

2020 Report and Accounts for the Parochial Church Council of Chester St. Paul's and St. Luke's

Aim and Purposes

St. Luke's Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Christopher Blunt, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC of the church are also the managing trustees of the Campbell Community Hall, Boughton, Chester.

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 St. Luke's. 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. Specifically, this has been achieved during 2020 by live streaming all of our services (whether they have been in church or led from home). 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 ordinary 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 in Jesus, including home group Bible studies and enquirer's courses.
- Provision of pastoral care for people living in the parish, including a new wellbeing course.
- Missionary and outreach work, including schools work, children's and youth activities, community café and homeless drop-in.

To facilitate this work it is important that we maintain the fabric of the Church of St. Luke's.

Achievements and Performance

During March 2020, when churches could no longer open for public worship, the church was opened on weekdays for private prayer which was facilitated by the inclusion of prayer stations. From March 2020 (first covid lockdown) all services were moved to livestream on Zoom. From July 2020 this moved to become live services in church in parallel with Zoom streaming (with all associated risk assessments to ensure St. Luke's was covid compliant). There have been significant advantages to this system: far more regular attendance; and, a facilitated time for sharing of prayer requests and then praying after each Sunday service. Due to covid restrictions on congregational singing indoors, a series of 4 popular outdoor carol services were offered at various locations across the parish.

During the first lockdown the church partnered with the Parish Council in setting up the Huntington Volunteer Network to provide assistance to those self-isolating and unable to shop or collect prescriptions etc.

Open the Book assemblies that had been delivered in person at 5 local schools were rapidly moved to becoming video assemblies. A new computer was purchased to assist our Children's and Youth Worker in preparing these videos. A limited number of high school assemblies were also delivered in this way, as has an extended home group series (9 sessions looking at the whole content of the Bible with video introductions) and a philosophy of religion course called Life, the Universe and Me.

St. Luke's is now a partner church with Kintsugi Hope, a national charity resourcing and promoting wellbeing courses. One course was run in 2020 between lockdowns and further courses are planned for 2021, including the youth version of the course in partnership with Bishops High School.

The community café has been open whenever covid restrictions have allowed. Its popularity is undiminished even though it has been closed for much of the year.

The homeless drop-in ceased operating in March 2020 as it was not deemed possible to guarantee social distancing and because most within the homeless community were housed by the local authority during the pandemic.

All of the exterior windows in the church have been replaced with high quality uPVC frames and double glazing. This was paid for by a combination of grant funding and congregational giving.

Financial Review

Total receipts on unrestricted funds were £141,826 of which £105,906 were unrestricted voluntary donations plus Gift Aid (the remainder being fees, trading activities, grants and reimbursements). Restricted donations of £33,423 of which £16,766 was for the replacement windows were also received and are detailed in the Financial Statements. Gross receipts are down compared to 2019 by over £7,000. This is represented by a drop of: £3,000 in planned giving; £1,300 in open plate giving; and over £5,000 in rental income and is offset by significantly improved café performance during the months it was open (and the furlough scheme when it was not).

Total payments for 2020 matched receipts to within £500! However, this does not allow for only half of the new windows having been paid for during 2020 or for a Gift Aid claim having been submitted early. The reality is a deficit of approximately £10,000. The church's main expenses are: parish share (£68k); tithed mission support (£16k); utilities, insurance, maintenance and cleaning (£10k); and staff salaries/ pensions etc (£50k).

Reserves Policy

From one year to the next the PCC aims to carry forward between 3-6 months of operating costs. This is defined as no more than the lower of 50% of either the previous year's total income or 50% of the previous year's combined Parish Share and staff wage bill plus £10,000 towards emergency maintenance. And it is no less than 50% of the above figure.

For the 2020 accounts this equates to between £31,928 - £63,857. The carry forward from 2020 was £56,403, though, as has been noted earlier accruals that do not appear in these accounts inflate that carry forward figure by approximately £10,000.

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. At St. Luke's the membership of the PCC consists of the incumbent (our vicar), churchwardens, the deanery synod representatives and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

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. New

members receive initial training into the workings of the PCC. The full PCC met six times during the year. The PCC has its statutory Standing Committee and one formal sub-committee, the Campbell Hall Management Committee, tasked with acting on the PCC's behalf as management trustees for the hall. These committees are responsible to the PCC and report back to it regularly, with their decisions being received by the full PCC on each meeting agenda and discussed as necessary.

Administrative information

St. Luke's Church is situated in Huntington, Chester. It is part of the Diocese of Chester within the Church of England. The correspondence address is

St. Luke's Church,
Chester Road,
Huntington,
Chester
CH3 6BT.

The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a registered charity:

Number: 1130604

Name: The Parochial Church Council of the Ecclesiastical Parish of Chester St. Paul's

PCC members who have served at any time from 1st January 2020 until the date this report was approved are:

Ex Officio members:

Incumbent: The Reverend Chris Blunt (Chair)
Wardens: Mr Paul Williams (vice Chair) (until October 2020)
Dr Dave Cooke-Fox (also Deanery Synod Rep)
Mr Clive Poyser (since October 2020)

Deanery Synod Rep: Mike Maddocks (until October 2020)
Mrs Vicky Williams (since October 2020)
Mrs Hazel Hildreth (since October 2020)

Co-opted Members:

Secretary: Rev Steven Hildreth
Treasurer: Mr Ian Reece (until October 2020)

Elected members:

Dr Jeff Polton
Mrs Dawn Greaves
Dr Keith Gregory
Mrs Olive Somerville (until October 2020)
Mrs Tricia Gleave
Mrs Joyce Evans
Mr Paul Williams (since October 2020)
Mrs Carrie Davies (since October 2020)
Mr Rich Simm (since October 2020)
Mr John Somerville (since October 2020)
Mr Ian Reece (since October 2020)

PCC Standing Committee: - This has the power to transact the business of the PCC between meetings, subject to any directions given by the Council, and comprises the Incumbent, Churchwardens and Treasurer – 3 out of 4 is quorate.

Independent Examiner: Mr. A. McGraa
18 Poulton Green Close
Bebington
Wirral CH63 9FS

Bankers:	Yorkshire Bank	NatWest Bank	Santander
	Virgin Money Store,	33 Eastgate Street	59-61 Foregate St
	53, Lord Street,	Chester	Chester
	Liverpool, L2 6PB	CH1 1LG	CH1 1YQ
	CCLA Investment Management Ltd		
	80 Cheapside		
	London		
	EC2V 6DZ		

The Revd Chris Blunt on behalf of the P.C.C.- 8 April 2021

**THE PARISH OF
CHESTER ST PAUL WITH ST LUKE**

**ST LUKE'S CHURCH, CHESTER ROAD,
HUNTINGTON, CHESTER, CH3 6BT.**

**ANNUAL ACCOUNTS
FOR THE YEAR 2020**

Receipts & Payments Account
Financial Statement for the Year Ending 31 December 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total 2020 Receipts £	Total 2019 Receipts £
Receipts					
Receipts - Regular/Personal Giving					
Planned Giving		80,000.52	0.00	80,000.52	83,369.23
Open Plate		1,736.23	0.00	1,736.23	3,064.65
Bequests		0.00	0.00	0.00	2,000.00
Donations - Mission Support		0.00	5,068.00	5,068.00	8,386.00
Donations - Training Support		0.00	1,200.00	1,200.00	1,200.00
Donations - Saturday Drop In		0.00	487.90	487.90	750.00
Donations - General		3,350.00	0.00	3,350.00	590.45
Gift Aid & GASDS - Recovered	1	<u>20,819.26</u>	<u>4,109.73</u>	<u>24,928.99</u>	<u>23,016.73</u>
		105,906.01	10,865.63	116,771.64	122,377.06
Receipts - Funding Activities					
Rental Income	2	3,202.85	0.00	3,202.85	8,511.00
Fundraising Events		0.00	0.00	0.00	715.33
Fees		1,234.20	1,982.80	3,217.00	3,402.00
DBF Grant - Fees		<u>120.00</u>	<u>0.00</u>	<u>120.00</u>	<u>0.00</u>
		4,557.05	1,982.80	6,539.85	12,628.33
Receipts - Church Groups					
Acorns & Conkers		266.57	0.00	266.57	544.47
Children's Groups		258.21	0.00	258.21	162.49
Youth Work & Youth Events	3	809.00	0.00	809.00	383.00
Towers		0.00	31.00	31.00	993.00
Wednesday Community Lunch		<u>0.00</u>	<u>100.00</u>	<u>100.00</u>	<u>100.00</u>
		1,333.78	131.00	1,464.78	2,182.96
Receipts - Community Café					
Community Cafe - Receipts		14,192.03	0.00	14,192.03	16,156.03
Community Cafe - Donation	4	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>1,000.00</u>
		14,192.03	0.00	14,192.03	17,156.03
Interest & Dividend Income					
Deposit Account - Interest		54.32	0.00	54.32	95.43
Investment Fund - Dividends		<u>344.34</u>	<u>0.00</u>	<u>344.34</u>	<u>334.32</u>
		398.66	0.00	398.66	429.75
Receipts - Projects					
Church Window Fund	5	0.00	16,766.00	16,766.00	0.00
Min-y-Don Weekend		0.00	1,850.35	1,850.35	0.00
Christmas Lights		0.00	640.00	640.00	0.00
Donations - Kitchen & Fabric	6	0.00	0.00	0.00	17,151.75
Grant - Heritage Fund/St Paul's	7	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>3,240.00</u>
		0.00	19,256.35	19,256.35	20,391.75
Receipts - Other					
Grant - Diocesan Fund		2,000.00	0.00	2,000.00	0.00
Refund Campbell/H Gr Salary Costs		6,642.69	0.00	6,642.69	6,158.82
HMRC Job Retention Scheme	8	6,795.90	0.00	6,795.90	0.00
Miscellaneous		<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>25.00</u>
		15,438.59	0.00	15,438.59	6,183.82
Total Receipts Church		141,826.12	32,235.78	174,061.90	181,349.70
Contras	9	<u>0.00</u>	<u>1,187.90</u>	<u>1,187.90</u>	<u>1,239.86</u>
Total All Receipts		141,826.12	33,423.68	175,249.80	182,589.56

Receipts & Payments Account
Financial Statements for the Year Ending 31 December 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total 2020 Payments £	Total 2019 Payments £
Payments					
Payments - Diocesan & Clergy					
Diocesan Parish Share & Deanery Costs		67,624.32	0.00	67,624.32	66,044.92
Diocesan & Other Fees		0.00	1,982.80	1,982.80	2,195.20
Clergy Expenses		312.85	0.00	312.85	269.85
Vicarage Council Tax Water Telephone		<u>3,043.91</u>	<u>0.00</u>	<u>3,043.91</u>	<u>3,121.41</u>
		70,981.08	1,982.80	72,963.88	71,631.38
Payments - Donations					
Annual Tithe & Others		16,007.00	0.00	16,007.00	18,950.43
Mission Support		0.00	6,687.00	6,687.00	10,287.50
Training Support		0.00	1,525.00	1,525.00	1,500.00
Saturday Drop In		<u>0.00</u>	<u>764.88</u>	<u>764.88</u>	<u>750.00</u>
		16,007.00	8,976.88	24,983.88	31,487.93
Payments - Church Running Costs					
Utilities - Water & Electricity		5,920.91	0.00	5,920.91	7,540.78
Insurance Costs		1,179.61	0.00	1,179.61	1,163.99
Maintenance & Cleaning Materials		922.75	0.00	922.75	2,448.19
Service Costs		85.34	0.00	85.34	165.27
Books & Course Materials		42.47	0.00	42.47	249.73
Telephone Internet & Zoom Fees		1,027.27	0.00	1,027.27	957.52
Office supplies & Copier Rental etc		587.15	0.00	587.15	991.84
General Equipment Purchases		51.97	0.00	51.97	484.77
Subscriptions & Licenses		527.20	0.00	527.20	417.00
Refreshments		<u>66.83</u>	<u>0.00</u>	<u>66.83</u>	<u>279.95</u>
		10,411.50	0.00	10,411.50	14,699.04
Payments - Salaries					
Staff Salaries & Pension Provision (All)	10	49,152.34	0.00	49,152.34	41,679.53
Payroll & Pension Administration (All)		<u>938.70</u>	<u>0.00</u>	<u>938.70</u>	<u>717.30</u>
		50,091.04	0.00	50,091.04	42,396.83
Payments - Community Cafe					
Purchase of Provisions & Card Fees		4,936.80	0.00	4,936.80	4,748.06
Equipment Purchases		<u>338.11</u>	<u>0.00</u>	<u>338.11</u>	<u>1,558.78</u>
		5,274.91	0.00	5,274.91	6,306.84
Payments - Church Groups					
Children's Work		229.66	0.00	229.66	867.29
Youth Work & Youth Events	3	978.22	0.00	978.22	1,452.48
Towers Group		0.00	0.00	0.00	470.00
Wednesday Community Lunch		<u>0.00</u>	<u>100.00</u>	<u>100.00</u>	<u>0.00</u>
		1,207.88	100.00	1,307.88	2,789.77
Payments - Projects					
Window Refurbishment - Deposit		0.00	8,490.00	8,490.00	0.00
Min-y-Don Weekend - Part Payment		0.00	875.00	875.00	250.00
Min-y-Don Weekend - Refund		0.00	162.00	162.00	0.00
Kitchen & Fabric refurbishment	6	0.00	0.00	0.00	17,337.65
St Paul's - Heritage Funding	7	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>3,240.00</u>
		0.00	9,527.00	9,527.00	20,827.65
Payments - Other					
Training Courses		0.00	0.00	0.00	930.00
Miscellaneous		<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>52.77</u>
		0.00	0.00	0.00	982.77
Total Payments Church		153,973.41	20,586.68	174,560.09	191,122.21
Contras	9	<u>0.00</u>	<u>1,176.87</u>	<u>1,176.87</u>	<u>1,299.84</u>
Total All Payments		153,973.41	21,763.55	175,736.96	192,422.05

Receipts & Payments Account
Financial Statements for the Year Ending 31 December 2020

	Unrestricted Funds £	Restricted Funds £	Total 2020 Funds £	Total 2019 Funds £
Receipts & Payments Bfwd				
Total receipts at 31 Dec 2020	141,826.12	33,423.68	175,249.80	182,589.56
Total payments at 31 Dec 2020	<u>153,973.41</u>	<u>21,763.55</u>	<u>175,736.96</u>	<u>192,422.05</u>
Excess Payments over Receipts	-12,147.29	11,660.13	-487.16	-9,832.49

Account Balances	Accounts	Current Accs	Deposit Acc	Total 2020
Opening Balances 1 Jan 2020	Santander	29,716.78	0.00	29,716.78
	Yorkshire Bk	12,190.05	0.00	12,190.05
	Nat West Bk	2,193.10	0.00	2,193.10
	CCLA Deposit	<u>0.00</u>	<u>12,790.93</u>	<u>12,790.93</u>
Total Opening Balances 1 January 2020		44,099.93	12,790.93	56,890.86

Transfers Between Funds	Current Accs	Deposit Acc	Total 2020
Opening Balances 1 January 2020	44,099.93	12,790.93	56,890.86
Transfers btwn Current Accs & Deposit Acc	0.00	0.00	0.00
Excess Payments over Receipts & Interest	<u>-541.48</u>	<u>54.32</u>	<u>-487.16</u>
Closing Balances 31 December 2020	43,558.45	12,845.25	56,403.70

Account Balances	Accounts	Current Accs	Deposit Acc	Total 2020
Closing Balances 31 Dec 2020	Santander	19,518.75	0.00	19,518.75
	Yorkshire Bk	23,748.60	0.00	23,748.60
	Nat West Bk	291.10	0.00	291.10
	CCLA Deposit	<u>0.00</u>	<u>12,845.25</u>	<u>12,845.25</u>
Total Closing Balances 31 December 2020		43,558.45	12,845.25	56,403.70

CBF Investment Fund - Shares held 600 with a bid value at 31/12/20 of £12,268.02 (31/12/19 £11,475.60).
None traded during 2020.

Annual Statement of Restricted Funds Accrued at 31/12/2020:-

Account	Note	Balance 01-Jan-20	2020 Receipts	2020 Payments	Balance 31-Dec-20
Church Window Fund		0.00	18,654.75	-8,490.00	10,164.75
Church Christmas Lights		0.00	640.00	0.00	640.00
Min-y-Don Weekend (Net)	11	-250.00	1,688.35	-875.00	563.35
Heritage Funds - St Paul's Surveys		180.00	0.00	0.00	180.00
2016 Community Café Donations	12	2,627.00	0.00	-2,379.18	247.82
Towers Group		700.00	31.00	0.00	731.00
Wednesday Community Lunch		100.00	100.00	-100.00	100.00
Contras - Traidcraft		<u>69.69</u>	<u>557.90</u>	<u>-546.87</u>	<u>80.72</u>
Total Accumulated Restricted Funds		3,426.69	21,672.00	-12,391.05	12,707.64

NOTES TO THE ACCOUNTS

- 1) Gift Aid & GASDS Recovered under Restricted Funds are amounts assigned to donations given towards Mission Support, Training Support - Church Army, The Saturday Drop-In and The Window Fund.
- 2) Rentals - Due to Corvid-19 restrictions, neither The Chester Training Band nor The Chester Ladies Choir have used the building since March 2020. The Band paid in full for the year and is owed £1,034.91 (27 Weeks) for non-use while the Choir is owed £315.34 (2 Months). These amounts will be offset against their 2021 rentals.
- 3) Youth Work & Youth Events 2020 - Includes fees of £453 received for Fuse20 & DTI Weekends and refunds paid of £273 due to the cancellation of the DTI Weekend due to Corvid-19 restrictions.
- 4) Community Café - The £1,000 donation received in 2019 was from Redrow to purchase a coffee machine.
- 5) Church Window Fund - £8,236 were received from three grants and £8,530 from individual donations.
- 6) Kitchen & Fabric in 2019 includes a donation of £10,041.75 towards the kitchen refurbishment from the MBNA Bank. The remainder came from individual donations.
- 7) Grants in 2019 from the Chester Diocese and Heritage Fund were for the production of a heritage statement and conservation advice relating to proposals in regard of St Paul's.
- 8) HMRC Job Retention Scheme - The sums received were split between furloughed café staff (£5,652), and the balance (£1,143.90) towards the Children & Youth Worker and Cleaner where furloughed.
- 9) Contrasts - are designated receipts and payments where the Parish has acted on behalf of other parties but do not form part of the Parish funds and includes donations received in 2020 to Bishop's High School of £630 towards the Book-Buzz.
- 10) Salaries - All payments against this item are amounts paid towards salaries, PAYE, National Insurance and Statutory Staff Pension provision where applicable.
- 11) Min-y-Don Weekend - Payments of £1,125 towards the postponed weekend are being held by Min-y-Don against a future date. The balance is being held by the parish.
- 12) Community Café Deficit - The 2020 deficit has been offset against the accrued restricted funds item 2016 Community Café Donations brought forward from 2019.

DONATIONS - The following sums were donated during 2020. *The italicised items are not considered part of our annual Tithe Giving.*

Mission Aviation Fellowship UK	5,000	CSCW - It's Your Move Booklet	255
CSCW - General	3,600	Christian Aid	250
Church Army - Training Support	2,000	Reach Merseyside	240
Mission Support (L Somerville)	1,000	Gideons	160
Saturday Drop-In Campbell Hall	600	<i>Tearfund (Nativity Service 2019)</i>	<i>277</i>
Church Missionary Society (Bartletts)	500	<i>Children's Society (Christingle 2019)</i>	<i>225</i>
Melanesian Sisters - Chapel	500	<i>With Love</i>	<i>100</i>
Tearfund	480	<i>CATH</i>	<i>60</i>
Compassion	400		
Link-Up	360	Total Donations	£ 16,007

COMMUNITY CAFE 2020

Gross Receipts (Inc Card Transactions)	14,192.03		
Purchase of Provisions & Sundries	-4,801.44		
Salaries (See Note 10)	-16,948.30		
Furlough - Job Retention Scheme	5,652.00		
Fees - Card Transactions	-135.36		
Purchase of Equipment	-338.11	Deficit (See Note 12)	£ -2,379.18

1) Accounting 2020 - The accounts have been prepared on a receipts and payments basis.

2) The Accounts 2020 - The accounts for the year ending 31 December 2020 of the Parish of Chester St Paul with St Luke were approved by the Parochial Church Council on 17th March 2021 and accordingly signed on their behalf by:

 (vicar)

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE PARISH OF CHESTER ST PAUL WITH ST LUKE**

I report on the accounts for the year ended 31 December 2020.

Respective responsibilities of the Trustees and the Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees 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 charity 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 trustees 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 statement below.

Independent examiner's statement

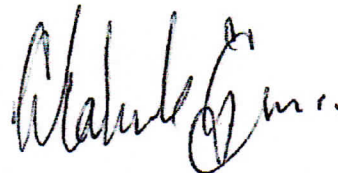
In connection with my examination, no material matters have come to my attention gives me cause to believe that in, any material respect,

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

I have not come across any 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.

Date 22 January 2021

Signed



A. E. M. McGraa
18, Poulton Green Close,
Bebington,
Wirral.
CH63 9FS