portion of the £2,000 legacy monies received. It will continue to be the aim of the PCC to add to this, should the opportunity arise.

3. OBJECTIVES AND ACTIVITIES

The general functions of the PCC are stated within section 2 of the Parochial Church Councils (Powers) Measure 1956. This states that the PCC 'is to co-operate with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.' At Newchurch our mission is to proclaim the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England, both through the Word and our deeds to love the Lord our God and to love his children - our neighbours.

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

Our objectives for 2020 were to provide the following public benefits:

To Love the Lord our God and to be open to Him through

- Regular public worship open to all
- The provision of a sacred space for personal prayer and contemplation.
- To help people who have asked for assistance with prayer
- To review our services in order to enhance the beauty of our worship and to make occasional offices more accessible to those with no experience of church.

To Love our neighbours and be open to them

- Pastoral work including visiting the sick, bereaved and elderly.
- Taking assemblies for children in local schools and on church premises
- Promoting the mission of the Church through the provision of activities for the whole community.
- Supporting other charities in the UK and overseas.

To Love each other through fellowship

- Teaching of Christianity through sermons, courses and small groups.
- To continue to meet with our ecumenical partners locally and to support one another.

During 2020 we aimed to achieve these objectives by:

- Re-consider the way in which we offer baptisms to allow part of the service to be held within the context of our Morning Worship.
- Continuing to be part of our deanery in the deanery mission plan.

During 2020:

- The finance group have monitored our financial situation but during the present Covid 19 restrictions it has not been possible to carry out the usual range of fundraising activities. The group have also investigated other forms of giving.

4. ACHIEVEMENTS AND PERFORMANCE INCLUDING REVIEW OF CHARITABLE ACHIEVEMENTS AGAINST OBJECTIVES

Due to the interregnum and the Covid 19 pandemic restrictions the PCC has been prevented from achieving as much as we would have wished. The following section highlights the areas of activity and performance.

The electoral roll is now 81.

Worship:

Coronavirus has effected the numbers at services and the Church was not open for worship from 16th March until 12th July and from 2nd November until 6th December.

Average attendance at Sunday services during 2020 was as follows:

09 00am Holy Communion: (held on 2nd Sunday of the month)

Adults: 12 (2 services held this year)

10 30am Holy Communion: (held on 2nd & 4th Sundays of the month)

Adults: 46 Under 16's: 4 (14 services were held this year)

10.30am Morning Worship

Adults: 41 Under 16's: 4

10.30am Average for both services :

Adults: 42 Under 16's: 4

No 6.30pm services held this year.

Tuesday Holy Communion in the Parish Hall: 14. 20 services held this year.

Occasional Offices for 2020

Weddings 0

Baptisms 2

Burials 21

Cremations 15 (No service in Church)

Interment of ashes only 23

Communion was also given in care homes in the village until March.

Pastoral Care and Service to the Community

This year has been difficult to undertake our usual level of activity. Face to face meetings particularly in care homes have been impossible. We have continued to contact people using the telephone. The schools did contribute to the display of trees and cribs at Christmas but there was limited opening of the Church. Pictures were circulated on Facebook and the website.

Newchurch Junior Church

At present we have 13 members of Junior Church, with 3 leaders and several adult, parent helpers. The age range of the children, for whom we cater is between 2 and 16. We meet every week in the Family Room except during August, when there are alternative activities available and during major festivals when we join the rest of the congregation. We take part in several morning services and provide feedback about our activities at most 10:30 am services.

This year because of Coronavirus restrictions we met outdoors in the churchyard until the church closed for services. We were unable to perform our annual Nativity Play the Sunday before Christmas with the involvement of all the children and several of the parents.

We were also unable to crown Newchurch Rose Queen for 2020.

The Easter and Harvest Extravaganzas with games and activities for children and adults from the church congregation and the village community were also cancelled.

We hope to restart these and other Junior Church activities when regulations allow.

Mothers' Union

The AGM at the beginning of the year followed by hot pot. Members attended a Deanery Lunch at Haydock Park Golf Club.

Members received a sheet of prayers, letters and Easter cards. Christmas cards with the Mother's Union prayer card and chocolates were also sent. Although no meetings have been held since early in the year, members have been contacted by phone.

Church Building Report

(January - December 2020)

We have not disposed of any assets and retain all of our possessions and the general standard of maintenance of the Church building is relatively good, a fortuitous situation bearing in mind the continuing financial deficit.

The annual boiler service was completed, as was the clearing of the lower levels of the gutters to remove vegetation and debris.

There is evidence of rotting wood at the front of the lych gate where it meets the stone wall.

Work on phase 1 of the Graveyard drainage project was finished and conditions have improved.

The refurbishing of the porch has been begun and a new carpet laid. Oak cupboards have been installed.

The church path has been re-laid.

Fundraising for other Charities

Unfortunately, in 2020, like so many organisations, fund raising activities were halted due to the Covid-19 pandemic. Frugal lunches were stopped mid March having raised a total of £400, which was distributed equally between the Church Urban Fund and Derian House.

Usual fundraising events of the Christmas Tree Festival, Macmillan Coffee Morning and the Remembrance Day Service were unable to go ahead.

Finance, Giving and Fundraising

2020 has been an extremely challenging year due to the Covid pandemic initially closing churches, then re-opening with reduced capacity, but also preventing the many fundraising activities undertaken by the parishioners which has significantly impacted the financial position.

Overall the total income for the church in 2020 was down 30% on income received in 2019, however the 2019 income included two 'out of the ordinary' receipts of a £10,000 legacy, and a £7,000 donation specifically for the repair of the footpath leading to the church. When these 2 items are excluded from the figures, the underlying trend is a reduction in income of 17.2% (£15,491).

Planned Giving in 2020 decreased by 15.9% to £36,695.06, and there was also a decrease in the re-claim of tax rebate to £4,184.81 (a decrease of 19.4%). This income formed 49% of the total income stream for the year (up almost 10%) with increased reliance on planned giving due to our inability to fund raise during the Covid-19 pandemic. It only covers 50% of expenditure for the year - it should also be noted that PCC were unable to pay three of the Parish Share payments totaling £16,434.24, during the year due to lack of unrestricted funds, however due to the exceptional and challenging financial circumstances in 2020 the Church Commissioners have granted Parish Share Credit of £16,906 to write off debts from 2020 arrears and credit against future parish share repayments.

We would encourage all members of the congregation to continue to review their giving and, if not already part of the Free Will Offering scheme, to consider make regular donations via the Parish Giving Scheme, standing order, cheque or envelope. If you pay any form of tax please sign a Gift Aid declaration.

We would encourage members of the congregation to consider bequest donations in their financial and will planning.

General fund donations for the year saw an increase by £1,495 to £5,762 which has been encouraging in a difficult year.

Various fundraising activities undertaken by volunteers within the congregation including Christmas Fayre, Christmas Tree Festival, regular film nights, music concerts, Harvest Supper etc. have all been hit by the pandemic and unable to take place, resulting in a drop of income from £10,604 to £4,752. Looking ahead it seems unlikely that these events will be able to restart in the first half of 2021 and it's concerning if such events need to be re-established if they will attract the same support.

Income from funerals remained fairly static despite no income being received by PCC for crematorium only services. Wedding income is however down due to weddings being banned or numbers strictly limited during 2020, with a decrease of 87% to just £781.

Income from the Parish Magazine adverts and sales totalled £1,975, increasing by 15.5%, after printing expenses this resulted in a net profit of £1,285.46.

Restricted Funds

Due to the Newchurch continuing interregnum, the restricted fund required for the Sequestration account to keep a record of assigned fees has been maintained. The balance is currently £10,405.40 in credit, due to the dedication of the clergy team who have carried out many services during the period without recompense.

Overall net decrease in restricted funds of £847, detailed in the table below.

Monies were spent from the porch fund of £2,006 to refurbish the church entrance porch with new oak units, display stand and carpet. Monies have been used from the churchyard fund for cutting back the Lime trees (£1,350) and 50% payment of £3,285 for the new footpath leading to the church (the remainder to be paid on satisfactory completion of the work).

The separate fundraising project called the 'Drainage Project' which ran for the duration of 2017 to raise monies specifically to improve drainage within the churchyard paid out retention monies of £1,200 following acceptable re-seeding of the area. Another phase of work is required to complete the project, however this would require further fundraising to supplement the balance of monies held within the Drainage Project restricted fund (£6,836.79).

	Church Yard	Drainage Project	Sequestration Fund	Bell Tower	Porch Fund (Beryl's Legacy)	General Reserve Fund
Opening Balance:	£ 14,639.19	£ 8,036.79	£ 3,961.40	£ 471.19	£ 18,526.89	£ 19,365.97
INCOME						
January	£ 215.00	£ -	£ 477.00	£ -	£ -	£ -
February	£ -	£ -	£ 647.00	£ -	£ -	£ -
March	£ -	£ -	£ 852.00	£ -	£ -	£ -
April	£ -	£ -	£ 388.00	£ -	£ -	£ -
May	£ -	£ -	£ 1,620.00	£ -	£ -	£ -
June	£ -	£ -	£ 257.00	£ -	£ -	£ -
July	£ 100.00	£ -	£ 752.00	£ -	£ -	£ -
August	£ 100.00	£ -	£ 163.00	£ -	£ -	£ -
September	£ -	£ -	£ 916.00	£ -	£ -	£ 900.00
October	£ 50.00	£ -	£ 212.00	£ -	£ -	£ -
November	£ -	£ -	£ 52.00	£ -	£ -	£ -
December	£ 150.00	£ -	£ 108.00	£ 25.00	£ -	£ -
Sub total	£ 615.00	£ -	£ 6,444.00	£ 25.00	£ -	£ 900.00
EXPENDITURE						
January	£ -	£ -	£ -	£ -	£ -	£ -
February	£ 287.39	£ -	£ -	£ -	£ -	£ -
March	£ -	£ -	£ -	£ -	£ -	£ -
April	£ -	£ -	£ -	£ -	£ -	£ -
May	£ -	£ -	£ -	£ -	£ -	£ -
June	£ -	£ -	£ -	£ -	£ -	£ -
July	£ -	£ 1,200.00	£ -	£ -	£ -	£ -
August	£ 226.42	£ -	£ -	£ -	£ 1,158.77	£ 379.00
September	£ 1,368.99	£ -	£ -	£ -	£ -	£ -
October	£ 72.19	£ -	£ -	£ -	£ 597.08	£ -
November	£ 3,291.56	£ -	£ -	£ -	£ 217.00	£ -
December	£ -	£ -	£ -	£ -	£ 33.39	£ -
Subtotal	£ 5,246.55	£ 1,200.00	£ -	£ -	£ 2,006.24	£ 379.00
Closing Balance	£ 10,007.64	£ 6,836.79	£ 10,405.40	£ 496.19	£ 16,520.65	£ 19,886.97

Pensions Regulation

New Pension law impacted the church during 2017 with the staging date set for pensions of 1/8/2017. The Finance Committee selected the government scheme NEST as the preferred pension offering, and the two eligible employees were offered the option of taking up a pension in the scheme. There was no take up. The declaration of compliance was completed & returned to the Pensions Regulator 4/9/2017, a further re-declaration was completed 05/08/2020 in line with Pension law requirements. There continues to be no take up of the scheme.

Expenditure

Expenditure continued to be monitored closely and restricted to essential expenses only, with cost savings made wherever possible.

Ministry expenses in 2020 fell to £1,017.61 to cover expenses for Rev Ian Hopkins until his departure at the end of June. The Rectory continues to be let by the Diocese which reduces our liabilities to be paid on the property.

Church Building costs excluding the Drainage Project retention monies (£1,200), footpath replacement (£3,285), and porch improvements £2,006) which were all funded by restricted funds, decreased by £2,427 to £8,495 with close monitoring of costs. Significant savings (40%) on church gas/electric and water were made due to the church being closed.

There has been a decrease in the combined costs for the Upkeep of Services and Communication, again due to the church closure.

A Sequestration account has been maintained and the balance of assigned fees held in a restricted fund. The Parish share loan repayments were also kept up to date for the year, however Parish Share is three months in arrears (total £16,434.24). The Parish Share loan stood at £4,190.97 as at 31/12/2020. Payments to Diocese covering Parish Share and Parish Share loan repayments totalled £53,502.72 accounting for 71% of total expenditure for the year.

In conclusion, the overall financial position continues to be precarious, with the continuing decline of average attendance figures and average age profile of the congregation needing to be reversed to secure the long-term financial future of the Parish.

6. PLANS FOR THE FUTURE

In 2020 we intend to...

- Re-establish the Church community once services restart and consider the relevance of any changes that were introduced this year.
- Continue to refurbish the entrance way of the church.
- Make repairs to the lych gate.
- Consolidate the changes to the way baptisms are carried out, and to look to explore how we can attract younger couples to start attending on a more regular basis.
- Continue to be part of our deanery in the deanery mission plan.

Agent Transactions

The PCC acted as a financial agent for the following people / organisations:

- Treasurer and Wardens £6,444 was received in regard to assigned fees for weddings, funerals and burials in 2020 and is held in a Sequestration Account.
- Organist, bells and vergers - £1,491.00 was received from funeral directors and wedding couples regarding funerals and weddings respectively. This money was passed directly to the appropriate individuals.

NEWCHURCH PARISH CHURCH - CULCHETH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020

		Analysis of resources		2020	2019	2018		
1. Newchurch PCC: Main Account: Receipts & Payments Account								
RECEIPTS								
Voluntary Income								
Planned Giving								
Free Will Offerings	101	£	27,461.68	£	30,430.14	£	27,635.11	
Tax Rebate	102	£	4,184.81	£	5,192.12	£	5,469.30	
Plate Collections	104	£	5,048.57	£	8,003.60	£	8,791.02	
			£	36,695.06	£	43,625.86	£	41,895.43
Individual Donations								
Bequests	202	£	2,000.00	£	10,000.00	£	-	
General fund	104	£	5,762.41	£	4,267.00	£	5,608.97	
Churchyard Fund	104	£	615.00	£	8,165.00	£	1,555.00	
Other Restricted Funds:								
- Porch Fund	104	£	-	£	-	£	-	
- Bell Tower Fund	104	£	25.00	£	255.75	£	764.00	
- Drainage Project	104	£	-	£	125.00	£	2,276.49	
- Sequestration Fund - Assigned fees	104	£	6,444.00	£	5,961.50			
			£	14,846.41	£	28,774.25	£	10,204.46
Fund Raising Events & Activities								
Christmas Fair & Draw	203a	£	-	£	2,624.94	£	3,083.33	
200 Club	203a	£	2,138.50	£	1,200.00	£	2,460.00	
Tea / Coffee	203a	£	82.21	£	731.74	£	1,220.53	
Income from rent of space	203a	£	-	£	300.00	£	1,400.00	
Other Parish Activities	203a	£	2,532.07	£	5,747.61	£	5,511.28	
			£	4,752.78	£	10,604.29	£	13,675.14
Other Income								
Fees to PCC								
Weddings	404	£	781.00	£	5,962.00	£	5,400.00	
Funerals	404	£	14,666.00	£	14,559.50	£	22,561.00	
Memorials	404	£	110.00	£	108.00	£	-	
			£	15,557.00	£	20,629.50	£	27,961.00
Parish Magazine								
Advertisements	403b	£	815.30	£	663.00	£	884.00	
Sales	403a	£	1,159.76	£	1,045.56	£	1,580.91	
			£	1,975.06	£	1,708.56	£	2,464.91
From Christ Church Croft								
Contribution to Council Tax	103a							
Contribution to Rector's Expenses	103a							
Contribution to Assistant Curate's Expenses	103a							
Contribution to Water Rates	103a	£	489.68	£	1,464.95	£	6,718.60	
Other			£	489.68	£	1,464.95	£	6,718.60
			£	74,315.99	£	106,807.41	£	102,919.54
Other Receipts								
From reserve account								
Churches together								
Collections for Charity	104	£	450.00	£	2,425.10	£	1,262.35	
TOTAL INCOME & RECEIPTS								
			£	74,765.99	£	109,232.51	£	104,181.89

Note 1 - this figure includes payments to Verger, Organist, Bells & Choir

1. Newchurch PCC: Main Account: Receipts & Payments Account
PAYMENTS

		2020		2019		2018	
Ministry							
Rector's Expenses	501	£	454.21	£	609.31	£	1,279.34
Rectory: Council Tax & Water	501	£	563.40	£	2,348.33	£	3,945.10
Rectory: Garden	501	£	-	£	590.00	£	1,815.00
Other Ministry:	501						
- Assistant Curate Expenses	501	£	-	£	149.96	£	453.36
- OLM Expenses	501	£	-	£	2,000.10		
- Visiting Clergy Expenses	501	£	-	£	152.00	£	280.76
			£ 1,017.61		£ 5,849.70		£ 7,773.56
Church Building							
Church Gas / Electricity / Water	510	£	1,985.47	£	3,260.57	£	3,333.23
Cleaner	506	£	600.00	£	1,000.00	£	1,080.00
Church Insurance	508	£	2,241.44	£	2,178.68	£	2,750.36
Organ Insurance	508	£	488.93	£	488.93	£	476.93
Church Repairs & Maintenance	509	£	1,217.50	£	2,301.47	£	2,520.89
Bell Tower	508	£	-	£	149.80	£	418.76
Porch Fund	508	£	2,006.24	£	540.00	£	901.00
Churchyard	508	£	5,246.55	£	1,003.46	£	214.96
Drainage Project	508	£	1,200.00	£	13,000.00	£	1,104.00
			£ 14,986.13		£ 23,922.91		£ 12,800.13
Upkeep of Services							
Service costs (eg altar bread / wine & candles & Flowers)	507	£	128.90	£	346.45	£	681.53
Resources (eg books / PRS licence etc)	507	£	460.18	£	450.43	£	184.25
Organist	506	£	1,000.00	£	1,120.00	£	1,040.00
Major repairs						£	-

NEWCHURCH PARISH CHURCH - CULCHETH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020

Analysis of resources		2020		2019		2018	
		£		£		£	
Communication			£ 1,589.08		£ 1,916.88		£ 1,905.78
Stationery & Photocopying	511	£ 184.89		£ 264.69		£ 245.30	
Administration	511	£ 551.00		£ 846.24		£ 547.47	
Printing of Magazine	511	£ 689.60		£ 1,334.99		£ 1,220.00	
Mission costs	511	£ 190.44		£ -		£ 420.00	
			£ 1,615.93		£ 2,445.92		£ 2,432.77
Dues to Diocese							
Parish Share	505	£ 49,302.72		£ 58,523.30		£ 69,528.96	
Loan		£ 4,200.00		£ 3,600.00		£ 3,000.00	
Assigned Fees Weddings & Funerals		£ -		£ 3,246.00		£ 6,151.00	
			£ 53,502.72		£ 65,369.30		£ 78,679.96
Other Expenses							
Parish Activities	503	£ 571.68		£ 1,592.72		£ 683.29	
			£ 571.68		£ 1,592.72		£ 683.29
Other Payments							
Wedding Pay (Verger, Bells, Organ & Choir)	502	£ 644.00		£ 2,017.50		£ 1,491.00	
Donations to Charity	504	£ 450.00		£ 2,425.10		£ 1,262.35	
Cost of generating funds		£ -		£ -		£ -	
			£ 1,094.00		£ 4,442.60		£ 2,753.35
TOTAL EXPENDITURE & PAYMENTS			£ 74,377.15		£ 105,540.03		£ 107,028.84

1. Newchurch PCC: Main Account: Receipts & Payments Account

	2020	2019	2018
Summary for the year			
Bank balance at 1 January	£ 66,879.09	£ 63,186.61	£ 65,793.06
Plus			
Total Income & Receipts	£ 74,765.99	£ 109,232.51	£ 104,181.89
Plus Unpresented Cheques (see Note 1)	£ 1,888.00		£ 1,164.00
Minus			
Total Expenditure & Payments	£ 74,377.15	£ 105,540.03	£ 107,028.84
Spreadsheet roundings			
Previous years o/s chqs presented this year	£ 1,164.00		£ 923.50
Closing Balance at 31 December (see notes 2 - 7)	£ 67,991.93	£ 66,879.09	£ 63,186.61

Notes:

Note 1. Cheques not presented at the Bank as at 31/12/2020 totalled £1,888 breakdown detailed below:

Unpresented cheques	
Payee	Amount
Kenyon Cutters - see note 11	£ 1,350.00
Culcheth Educational Foundation - Church Hall hire	£ 80.00
PTSG Lightning conductor check - see note 9	£ 108.00
Parish Share Loan Repyt - Dec	£ 350.00
Total	£ 1,888.00

Note 2. Balance at year end includes Restricted Funds:

Church yard	£ 10,007.64
Drainage Project	£ 6,836.79
Porch Fund	£ 16,520.65
Bell Tower	£ 496.19

Total Restricted Fund Balance: **£ 33,861.27**

Note 3. Due to the Parish being Interregnum, sequestration commenced 01/05/2019. A sequestration restricted fund has been set up and reporting the account is in place. The balance of the sequestration fund as at 31/12/2020 is **£ 10,405.40**

Note 4. General Fund Balance at year end **£ 1,950.29**

Note 5. General Fund Reserve now stands at £19,886.97. Further funds £900 have been set aside following receipt of bequest to meet our Reserve Policy requirement and align with Newchurch PCCs Legacy Policy to spend monies bequested within Newchurch. Spend of funds this year was to purchase a camcorder to facilitate the recording of funerals and weekly services which has been essential due to Covid restrictions.

Note 6 - Parish Share Loan set up with the Diocese in June 2017 to commence payment of arrears from 2017 and previous years. Initial Loan amount £16,180.97

Parish Share Loan

Total Loan £ 16,180.97

Loan Repayment Plan:	Monthly
2017 (July onwards)	£ 200.00
2018	£ 250.00
2019	£ 300.00
2020	£ 350.00
2021	£ 350.00

Payments Made to Date per annum	
£ 1,200.00	
£ 3,000.00	
£ 3,600.00	
£ 4,200.00	

Parish Share Loan balance outstanding as at 31/12/2020 £4,180.97, repayments are up to date.

NEWCHURCH PARISH CHURCH - CULCHETH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020

Analysis of resources

2020

2019

2018

Note 7 - as at 31st December 2020 Parish Share for November and December 2019 remained unpaid. In addition to this during 2020 and the Covid crisis the majority of church fund raising activities have been cancelled and Parish Share for July, October and December 2020 has not been paid due to lack of funds in the General Fund. Arrears are:

November 2019	£	5,852.33
December 2019	£	5,852.33
July 2020	£	5,478.08
October 2020	£	5,478.08
December 2020	£	5,478.08
TOTAL	£	28,138.90

Due to the exceptional and challenging financial circumstances of 2020 due to Covid-19 the Church Commissioners have granted Parish Share Credit (as per letter 15/12/2020) of £16,906 to write off debts from 2020 arrears and credit against future parish share payments.

After this credit of £16,906, arrears for 2019 remain at £11,704.66 with a credit of £471.76 for 2021 repayments. There is no repayment plan in place currently for these arrears.

Note 8 - the retention monies of £1,200 for the initial phase of the drainage project have been paid following completion of re-seeding the ground.

Note 9 - a contract for the required annual inspection of the Lightning conductor has been entered into with PTSG Services group to save costs, £90 plus VAT per annum for the period 05/12/20 to 04/12/2025. the invoice for the initial inspection is currently awaited.

Note 10 - a donation of £7,000 was given in 2019 for the replacement of the footpath leading to the church entrance. This work is in the process of being completed and 50% (£3,285) of the costs have been paid to Culcheth Paving & Groundwork on 16/11/20. The remaining balance of £3,285 will be paid in 2021 on satisfactory completion of the work.

Note 11 - work to cut down Lime Trees in the church grounds has been agreed as per quotation of 23/09/20 for £1,350 with Kenyon Cutters. This work is currently being scheduled an

2. Newchurch PCC: 200 Club Receipts & Payments Account

RECEIPTS		2020	2019	2018
Subscriptions	203a	£ 2,965.00	£ 3,395.00	£ 3,430.00
Donations	203a			£ 46.50
Cheques not Paid Out	203a	£ 60.00	£ 70.00	£ -
		£ 3,025.00	£ 3,465.00	£ 3,476.50
PAYMENTS				
Prizes	503	£ 1,410.50	£ 1,622.00	£ 1,620.00
Transfer to PCC	503	£ 2,164.50	£ 1,200.00	£ 2,370.00
Warrington Borough Council	503	£ 20.00	£ 40.00	£ 20.00
Credits not presented				
		£ 3,595.00	£ 2,862.00	£ 4,010.00
Summary for the year				
Bank balance at 1 January		£ 1,129.50	£ 526.50	£ 1,060.00
Plus				
Receipts		£ 3,025.00	£ 3,465.00	£ 3,476.50
Minus				
Payments		£ 3,595.00	£ 2,862.00	£ 4,010.00
Closing Balance at 31 December		£ 559.50	£ 1,129.50	£ 526.50

3. Newchurch PCC: Junior Church Account

RECEIPTS		2020	2019	2018
Collections	203a	£ 17.49	£ 88.26	£ 91.90
Donations	203a	£ 162.00	£ 50.25	£ 50.00
		£ 179.49	£ 138.51	£ 141.90
PAYMENTS				
Stationery	503	£ -	£ 13.00	£ 19.32
Gifts / Prizes	503	£ 39.15	£ 39.38	£ 53.77
Miscellaneous	503	£ -	£ -	£ 5.00
Party	503	£ 22.27	£ 21.11	£ 104.29
Visits / Subscriptions	503	£ 33.00	£ 102.00	£ -
		£ 94.42	£ 175.49	£ 182.38
Summary for the year				
Bank balance at 1 January		£ 180.61	£ 217.59	£ 258.07
Plus				
Receipts		£ 179.49	£ 138.51	£ 141.90
Minus				
Payments		£ 94.42	£ 175.49	£ 182.38

NEWCHURCH PARISH CHURCH - CULCHETH

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020

Analysis of resources		2020	2019	2018
		£ 265.68	£ 180.61	£ 217.59
4. Newchurch PCC: Christmas Tree & Crib Festival Account				
Due to Covid-19 Pandemic there was no fundraising Christmas Tree & Crib Festival in 2020				
		2020	2019	2018
RECEIPTS				
Christmas Tree & Crib Festival	203a	£ -	£ 1,487.74	£ 1,817.92
		£ -	£ 1,487.74	£ 1,817.92
PAYMENTS				
Alan Wright	503		£ 111.91	£ 167.00
F Wilcock expenses	503			£ -
Newchurch Parish Church (donation & heating)	503		£ 900.00	£ 1,008.00
Printers	503	£ -	£ -	£ -
Band	503		£ 200.00	£ 250.00
Ann Atkinson expenses	503			£ -
Children's Society	504		£ 350.00	£ 442.00
		£ -	£ 1,561.91	£ 1,867.00
Summary for the year		2020	2019	2018
Bank balance at 1 January		£ 95.84	£ 170.01	£ 219.09
Plus Receipts		£ -	£ 1,487.74	£ 1,817.92
Minus Payments		£ -	£ 1,561.91	£ 1,867.00
Closing Balance at 31 December		£ 95.84	£ 95.84	£ 170.01

NEWCHURCH PARISH CHURCH - CULCHETH

STATEMENT OF ASSETS AT 31 DECEMBER 2020

Monetary Assets	2020
	£
Newchurch PCC Main Account	£67,991.93
200 Club	£559.50
Junior Church	£265.68
Christmas Tree & Crib Festival	£95.84
Total Monetary Assets	£68,912.95

RECEIPTS

VOLUNTARY INCOME

	Newchurch a/c		200 Club		Junior Church		Christmas Tree		TOTALS	
	unrestricted	restricted	unrestricted	restricted	unrestricted	restricted	unrestricted	restricted	unrestricted	restricted
1 Tax Efficient planned giving(101)	£ 25,208.38								£ 25,208.38	£ -
2 Other Planned Giving- 103a	£ 1,643.70								£ 1,643.70	£ -
3 Collections at Services- 104	£ 5,048.57								£ 5,048.57	£ -
3a - 103b									£ -	£ -
4 All other giving & voluntary receipts including Special Appeals- 105	£ 4,862.41	£ 1,540.00							£ 4,862.41	£ 1,540.00
5 - 203b									£ -	£ -
6 Gift Aid Recovered- 102	£ 4,184.81								£ 4,184.81	£ -
6a GA Small Donations Scheme	£ 609.60								£ 609.60	
7 Legacies received (capital value)- 202	£ 2,000.00								£ 2,000.00	£ -
8 Grants (incl one off & recurring)- 201a									£ -	£ -
8a - 201b									£ -	£ -
ACTIVITES FOR GENERATING FUNDS									£ -	£ -
9 Gross Income from Fundraising Activities- 203a	£ 4,752.78		£ 3,025.00		£ 179.49		£ -		£ 7,957.27	£ -
INCOME FROM INVESTMENTS									£ -	£ -
10 Dividends, interest, income from property- 301 & 302									£ -	£ -
CHURCH ACTIVITIES									£ -	£ -
11 Statutory fees retained by the PCC (weddings , funerals etc)- 404	£ 15,557.00	£ 6,444.00							£ 15,557.00	£ 6,444.00
12 Gross income from trading (e.g. hall lettings, magazine, bookstall) NOT fundraising 401 / 402 / 403 & 500	£ 1,975.06								£ 1,975.06	£ -
OTHER INCOMNG RESOURCES									£ -	£ -
13 Any other income/receipts not already listed- 601 & 602	£ 939.68								£ 939.68	£ -
									£ -	£ -
	£ 66,781.99	£ 7,984.00	£ 3,025.00	£ -	£ 179.49	£ -	£ -	£ -	£ 69,986.48	£ 7,984.00
	£ 74,765.99								£ 74,765.99	£ -
	£ 74,765.99		£ 3,025.00		£ 179.49		£ -		£ 77,970.48	£ -

14 Number of tax efficient planned givers

15 Number of other planned givers

16 Number of new legacies received

2

TOTAL

Payments	Newchurch a/c		200 Club		Junior Church		Christmas Tree		TOTALS	
PAYMENTS										
COST OF GENERATING VOLUNTARY INCOME AND GENERATING FUNDS										
17 Fund raising activities (Costs & Payments)- 503	£ 571.68		£ 3,595.00		£ 94.42		£ -		£ 4,261.10	£ -
CHURCH ACTIVITES									£ -	£ -
18 Mission giving and donations- 504	£ 450.00								£ 450.00	£ -
19 Diocesan parish share contribution- 505	£ 53,502.72								£ 53,502.72	£ -
20 Salaries wages and honararia- 506	£ 1,600.00								£ 1,600.00	£ -
21 - Clergy and staff expenses 501 & 502	£ 1,661.61								£ 1,661.61	£ -
22 - Church Expenses : Mission and Evangalism costs 507									£ -	£ -
23a - Church running expenses 508	£ 1,078.01	£ 1,961.55							£ 1,078.01	£ 1,961.55
23b Church building maintenance costs 509	£ 1,217.50	£ 2,006.24							£ 1,217.50	£ 2,006.24
23c Church insurance costs 510	£ 2,241.44								£ 2,241.44	£ -
24 Church Utility Bills- 510	£ 1,985.47								£ 1,985.47	£ -
25 - Cost of Trading 511	£ 1,615.93								£ 1,615.93	£ -
COST OF GOVERNANCE									£ -	£ -
26 Governance costs- 4000b									£ -	£ -
MAJOR CAPITAL EXPENDITURE									£ -	£ -
27 Major repairs to the church building- 2012									£ -	£ -
28 - Major repairs to church hall or other PCC property incl redecoration 2013 & 2014		£ 4,485.00							£ -	£ 4,485.00
29 - New building work to the church, church hall, clergy housing or other PCC property 2015									£ -	£ -
99 Other outgoing resources/payments										
assigned fees - NOT INCLUDED	£ -								£ -	£ -
	£ 65,924.36	£ 8,452.79	£ 3,595.00	£ -	£ 94.42	£ -	£ -	£ -	£ 69,613.78	£ 8,452.79
									£ -	£ -
	£ 74,377.15		£ 3,595.00		£ 94.42		£ -		£ 78,066.57	£ -

31 Cash and deposit balance as at 31 December

32 Investments as at 31st December

33 Liabilities due within 1 year:



Return of Parish Finance

January to December 2020

Church Number:	789	Deanery: Winwick	
Church Name:	Newchurch	Diocese:	Liverpool

INCOMING RESOURCES			UNRESTRICTED (nearest £)	RESTRICTED (nearest £)	RESOURCES EXPENDED			UNRESTRICTED (nearest £)	RESTRICTED (nearest £)
Donations and Legacies					Raising Funds				
1	Tax efficient planned giving	£	25,208		17	Fund-raising activities (costs and payments)	£	4,261	
2	Other planned giving	£	1,644		Charitable Activities				
3	Collections at services	£	5,049		18	Mission giving and donations	£	450	
4	All other giving and voluntary receipts, including Special Appeals (recurring and one-off)	£	4,862	£ 1,540	19	Diocesan parish share contribution	£	53,503	
6	Gift Aid recovered	£	4,185		20	Salaries, wages and honararia	£	1,600	
6a	Gift Aid Small Donations Scheme repayment	£	610		21	Clergy and staff expenses	£	1,662	£ -
7	Legacies received (capital value)	£	2,000		22	Church expenses: Mission and evangelism costs			
8	Grants (include recurring and one-off)				23	a. Church running expenses	£	1,078	£ 1,962
A	SUB-TOTAL Donations and Legacies:	£	43,557	£ 1,540		b. Church building maintenance costs	£	1,218	£ 2,006
Other Trading Activities						c. Church building insurance (inc. contents)	£	2,241	
9	Gross income from fundraising activities	£	7,957		24	Church utility bills	£	1,985	
Investments					25	Cost of trading	£	1,616	
10	Dividends, interest, income from property etc.				26	Governance costs			
Charitable Activities					D	SUB-TOTAL for Church Activities & Raising Funds:	£	69,614	£ 3,968
11	Statutory fees retained by the PCC (weddings, funerals, etc.)	£	15,557	£ 6,444	Major capital expenditure				
12	Gross income from trading (e.g. hall lettings, magazine, bookstall). NOT fundraising.	£	1,975		27	Major repairs to the church building			
Other					28	Major repairs to church hall or other PCC property, including redecoration			£ 4,485
13	Any other income/ receipts not already listed	£	940		29	New building work to the church, church hall, clergy housing or other PCC property			
TOTAL INCOMING RESOURCES (FROM FINANCIAL STATEMENTS)					E	SUB-TOTAL for Major capital expenditure:	£	-	£ 4,485
B	Column Totals (Line A plus lines 9 to 13)	£	69,986	£ 7,984	99	Other outgoing resources/ payments			
PLANNED GIVERS AND LEGACIES					TOTAL RESOURCES EXPENDED (FROM FINANCIAL STATEMENTS)				
14	Number of tax efficient planned givers		49		F	Column Totals (Lines D and E plus 99)	£	69,614	£ 8,453
15	Number of other planned givers		2		Cash and Investment Balances			UNRESTRICTED	RESTRICTED
16	Number of new legacies received		2		31	Cash and deposit balance as at 31st December	£	21,837	£ 44,267
C	Grand Total Receipts/Income	£	77,970		32	Investments as at 31st December			
G	Grand Total Payments/Expenditure	£	78,067		33	Liabilities due within 1 year	£	4,289	
					Account basis: on which basis are your accounts prepared (indicate ONE)				
					30	Receipts and payments [x]	Accruals []		

Please refer to the notes on the following pages to help clarify what is included in each section. The item numbers refer to RPF notes, consistent with the guidance provided in PCC Accountability, 2013.

Date	03/01/2021
Name	Sue Kadodwala
Position	Treasurer
Tel or Email	01925 765652 sue.kadodwala@gmail.com

Independent Examiner's Report 2020

Report to the Parochial Church Council (PCC) of Newchurch on the accounts for the year ended 31st December 2020, as set out in your Annual Report.

Respective responsibilities of Trustees and Examiner

The PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent Examiner's statement

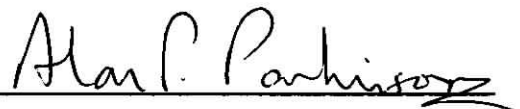
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the Independent Examiner's statement below.

Independent Examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act
- or the accounts do not accord with the accounting records

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

Signed: 

Date: 2nd March 2021

Independent Examiner: Alan P. Parkinson
Address: 7 Spires Gardens
Winwick
Warrington
WA2 8WB