

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NANTWICH

England & Wales · Charity number 1130903

Details

Other names	ST MARY'S PCC, NANTWICH
Status	Registered
Legal form	Previously excepted
Registered	2009-07-31
Register	View on the Charity Commission register

Contact

Address	379 Crewe Road Wistaston Nantwich CW5 6NW
Phone	01270568945
Email	office@stmarysnantwich.org.uk
Website	www.stmarysnantwich.org.uk

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

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. Our mission in the parish is the promotion of the Gospel of our Lord Jesus Christ, according to the doctrines and practices of the Church of England.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Cheshire East

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£340,486	£429,796	-	-
2023-12-31	£285,097	£283,679	-	-
2022-12-31	£315,668	£237,153	-	-
2021-12-31	£280,678	£216,561	-	-
2020-12-31	£211,589	£203,458	-	-

Trustees

Name	Role	Appointed
Rev Mark Hart	Chair	2018-03-14
Anna Burton		2024-04-24
Belinda Coghlan		2025-05-07
Deborah Haymes Hallam		2025-05-07
Dr Gillian Ann Appleton		
Dr Janette Christine Allotey RM,MA,PhD		2019-11-21
Elizabeth Jane Roberts		2022-06-11
Emma Jane Kennedy		2024-04-24
Ernest Arthur Charlton		2020-10-14
Evelyn Davies-jones		2025-05-07
Helen Margaret Shorrocks		2024-04-24
Hilda Ann Patricia Stalker		2015-03-17
Jan Teresa Knight		2025-05-07
Janet Christine Thompson		2023-04-26
Janette Margaret Virr		2024-04-24
Judith Pearson		2025-05-07
MR STEVE LOCKETT		
Mary Alison Harris		2019-11-21
PAUL SIMON O'BRIEN		2019-04-24
Philip Ian Boxhall		2023-04-26
Rev Dorothy Woods BA.Bth		2024-09-08
Robert Henry Sivocha		2024-04-24
William Geoffrey Pearson		2025-05-07

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NANTWICH

England & Wales - Charity number 1130903

Accounts

The Parochial Church Council of St Mary, Nantwich
Registered Charity Number 1130903
Trustees' Annual Report
for the year ended 31 December 2024

Aims and Purposes

St Mary's PCC, in conjunction with the incumbent, is responsible for the whole mission of the church – through worship, teaching, nurture, social gatherings and special events, pastoral care, evangelism and ecumenical cooperation. The PCC also seeks to recognise gifts and skills in others, encouraging them to share in this mission.

Objectives and Activities

Our mission in the parish is the promotion of the Gospel of our Lord Jesus Christ, according to the doctrines and practices of the Church of England. The PCC seeks to enable parishioners to live out their faith as part of our growing parish community and is committed to enabling as many people as possible to worship at our church and to become part of our parish community.

As stewards of the church's resources, the PCC seeks to fulfil this objective as efficiently and effectively as reasonably possible. When planning our activities for the year, the Rector and the PCC considered the Charity Commission's guidance on public benefit, and especially the specific guidance on charities for the advancement of religion.

To facilitate this work, it is important that we maintain and develop the fabric of our Grade 1 listed 14th century church.

Staff

Alongside Rev Dr Mark Hart (Rector), Rev Vanessa Layfield served as Assistant Priest until May, and Rev Dorothy Woods was licensed to serve as Assistant Priest in September. We also have a Youth and Children's Worker, Susie Phillips. We continue to be well supported by a dedicated team of lay leaders, retired ministers, and office staff, who assist in maintaining the ongoing ministry of St Mary's.

Property

A house in Stapeley, Nantwich, owned by St Mary's, either accommodates a curate or is let. St Mary's and All Saints churchyards continues to be maintained by Cheshire East and are closed to new burial plots.

Achievements and Performance

Worship and Prayer

The Electoral Roll membership of 395 was reported at the Annual Parochial Church meeting in April 2024, a decrease of 6 from the total reported in 2023.

A range of services is offered on a Sunday, during the week and over the course of the year. These activities gather our community together for different forms of worship and provide opportunities to invite others to join us.

The usual timetable for public worship on Sunday is:-

8am	Holy Communion
9:30am	All Age Worship
10:45am	Holy Communion
2.30pm	Holy Baptism (1 st & 3 rd Sundays)
3pm	Afternoon Prayer or Holy Communion (Richmond Village)
3pm	Seniors' Lounge (2 nd Sunday)
3.30pm	Holy Baptism (1 st & 3 rd Sundays)
6pm	Evensong
7.15pm	Encounter (1 st & 3 rd Sundays)

The Sunday 9.30am and 10.45am services are normally live-streamed and available online. Particular thanks are due to the ministry team and technical staff who work so hard to ensure that services are made widely accessible.

The average weekly attendance (October count) was 411 adults and 40 children. A total of 1789 people attended services on Christmas Eve and Christmas Day.

The occasional offices ministry continues to be a significant part of our outreach, with regular baptisms and weddings. During the year, there were a total of 54 Baptisms including 5 adults; 15 Confirmed; 26 Weddings; 52 Funerals in church; 14 Funerals (crematorium or cemetery only).

Pastoral Care and Outreach to the Local Community

Nurture

St Mary's seeks to nurture and encourage people of all ages in their Christian faith. The Baptism Team provides support for families both before and after a Baptism has taken place.

Our Pastoral Visiting Team has been busy leading services in 9 local residential homes.

We have a small number of Home Groups for adults as well as groups for young people across all age ranges. These groups aim to encourage members to grow in fellowship and their Christian faith.

Volunteers

All these activities, and more, are maintained by a wide range of volunteers to whom we are grateful for their valuable contributions as they live out their faith through practical action. There are also the Readers, retired clergy, and those who have served on the PCC or other committees and groups.

Alison Phillips, our Director of Music, leads our well-respected choir which supports many of our regular and special services and leads our young choir "Sing @ St Mary's". In addition, there is a worship band and singers who support the 9:30 all age service.

The church building is open for visitors Monday to Saturday from 9:30am to 4:00pm with a rota of stewards in attendance. This provides a place for quiet prayer and contemplation.

The Church Shop is open daily and sells books, cards, church guides and souvenirs. Volunteers enable us to carry out this valuable outreach work.

Ecumenical Relationships and Outreach

St Mary's works alongside its partner churches under the umbrella of the Churches Together in Nantwich (CTiN). The partner churches worship and collaborate together at a number of key points throughout the year. These normally include: The Week of Prayer for Christian Unity, Good Friday open-air witness, Nantwich Show, Nantwich Angels, and a Christmas Day lunch for those who would otherwise be on their own.

Through CTiN, grants are also made available to young people undertaking significant humanitarian or evangelical work, usually overseas, in the form of Millennium Bursaries.

Churches Together supports the Foodbank which continues to assist a significant number of struggling local individuals and families throughout the year.

Our parish magazine along with the weekly news sheet are circulated by email as well as being available in printed form. Both publications are also available on the website www.stmarysnantwich.org.uk. The St Mary's Facebook page is regularly updated with useful information as well as hosting videos of streamed/recorded church services and worship song recordings. Our weekly email bulletin continues to prove very useful, sent to about 600 subscribers.

The Visits Team Ministry

We are pleased to welcome large numbers of visitors, tourists, and organised groups to the church as well as school parties both local and from further afield. We are a member of the Major Churches Network.

Events

The church is a much-appreciated venue for many additional events including a variety of concerts including those for Concordia, Nantwich Choral Society, Nantwich Singers, and the Nantwich Words & Music Festival as well as lunchtime concerts through the summer. New in 2024 were candlelight concerts, and the church was used for Soundbaths and other occasional concerts. In 2024 the Christmas Tree Festival in collaboration with St Luke's Hospice was held for the second time, with increased success. Spring, Summer, Autumn and Christmas Fairs were held, raising significant funds. Monthly Saturday St Mary's Breakfasts continued.

Children's and Young People's Work

St Mary's is very active in youth and children's work, from babes in arms to young adults, in a variety of settings. There are various children's groups meeting during the 9.30am service on Sunday mornings. Friday Nite Live is a lively, friendly group for young people in Year 7 and upwards that meets weekly. We also host many of the local primary schools for special events before Easter and Christmas. A children's singing group meets on Tuesday evenings.

Mission Support

Helping those in need is a demonstration of our faith. St Mary's Mission Support

Group with the approval of the PCC channelled £6000 to different charities - local, national and international. We continued in our commitment to support two Kenyan students in their schooling and made additional donations to other charities: Church Missionary Society (CMS), A Rocha UK, the Boaz Trust, Crewe Community Support Project, and The Railway Children

Financial Review

The finances of the Church remain difficult due principally to the ongoing Restoration of the North and East elevations being currently underfunded. The Church spent £213,449 on the restoration in the year but can only cover about half the total £809,000 cost. Further fundraising and grant applications are in progress.

Total receipts on unrestricted funds were £251,829. Restricted income of £88,657 was also received and is detailed in the Financial Statements.

Planned giving, largely through standing orders, decreased by £1,138 (1%) and loose plate at £15,327 was similar to 2023, as was contactless giving.

£243,407 was spent to provide the Christian ministry from St Mary's Church, including the contribution to the Diocesan of "parish share" which increased by £3,587 (5%) in the year and provides the stipend and housing for the clergy. The restricted income of £88,567, apart from a bequest and donations was principally £54,499 provided by the Nantwich Parish Church Preservation Appeal Trust towards the restoration. Restricted expenditure at £186,389 was principally for the restoration work on the North and East Elevations (£178,372).

The net result for the year was an excess of income over expenditure of £2,348 (unrestricted) and an excess of expenditure over income of £91,658 (restricted), making a £89,310 total deficit. After adding the balances brought forward at the beginning of the year, the balances carried forward as at 31st December 2024 were £57,734 unrestricted (including General Fund) and £284,200 restricted.

Reserves policy

In 2024 it continued to be PCC policy to maintain a balance in unrestricted funds (if possible) of an amount equal to three months unrestricted expenditure. This amounts to approximately £60,000. The balance of £57,734 held on unrestricted funds almost achieves this target. The balance of £284,200 in restricted funds is retained for the purposes described in the Financial Statement, for each fund. As at 31 December 2023 it was noted, the Restoration and Development Fund had ring fenced £116,272 for the restoration work of which £28,877 was spent in that year. The remaining ring fenced amount was spent on the restoration during the year.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The appointment of PCC members was governed by and set out in the Church Representation Rules 2015 and since registration in July 2009 with the Charity Commissioners. PCC members are also Trustees.

At the end of the year, the number of elected lay members of the PCC was 10. There were also 4 elected Deanery Synod representatives, and one elected representative from each of the General and Diocesan Synods. These, together with the ex-officio members, the Incumbent (Rev Dr Mark Hart), the Associate Priest (Revd Dorothy Woods), Pastoral Worker (Mrs Mary Harris) the 2 Churchwardens, made a total membership of 21 at the end of 2024.

There were 7 full Council meetings during the year, including the short meeting immediately following the APCM and some business conducted by email. The incumbent together with the two churchwardens and three members of the PCC formed the Standing Committee which met between PCC meetings.

The PCC monitored the work of various groups, receiving reports from the Mission Support Group, Youth & Children Steering Group, Eco Church Group, Outreach Group, Deanery Synod and Churches Together in Nantwich. PCC received regular reports on the finances of the church and decided how the funds should be spent.

St. Mary's Church takes the responsibilities of safeguarding very seriously. The PCC has adopted National Safeguarding Policy and Practice Guidance, issued by the Church of England, including 'Promoting a Safer Church' and the 'Parish Handbook'. The Parish Handbook is carefully referenced to support the day-to-day work of the parish in relation to safeguarding. St. Mary's Parish Policy is reviewed and signed annually.

We have a Parish Safeguarding Officer, covering activities for children and for vulnerable adults. Safeguarding is reported on at every PCC meeting, with Parish Safeguarding meetings being held monthly. Safeguarding reporting has been maintained as required.

Administrative information

This report is in respect of the Parochial Church Council of St Mary Nantwich in the Diocese of Chester. The correspondence address is St Mary's PCC, The Parish Office, Church Walk, Nantwich, CW5 5RQ

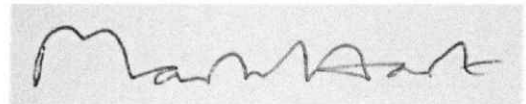
The Registered Charity Number is 1130903

PCC members who have served at any time from 1 January 2022 until the date this report was approved are:

Incumbent:	The Reverend Dr Mark Hart
Curate:	The Reverend Vaneesa Layfield (until 12 May 2024)
Associate Priest	The Reverend Dorothy Woods (from 8 September 2024)
Pastoral Worker:	Mary Harris
Churchwardens:	Phil Boxhall
Paul O'Brien	
Jan Allotey (General Synod representative)	
Gill Appleton (Deanery Synod representative)	
Wendy Beastall	
Anna Burton	
Ernie Charlton	

Belinda Coghlan (Safeguarding Officer)
Bryan Coghlan (Diocesan Synod representative, PCC Vice Chair)
Emma Kennedy
Linda Lewis
Steve Lockett (Deanery Synod representative and Treasurer)
Beth Roberts (Secretary)
Helen Shorrocks
Rob Sivocha
Pat Stalker (Deanery Synod representative)
Janet Thompson
Jan Virr

Approved by the PCC in April 2025 and signed on their behalf by Rev Dr Mark Hart (PCC Chairman)

A handwritten signature in black ink on a light grey rectangular background. The signature is cursive and appears to read 'Mark Hart'.

The Parochial Church Council of St Mary, Nantwich, Cheshire.

FINANCIAL STATEMENTS

of the

PAROCHIAL CHURCH COUNCIL

For the year ended 31st December 2024

Charity number 1130903

Incumbent:

The Rector is Rev. Dr. Mark Hart

Independent Examiner

Mrs Sarah K. Phipps.
9, Dysart Buildings,
Nantwich,
Cheshire. CW5 5DW.

The Parochial Church Council of St Mary, Nantwich, Cheshire.

Financial Statements of the Parochial Church Council for the year ended 31st December 2024

INDEX

Page

Independent Examiner's Report	2.
Statement of Financial Activities	3.
Balance Sheet	4.
Notes to the Financial Statements	5 to 10.



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
The Parochial Church Council of St Mary, Nantwich Cheshire

On accounts for the year ended

31st December 2024
Charity no (if any) 1130903

Set out on pages

03 to 10
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2023.

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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Chartered Institute of Management Accountants.

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:

- 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 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.

Signed: *S Phipps*

Date: 25/04/2025

Name: Sarah K. Phipps

Relevant professional qualification(s) or body (if any):

Associate Chartered Management Accountant with the Chartered Institute of Management Accountants (CIMA)

Address: 9, Dysart Buildings, Nantwich, Cheshire CW5 5DW

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Statement of Financial Activities
for the year ended 31st December 2024

Incoming Resources

	Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Voluntary Income	2a	166,142	71,169	237,311	197,262
Funds Generation	2b	21,926	6,825	28,751	22,357
Investments	2c	505	8,786	9,291	8,646
Church Activities	2d	46,100	1,840	47,940	36,220
Special Collections	2e	-	-	-	-
Other Income	2f	17,156	37	17,193	20,611
Total Incoming Resources		251,829	88,657	340,486	285,096
Resources Expended					
Grants	3a	8,400	1,552	9,952	6,064
Church Activities	3b	130,888	184,748	315,636	183,799
Administration	3c	104,119	89	104,208	93,816
Total Resources Expended		243,407	186,389	429,796	283,679
Net Incoming (Outgoing) Resources		8,422	(97,732)	(89,310)	1,417
Transfers between Funds	11	(6,074)	6,074	-	-
Net Movement of Funds		2,348	(91,658)	(89,310)	1,417
Balance brought forward at 1st January 2024		55,386	375,858	431,244	429,827
Balance carried forward at 31st December 2024		57,734	284,200	341,934	431,244

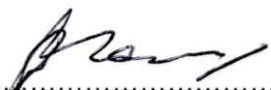
The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Balance Sheet as at 31st December 2024

	Note	2024 £	2023 £
Fixed Assets			
Fixed Assets	1b	207,000	207,000
Investment Assets	4	-	-
Current Assets			
Stock	5	2,272	3,108
Stone for New Shop Floor	6	2,520	2,520
Debtors and Prepayments	7	13,755	10,627
Bank Accounts	8	218,883	317,537
Cash in Hand		186	155
Total Assets		444,616	540,947
Liabilities: Amounts falling due within one year			
Creditors and Accruals	9	9,352	14,649
Liabilities: Amounts falling due after one year			
Mortgage on the Curate's House	10	93,330	95,054
Total Liabilities		102,682	109,703
Total Net Assets		341,934	431,244
Funds			
Restricted.	11	284,200	375,858
Unrestricted	12	57,734	55,386
Total Funds		341,934	431,244

Approved by the Parochial Church Council on 22 March 2025
and signed on its behalf by:


.....
Rev. Dr. Mark Hart. Rector of Nantwich


.....
Mr. Steve Lockett PCC Treasurer

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Notes to the Financial Statements
for the year ended 31st December 2024**1. Accounting Policies**

1a. The financial statements have been prepared in accordance with the Charities Act 2011 and Church Accounting Regulations 2006 together with applicable accounting standards and Charities Statement of Recommended Practice (SORP 2005). As in previous years the PCC accounts have been prepared on an accruals basis. This means that the cost of goods and services is accounted for in the year they were supplied even if payment was not made until the following year.

1b. We are required to produce a balance sheet which includes the value of fixed assets, any assets that are considered to have a limited useful life will be depreciated. It is not considered necessary to depreciate any fixed assets this year. Consecrated and beneficed property is excluded from the accounts under the Charities Act 2011. The purchase of nearly all other assets have, in the past effectively been written off in the year of purchase. The exception is the Curates House which is valued at cost.

2. Incoming Resources

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Voluntary Income				
2a Stewardship	103,021		103,021	104,159
Gift Aid	24,970		24,970	26,105
Loose Plate	15,327		15,327	15,533
Church Box (Cash & Card)	14,031	7,470	21,501	22,083
Grants - Nantwich Town Council	-	1,000	1,000	-
Nantwich Parish Church Preservation Appeal Trust	-	54,499	54,499	-
Bequests	-	7,000	7,000	19,488
Gifts and Donations	8,793	1,200	9,993	9,894
TOTAL	166,142	71,169	237,312	197,262
Funds Generation				
2b Church Magazine	2,212	-	2,212	2,366
Visitors Centre Income before interest		6,825	6,825	6,654
Fairs and Fundraising Events	19,714	-	19,714	13,337
TOTAL	21,926	6,825	28,751	22,357
Investments				
2c Dividends and Interest	505	8,786	9,291	8,646
TOTAL	505	8,786	9,291	8,646
Church Activities				
2d PCC Fees	24,828		24,828	19,241
Verger & Organist Fees	14,270		14,270	10,065
Place of Welcome	840		840	567
Mums & Tots		1,150	1,150	720
Flowers - Contributions and Donations	-	690	690	1,055
Lunchtime Concerts	6,162		6,162	4,572
TOTAL	46,100	1,840	47,940	36,220
Special Collections				
2e Mission	-	-	-	-
TOTAL	-	-	-	-
Other Income				
2f Raising Trust Grant	-	-	-	7,500
Church Hire	5,705		5,705	2,845
Curates House Rental Income	10,177		10,177	8,538
Sundries	1,274	37	1,311	1,728
TOTAL	17,156	37	17,192	20,611
Total Incoming Resources	251,829	88,657	340,486	285,096

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Notes to the Financial Statements
for the year ended 31st December 2024

3.Resources Expended

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
3a Grants to....				
Mission: from PCC	6,000		6,000	4,000
Churches together in Nantwich	400		400	-
Nantwich Parish Church Preservation Appeal Trust	2,000	1,552	3,552	2,064
TOTAL	8,400	1,552	9,952	6,064
3b Church Activities				
Parish Share	75,344		75,344	71,757
Clergy Expenses	3,520		3,520	3,330
Council Tax	5,445		5,445	3,773
Gas/Electricity	15,602		15,602	28,418
Insurance	11,564		11,564	11,200
Telephone	1,272		1,272	872
General Maintenance	7,659		7,659	12,852
Flowers & Associated Costs		499	499	1,119
Visitor Centre Expenditure		3,089	3,089	4,236
on trading				
on development				5,900
Restoration Work on Church	213,449		-	-
Less: Listed Place of Worship Grants	<u>(35,077)</u>		178,372	27,877
Development Work in Church	-	1,729	1,729	4,419
Choir and Music Expenses	1,311	-	1,311	1,321
Children's Work	1,148		1,148	682
Mums &Tots	-	1,060	1,060	780
Lunchtime Concert Expenses	5,372		5,372	2,865
Bread, Wine and Candles	2,651		2,651	2,112
Servers Expenses	-		-	-
Training	-		-	285
TOTAL	130,888	184,748	315,636	183,798
3c Administration				
Lay Employees	62,532		62,532	57,879
Fees Organist & Verger	14,270		14,270	10,065
Printing/Postage/Stationery	2,633		2,633	1,665
Church Office Rent	6,970		6,970	6,960
Contribution to Church House running costs	3,830		3,830	3,840
Curates House - Mortgage Interest	5,261		5,261	4,507
- Insurance	410		410	390
- Repairs	1,012		1,012	36
Bank Charges	527		527	631
Copier	2,554		2,554	3,989
Magazine Printing and Editing	2,005		2,005	2,122
Sundries	2,115	89	2,204	1,732
TOTAL	104,119	89	104,209	93,816
Total Resources Expended	243,407	186,389	429,796	283,679

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Notes to the Financial Statements
for the year ended 31st December 2024

4. Investments

2024	2023
£	£
0	0

There are a small number of ancient investments in Government Stock and CBF accounts that are not included in these accounts. They have a cost of approximately £3,000. The PCC plans to sell these investments at an appropriate time in the coming years.

5. Stock.

2024	2023
£	£
2,272	3,108

The stock is all relating to the Visitor's Centre. It is valued at the lower of cost and net realisable value. The stock represents less than 2 years normal cost of sales

6. Stock of Stone.

2024	2023
£	£
2,520	2,520

In preparation for development of a Visitor Centre inside the Church the opportunity was taken to purchase some matching stone when it was available.

7. Debtors and Prepayments

(All General Fund)

	2024	2023
	£	£
Unpaid Church Hire	750	250
Unpaid Magazine Adverts for 2023	-	434
Tom Seals Concert	1,428	-
Gas Contributions	5,584	9,943
Christmas Tree Festival	5,993	-
TOTAL	13,755	10,627

8. Bank Accounts

	Current Accounts	Deposit Accounts	TOTAL 2024	TOTAL 2023
	£	£	£	£
Restricted Funds				
Bourne Fund		4,370	4,370	4,312
Church Flower Arrangers Fund		5,180	5,180	4,856
Mums & Tots Fund		5,952	5,952	5,673
Curate's House Fund		16,218	16,218	10,157
Restoration and Development Fund	24,230	61,695	85,926	143,335
CAP Partnership	-	-	-	2,899
Visitor's Centre Fund (shop)	4,542	33,503	38,045	31,507
Education Fund		9,421	9,421	9,017
Youth Project - Palin	440	-	440	440
The Lyon Restoration Fund		-	-	45,933
TOTAL	29,212	136,340	165,552	258,129
Unrestricted Funds				
General Fund	43,192	3,598	46,790	51,312
Place of Welcome	1,570	-	1,570	729
Lunchtime Concert Fund	5	4,966	4,971	7,366
TOTAL	44,767	8,564	53,331	59,407
Total Bank Accounts	73,979	144,904	218,883	317,537

Deposit Accounts include those held at NatWest Bank , YBS and COIF

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Notes to the Financial Statements
for the year ended 31st December 2024

9. Creditors and Accruals

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Performing Rights Society - Lunchtime Concerts	10		10	425
Advanced Rent Hallams Drive			-	9,312
Performing Rights Society - Candlelight Concerts	341		341	-
Chorister Fees for December	50		50	55
Chethams School	165		165	-
Delayed Salary Increase for 2023	-		-	1,010
Quinta Weekend	889		889	-
Gas and Electric	2,897		2,897	3,848
Mission Support 2024	5,000		5,000	-
TOTAL	9,352	-	9,352	14,649

10. Mortgage on Curate's House

The Curates House at 22, Beatty Road was sold in July 2018 for £229,000 resulting in £80,921 accruing to the PCC. We purchased a new Curates House at 12, Hallams Drive in July 2019. The purchase price was £207,000. The purchase was achieved by taking a mortgage of £130,000 from Methodist Chapel Aid Ltd (MCA), supported by a contribution of £77,000 from the PCC / Curates House Fund

11. Restricted Funds

	b/f 1st January 2024 £	Income £	Expenditure £	Transfer from / (to) Other Funds £	c/f 31st December 2024 £
Bourne Fund	4,312	58	-	-	4,370
Church Flower Arrangers Fund	5,011	854	499	-	5,366
Mums & Tots Fund	5,673	1,339	1,060	-	5,952
Curate's House Fund	122,104	163	-	7,623	129,890
Restoration & Development Fund	143,335	75,497	180,190	47,283	85,925
CAP Fund	2,899	-	-	(2,899)	-
Visitor's Centre Fund (Church Shop)	37,136	8,790	3,089	-	42,837
Education Fund	9,017	404	-	-	9,421
Youth Project - Palin	440	-	-	-	440
The Lyon Restoration Fund	45,933	1,552	1,552	(45,933)	-
Total Restricted Funds	375,858	88,657	186,389	6,074	284,200

12. Unrestricted Funds

	b/f 1st January 2024 £	Income £	Expenditure £	Transfer from/(to) Other Funds £	c/f 31st December 2024 £
General Fund	47,770	244,748	236,035	(4,724)	51,759
Place of Welcome Fund	729	840	-	-	1,569
Lunchtime Concert Fund	6,886	6,241	7,372	(1,350)	4,405
Total Unrestricted Funds	55,386	251,829	243,407	(6,074)	57,734

Transfers between funds are as follows:-

£1,350 from the Lunchtime Concert Fund to the embryo Organ Fund held in the R&D Fund.

£1,724 being capital repaid on the MCA Mortgage from the General Fund to the Curates House Fund.

£3,000 from the General Fund and £2,899 from the closed CAP Fund both to the Curates House Fund in preparation for the next Curate when there will be no income from the Curate's House, 12 Hallams Drive.

£45,933 from the Lyon Restoration Fund (thus now closed) to the R&D Fund to help pay for the current restoration project.

**Notes to the Financial Statements
for the year ended 31st December 2024**

13. Notes on Funds

Restricted

13(a). The Bourne Fund.

This fund was established by a local family to provide flowers for the Church where appropriate.

13(b). The Curate's House Fund.

This fund was established to provide for the maintenance and decoration of the house. At the beginning of 2019 it held the proceeds of sale of the Curates House at 22 Beatty Road. These funds were used as a deposit on a new Curates House, 12, Hallams Drive, in July 2019.

This fund can be analysed as follows: -

	2024	2023
Deposit on Purchase	£77,000	£77,000
Capital repayments brought forward	34,947	32,765
Capital repayments in year	<u>1,724</u> 36,671	<u>2,182</u> 34,947
Funds on deposit	<u>16,218</u>	<u>10,157</u>
TOTAL	<u>£129,889</u>	<u>£122,104</u>

13(c). The Restoration and Development Fund (R&D Fund)

The PCC have determined the R&D Fund should maintain a minimum balance of £40,000 to cover emergencies.

During 2022 the PCC received a grant of £50,000 towards the restoration of the North and East Elevations from the Rausing Charitable Trust. This, together with funds already held of £66,272, making a total of £116,272, were ringfenced for this purpose. During 2023 there was a net spend of £28,877 on architect's fees leaving £87,395 available for 2024. In 2024 a further £178,372 was spent on the restoration, £45,993 coming from the Lyon Restoration Fund and £54,499 provided by the NPCPAT (see note 13L)

Also held within the fund is the balance of the Moira Blakemore Legacy of £10,748. This will eventually be used for development purposes, funding further IT / technical upgrades and replacement Muniment Boards dedicated to her memory.

13(d). The Visitor's Centre Fund.

This activity was originally started to generate funds for the R&D Fund. This is done by operating the Church Shop and providing refreshments for visitors. This fund will now be used to part finance the creation of a Visitor Centre including a small shop in the Church hopefully in 2026 or 2027, funds permitting.

13(e). The Education Fund

This fund originated from the sale, by the Diocese, of the Church of England School in the town. The Diocese allocated a small part of the sale price to the PCC, the capital of which is held to generate income to be used for educational purposes.

**Notes to the Financial Statements
for the year ended 31st December 2024**

13(f). The Lyon Restoration Fund

Some years ago, the PCC decided, the income should be transferred, as it accrues, to the Nantwich Parish Church Preservation Appeal Trust. (NPCPAT)(see 13l overleaf). At the request of the NPCPAT the PCC have agreed the remaining capital of this fund should be allocated to the restoration of the North and East Elevations of the Church, consequently this fund closed in the year.

13(g). The Church Flower Arrangers Fund.

This fund receives donations towards and pays for flowers to decorate the Church.

13(h). Mums & Tots

Mums, Dads, and carers with their pre-school age children meet once a week in the Parish Hall for fun activities, tea, coffee and a chat.

This activity and its associated fund were adopted by the Church in 2021

Unrestricted

13(i). The Summer Lunchtime Concert Fund

This activity organises Lunchtime concerts during the Summer on a Thursday. They are mostly well attended and raise finance, largely for the music activity of the Church and other needs of the Church as determined by the PCC.

13(j). Place of Welcome Fund

The provision of a welcome, soup and a sandwich on a Friday Lunchtime and is well attended. Any funds generated by donation are passed to the General Fund for use by the Church.

Endowments

The Church has no endowment funds.

Funds not under the control of the PCC

13(k). The Church House, Nantwich.

Reg No 1177087

This is a charity charged with the care of the building known both as Church House and the Parish Hall. The trustees manage the building and associated assets for the benefit of St Mary's Church, Nantwich, and the wider community. The Charity had excepted status until 2018 at which time it registered with the Charity Commission.

13(l). The Nantwich Parish Church Preservation Appeal Trust. Reg No: 507911

The object of this charity is the raising and administering of funds for the preservation, restoration, and repair of the fabric of St Mary's Parish Church Nantwich Cheshire. They are currently raising funds for a £800,000 restoration of the external North Wall and East End elevations of the Church, which started during the year.

13(m). The Nantwich Churchwardens' Merged Charities

Reg No: 216367

This charity was established to provide relief to residents of the Parish of Nantwich who are in need, hardship, or distress.



Section A Independent Examiner's Report

Report to the trustees	Charity Name The Parochial Church Council of St Mary, Nantwich Cheshire		
On accounts for the year ended	31 st December 2024	Charity no (if any)	1130903
	Set out on pages 03 to 10 <small>(remember to include the page numbers of additional sheets)</small>		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2023.

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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Chartered Institute of Management Accountants.

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:

- 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 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.

Signed: *S Phipps* Date: 25/04/2025

Name: Sarah K. Phipps

Relevant professional qualification(s) or body (if any): Associate Chartered Management Accountant with the Chartered Institute of Management Accountants (CIMA)

Address: 9, Dysart Buildings, Nantwich, Cheshire CW5 5DW

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NANTWICH

England & Wales - Charity number 1130903

Accounts

The Parochial Church Council of St Mary, Nantwich

Registered Charity Number 1130903

Trustees' Annual Report

for the year ended 31 December 2023

Aims and Purposes

St Mary's PCC, in conjunction with the incumbent, is responsible for the whole mission of the church – through worship, teaching, nurture, social gatherings and special events, pastoral care, evangelism and ecumenical cooperation. The PCC also seeks to recognise gifts and skills in others, encouraging them to share in this mission.

Objectives and Activities

Our mission in the parish is the promotion of the Gospel of our Lord Jesus Christ, according to the doctrines and practices of the Church of England. The PCC seeks to enable parishioners to live out their faith as part of our growing parish community and is committed to enabling as many people as possible to worship at our church and to become part of our parish community.

As stewards of the church's resources, the PCC seeks to fulfil this objective as efficiently and effectively as reasonably possible. When planning our activities for the year, the Rector and the PCC considered the Charity Commission's guidance on public benefit, and especially the specific guidance on charities for the advancement of religion.

To facilitate this work, it is important that we maintain and develop the fabric of our Grade 1 listed 14th century church.

Staff

Serving alongside Rev Dr Mark Hart as Rector is Rev Vanessa Layfield as Curate (licensed as Assistant Priest from October 2023). We also have a Youth and Children's Worker, Susie Phillips. We continue to be well supported by a dedicated team of lay leaders, and retired ministers who assist in maintaining the ongoing ministry of St Mary's.

Property

A house in Stapeley, Nantwich, owned by St Mary's, either accommodates a curate or is let. St Mary's and All Saints churchyards continues to be maintained by Cheshire East and are closed to new burial plots.

Achievements and Performance

Worship and Prayer

The Electoral Roll membership of 401 was reported at the Annual Parochial Church meeting in April 2023, an increase of 7 from the total reported in 2022.

A range of services is offered on a Sunday, during the week and over the course of the year. These activities gather our community together for different forms of worship and provide opportunities to invite others to join us.

The usual timetable for public worship on Sunday is:-

8am	Holy Communion
9:30am	All Age Worship
10:45am	Holy Communion
2.30pm	Holy Baptism (1 st & 3 rd Sundays)
3pm	Afternoon Prayer or Holy Communion (Richmond Village)
3pm	Seniors' Lounge (2 nd Sunday)
3.30pm	Holy Baptism (1 st & 3 rd Sundays)
6pm	Evensong
7.15pm	Encounter (1 st & 3 rd Sundays)

The Sunday 9.30am and 10.45am services are normally live-streamed and available online. Particular thanks are due to the ministry team and technical staff who work so hard to ensure that services are made widely accessible.

The average weekly attendance (October count) was 468 adults and 60 children. A total of 1859 people attended services on Christmas Eve and Christmas Day.

The occasional offices ministry continues to be a significant part of our outreach, with regular baptisms and weddings. During the year, there were a total of 55 Baptisms including 4 adults; 14 Confirmed; 14 Weddings; 56 Funerals in church; 12 Funerals (crematorium or cemetery only).

Pastoral Care and Outreach to the Local Community

Nurture

St Mary's seeks to nurture and encourage people of all ages in their Christian faith. The Baptism Team provides support for families both before and after a Baptism has taken place.

Our Pastoral Visiting Team has been busy leading services in 9 local residential homes.

We have a small number of Home Groups for adults as well as groups for young people across all age ranges. These groups aim to encourage members to grow in fellowship and their Christian faith.

Volunteers

All these activities, and more, are maintained by a wide range of volunteers to whom we are grateful for their valuable contributions as they live out their faith through practical action. There are also the Readers, retired clergy, and those who have served on the PCC or other committees and groups.

Alison Phillips, our Director of Music, leads our well-respected choir which supports many of our regular and special services and leads our young choir "Sing @ St Mary's". In addition, there is a worship band and singers who support the 9:30 all age service.

The church building is open for visitors Monday to Saturday from 9:30am to 4:00pm with a rota of stewards in attendance. This provides a place for quiet prayer and contemplation.

The Church Shop is open daily and sells books, cards, church guides and souvenirs. Volunteers enable us to carry out this valuable outreach work.

Ecumenical Relationships and Outreach

St Mary's works alongside its partner churches under the umbrella of the Churches Together in Nantwich (CTiN). The partner churches worship and collaborate together at a number of key points throughout the year. These normally include: The Week of Prayer for Christian Unity, Good Friday open-air witness, Nantwich Show, Nantwich Angels, and a Christmas Day lunch for those who would otherwise be on their own.

Through CTiN, grants are also made available to young people undertaking significant humanitarian or evangelical work, usually overseas, in the form of Millennium Bursaries.

Churches Together supports the Foodbank which continues to assist a significant number of struggling local individuals and families throughout the year.

Our parish magazine along with the weekly news sheet are circulated by email as well as being available in printed form. Both publications are also available on the website www.stmarysnantwich.org.uk. The St Mary's Facebook page is regularly updated with useful information as well as hosting videos of streamed/recorded church services and worship song recordings. Our weekly email bulletin continues to prove very useful and is sent to 607 subscribers.

The Visits Team Ministry

We are pleased to welcome large numbers of visitors, tourists, and organised groups to the church as well as school parties both local and from further afield. We are a member of the Major Churches Network and the Rector attended their conference in Oxford in 2023.

Events

The church is a much-appreciated venue for many additional events including a variety of concerts including those for Concordia, Nantwich Choral Society, Nantwich Singers, and the Nantwich Words & Music Festival as well as lunchtime concerts through the summer. In 2023 a Christmas Tree Festival was held for the first time, in collaboration with St Luke's Hospice – a great success. Spring, Summer, Autumn and Christmas Fairs were held, raising significant funds. Monthly Saturday St Mary's Breakfasts recommenced in 2023.

Children's and Young People's Work

St Mary's is very active in youth and children's work, from babes in arms to young adults, in a variety of settings. There are various children's groups meeting during the 9.30am service on Sunday mornings. Friday Nite Live is a lively, friendly group for young people in Year 7 and upwards that meets weekly. We also host many of the local primary schools for special events before Easter and Christmas.

Mission Support

Helping those in need is a demonstration of our faith. St Mary's Mission Support Group with the approval of the PCC channelled £4000 to two charities - Church Missionary Society (CMS) working in Bolivia and the Crewe Community Support Worker. We also continued in our commitment to support two Kenyan students in their schooling.

Financial Review

The finances of the Church have fully recovered from the impact of the Covid-19 pandemic. However, they have been impacted by high energy costs.

Total receipts on unrestricted funds were £240,424. Restricted income of £44,673 was also received and is detailed in the Financial Statements.

The planned giving through stewardship envelopes and standing orders increased by £1,474 (1%) and loose plate at £15,533 increased by £3,539, (29%) due to continuing increased foot fall in the Church. On-line and contactless giving continue to grow.

£237,174 was spent to provide the Christian ministry from St Mary's Church, including the contribution to the Diocesan of "parish share" which increased by £2,090 (3%) in the year and provides the stipend and housing for the clergy. The restricted income of £44,673 was largely due to several bequests and other generous donations. Restricted expenditure at £46,505 was for the start of the restoration work on the North and East Elevations (£27,877) and initial development work on a new Visitor Centre (£5,900)

The net result for the year was an excess of income over expenditure of £568 (unrestricted) and an excess of income over expenditure of £850 (restricted), making a £1,418 total surplus. After adding the balances brought forward at the beginning of the year, the balances carried forward as at 31st December 2023 were £55,386 unrestricted (including General Fund) and £375,858 restricted.

Reserves policy

In 2023 it continued to be PCC policy to maintain a balance in unrestricted funds (if possible) of an amount equal to three months unrestricted expenditure. This amounts to approximately £50,000. The balance of £55,386 held on unrestricted funds achieves this target.

The balance of £375,858 in restricted funds is retained for the purposes described in the Financial Statement for each fund. It is noted, the Restoration and Development Fund ring fenced £116,272 for the restoration work on the North and East Elevations of which £28,877 was spent in the year. The total cost of this restoration work is now estimated to be £800,000. Grant applications are in hand.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The appointment of PCC members was governed by and set out in the Church Representation Rules 2015 and since registration in July 2009 with the Charity Commissioners. PCC members are also Trustees.

At the end of the year, the number of elected lay members of the PCC was 11. In addition, there were 5 elected Deanery Synod representatives, and one elected representative from each of the General and Diocesan Synods. These, together with the ex-officio members, the Incumbent (Rev Dr Mark Hart), the Assistant Priest (Revd Vanessa Layfield), Pastoral

Worker (Mrs Mary Harris) the 2 Churchwardens made a total membership of 22 at the end of 2023. John Rivers is PCC Secretary (non-voting)

There were 7 full Council meetings during the year, including the short meeting immediately following the APCM. The incumbent together with the two churchwardens and three members of the PCC formed the Standing Committee which met between PCC meetings.

The PCC monitored the work of various groups, receiving reports from the Mission Support Group, Youth & Children Steering Group, Eco Church Group, Outreach Group, Deanery Synod and Churches Together in Nantwich. PCC received regular reports on the finances of the church and decided how the funds should be spent.

St. Mary's Church takes the responsibilities of safeguarding very seriously. The PCC has adopted National Safeguarding Policy and Practice Guidance, issued by the Church of England, including 'Promoting a Safer Church' and the 'Parish Handbook'. The Parish Handbook is carefully referenced to support the day to day work of the parish in relation to safeguarding. St. Mary's Parish Policy is reviewed and signed annually. Volunteers who work with children, youth and vulnerable adults complete safeguarding training to the required level.

We have a Parish Safeguarding Officer, covering activities for children and for vulnerable adults. Safeguarding is reported on at every PCC meeting, with Parish Safeguarding meetings being held monthly. Safeguarding reporting has been maintained as required.

Administrative information

This report is in respect of the Parochial Church Council of St Mary Nantwich in the Diocese of Chester. The correspondence address is St Mary's PCC, The Parish Office, Church Walk, Nantwich, CW5 5RQ

The Registered Charity Number is 1130903

PCC members who have served at any time from 1 January 2023 until the date this report was approved are:

Incumbent:	The Reverend Dr Mark Hart
Curate:	The Reverend Vanessa Layfield
Pastoral Worker:	Mary Harris
Churchwardens:	Chris Harris Paul O'Brien

Jan Allotey (General Synod representative)
Gill Appleton (Deanery Synod representative)
Wendy Beastall
Keith Billing
Phil Boxhall
Ernie Charlton (Deanery Synod representative)
Belinda Coghlan (Safeguarding Officer)
Bryan Coghlan (Diocesan Synod representative, PCC Vice Chair)

Jane Knight
Jonathan Layfield
Linda Lewis
Steve Lockett (Deanery Synod representative & Treasurer)
Alison Phillips
Beth Roberts
Pat Stalker (Deanery Synod representative)
Penny Smith
Janet Thompson

Approved by the PCC in April 2024 and signed on their behalf by Rev Dr Mark Hart (PCC Chairman)

A rectangular box containing a handwritten signature in black ink. The signature appears to read "Mark Hart".

4/6/24

The Parochial Church Council of St Mary, Nantwich, Cheshire.

FINANCIAL STATEMENTS

of the

PAROCHIAL CHURCH COUNCIL

For the year ended 31st December 2023

Charity number 1130903

Incumbent:

The Rector is Rev. Dr. Mark Hart

Independent Examiner

Mr John Sheridan
Birchfield,
London Road, Woore,
Crewe. CW3 9SQ.

The Parochial Church Council of St Mary, Nantwich, Cheshire.

Financial Statements of the Parochial Church Council for the year ended 31st December 2023

INDEX

	Page
Independent Examiner's Report	2.
Statement of Financial Activities	3.
Balance Sheet	4.
Notes to the Financial Statements	5 to 10.



Section A

Independent Examiner's Report

Report to the trustees

The Parochial Church Council of St Mary, Nantwich, Cheshire.

On accounts for the year
ended

31st December 2023

Charity no
(if any)

1130903

Set out on pages

03 to 10

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the ACCA

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:

- 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 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.

Signed: 

Date: 3/4/2024

Name: John Sheridan

Relevant professional
qualification(s) or body
(if any):

ACCA

Address: Birchfield, London Road, Woore, Crewe. Cheshire CW3 9SQ

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Statement of Financial Activities
for the year ended 31st December 2023

Incoming Resources

	Note	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Voluntary Income	2a	169,201	28,061	197,262	247,327
Funds Generation	2b	15,703	6,654	22,357	15,642
Investments	2c	463	8,183	8,646	1,341
Church Activities	2d	34,445	1,775	36,220	41,491
Special Collections	2e	-	-	-	-
Other Income	2f	20,611	-	20,611	9,867
Total Incoming Resources		240,424	44,673	285,097	315,668

Resources Expended


Grants	3a	4,000	2,064	6,064	8,562
Church Activities	3b	139,468	44,331	183,799	137,473
Administration	3c	93,706	110	93,816	91,118
Total Resources Expended		237,174	46,505	283,679	237,153
Net Incoming Resources		3,250	(1,832)	1,418	78,515
Transfers between Funds	10	(2,682)	2,682	-	-
Net Movement of Funds		568	850	1,418	78,515
Balance brought forward at 1st January 2023		54,819	375,008	429,827	351,312
Balance carried forward at 31st December 2023		55,386	375,858	431,244	429,827

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Balance Sheet as at 31st December 2023

	Note	2023 £	2022 £
Fixed Assets			
Fixed Assets	1b	207,000	207,000
Investment Assets	4	-	-
Current Assets			
Stock	5	3,108	3,329
Stone for New Shop Floor	6	2,520	2,520
Debtors and Prepayments	7	10,627	38,520
Bank Accounts	8	317,537	291,472
Cash in Hand		155	339
Total Assets		540,947	543,180
Liabilities: Amounts falling due within one year			
Creditors and Accruals	9	14,649	16,118
Liabilities: Amounts falling due after one year			
Mortgage on the Curate's House	10	95,054	97,235
Total Liabilities		109,703	113,353
Total Net Assets		431,244	429,827
Funds			
Restricted.	11	375,858	375,008
Unrestricted	12	55,386	54,819
Total Funds		431,244	429,827

Approved by the Parochial Church Council on 19th March 2024
and signed on its behalf by:


.....
Rev. Dr. Mark Hart. Rector of Nantwich


.....
Mr. Steve Lockett PCC Treasurer

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Notes to the Financial Statements
for the year ended 31st December 2023

1. Accounting Policies

1a. The financial statements have been prepared in accordance with the Charities Act 2011 and Church Accounting Regulations 2006 together with applicable accounting standards and Charities Statement of Recommended Practice (SORP 2005). As in previous years the PCC accounts have been prepared on an accruals basis. This means that the cost of goods and services is accounted for in the year they were supplied even if payment was not made until the following year.

1b. We are required to produce a balance sheet which includes the value of fixed assets, any assets that are considered to have a limited useful life will be depreciated. It is not considered necessary to depreciate any fixed assets this year. Consecrated and beneficed property is excluded from the accounts under the Charities Act 2011. The purchase of nearly all other assets have, in the past effectively been written off in the year of purchase. The exception is the Curates House which is valued at cost.

2. Incoming Resources		Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Voluntary Income					
2a	Stewardship	104,159	-	104,159	102,685
	Gift Aid	26,105	-	26,105	30,599
	Loose Plate	15,533	-	15,533	11,994
	Church Box (Cash & Card)	13,640	8,443	22,083	21,644
	Donation towards Youth Worker Grants	-	-	-	1,250
	Bequests	-	19,488	19,488	18,498
	Gifts and Donations	9,764	130	9,894	10,657
	TOTAL	169,201	28,061	197,262	247,327
Funds Generation					
2b	Church Magazine	2,366	-	2,366	2,130
	Visitors Centre Income before interest	-	6,654	6,654	5,933
	Fairs and Fundraising Events	13,337	-	13,337	7,579
	TOTAL	15,703	6,654	22,357	15,642
Investments					
2c	Dividends and Interest	463	8,183	8,646	1,341
	TOTAL	463	8,183	8,646	1,341
Church Activities					
2d	PCC Fees	19,241	-	19,241	21,369
	Verger & Organist Fees	10,065	-	10,065	12,340
	Place of Welcome	567	-	567	1,010
	Mums & Tots	-	720	720	820
	Flowers - Contributions and Donations	-	1,055	1,055	1,550
	Lunchtime Concerts	4,572	-	4,572	4,402
	TOTAL	34,445	1,775	36,220	41,491
Special Collections					
2e	Mission	-	-	-	-
	TOTAL	-	-	-	-
Other Income					
2f	Raising Trust Grant (the balance of £7,500 accrued to 2023)	7,500	-	7,500	2,500
	Church Hire	2,845	-	2,845	2,384
	Diocesan Energy Grant	-	-	-	986
	Curates House Rental Income	8,538	-	8,538	2,583
	Sundries	1,728	-	1,728	1,415
	TOTAL	20,611	-	20,611	9,867
Total Incoming Resources		240,424	44,673	285,097	315,668

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Notes to the Financial Statements
for the year ended 31st December 2023

3. Resources Expended

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
3a Grants to....				
Mission: from PCC	4,000		4,000	8,000
Churches together in Nantwich	-		-	-
Preservation Appeal Trust		2,064	2,064	562
TOTAL	4,000	2,064	6,064	8,562
3b Church Activities				
Parish Share	71,757		71,757	69,667
Clergy Expenses	3,330		3,330	3,090
Council Tax	3,773		3,773	4,733
Gas/Electricity	28,418		28,418	17,692
Insurance -390 c/h	11,200		11,200	15,172
Telephone	872		872	568
General Maintenance	12,852		12,852	9,047
Flowers & Associated Costs	-	1,119	1,119	1,407
Visitor Centre Expenditure		4,236	4,236	4,885
on trading				
on development		5,900	5,900	1,200
Restoration Work in Church		27,877	27,877	-
Development Work in Church		4,419	4,419	1,188
Choir and Music Expenses	1,321		1,321	932
Place of Welcome	-		-	-
Children's Work	682		682	1,190
Mums &Tots		780	780	680
CAP Partnership		-	-	-
Lunchtime Concert Expenses	2,865		2,865	4,016
Bread, Wine and Candles	2,112		2,112	2,007
Servers Expenses	-		-	-
Training	285		285	-
TOTAL	139,468	44,331	183,799	137,437
3c Administration				
Lay Employees	57,879		57,879	54,135
Fees Organist & Verger	10,065		10,065	12,340
Printing/Postage/Stationery	1,665		1,665	1,113
Church Office Rent	6,960		6,960	6,960
Contribution to Church House running costs	3,840		3,840	3,840
Curates House - Mortgage Interest	4,507		4,507	3,646
- Insurance	390		390	326
- Repairs	36		36	1,550
Bank Charges	631		631	587
Copier	3,989		3,989	2,744
Magazine Printing and Editing	2,122		2,122	1,814
Sundries	1,622	110	1,732	2,064
TOTAL	93,706	110	93,816	91,118
Total Resources Expended	237,174	46,505	283,679	237,153

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Notes to the Financial Statements
for the year ended 31st December 2023

	2023	2022
	£	£
4. Investments	<u>0</u>	<u>0</u>

There are a small number of ancient investments in Government Stock and CBF accounts that are not included in these accounts. They have a cost of approximately £3,000. They generated an income of £389 in the year (2022 - £282). The PCC plans to sell these investments at an appropriate time in the coming year and treat the capital as income.

	2023	2022
	£	£
5. Stock.	<u>3,108</u>	<u>3,329</u>

The stock is all relating to the Visitor's Centre. It is valued at the lower of cost and net realisable value. The stock represents less than 2 years normal cost of sales

	2023	2022
	£	£
6. Stock of Stone.	<u>2,520</u>	<u>2,520</u>

In preparation for development of a Visitor Centre inside the Church the opportunity was taken to purchase some matching stone when it was available.

	2023	2022
	£	£
7. Debtors and Prepayments (All General Fund)		
Boiler Repair Prepayment	-	1,187
Gift Aid Claim received in 2023	-	30,599
Council Tax Refund	-	432
Unpaid Church Hire for 2023	250	
Unpaid Magazine Adverts for 2023	434	
Handrail Contribution	-	259
Gas Contributions	9,943	5,015
Curates House Rental for December	-	1,028
TOTAL	<u>10,627</u>	<u>38,520</u>

8. Bank Accounts

	Current Accounts	Deposit Accounts	TOTAL 2023	TOTAL 2022
	£	£	£	£
Restricted Funds				
Bourne Fund		4,312	4,312	4,293
Church Flower Arrangers Fund		4,856	4,856	4,659
Mums & Tots Fund (Incl: for first time in 2021.)		5,673	5,673	5,642
Curate's House Fund		10,157	10,157	10,074
Restoration and Development Fund	36,431	106,904	143,335	143,428
CAP Partnership	2,899	-	2,899	2,899
Visitor's Centre Fund (shop)	2,968	28,539	31,507	33,433
Education Fund		9,017	9,017	8,695
Youth Project - Palin	440		440	
The Lyon Restoration Fund		45,933	45,933	45,933
TOTAL	<u>42,738</u>	<u>215,391</u>	<u>258,129</u>	<u>259,056</u>
Unrestricted Funds				
General Fund	47,762	3,550	51,312	24,649
Place of Welcome	729		729	2,163
Lunchtime Concert Fund	32	7,334	7,366	5,605
TOTAL	<u>48,524</u>	<u>10,884</u>	<u>59,408</u>	<u>32,417</u>
Total Bank Accounts	<u>91,262</u>	<u>226,275</u>	<u>317,537</u>	<u>291,472</u>

Deposit Accounts include those held at NatWest Bank , YBS and COIF

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Notes to the Financial Statements for the year ended 31st December 2023

9. Creditors and Accruals

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Raising Trust Grant 2023 apportionment	-	-	-	7,500
Curates House rent paid in advance for 2024	9,312	-	9,312	-
Lunchtime Concert - Performing Rights Subscription	425	-	425	-
Lunchtime Concert - Chorister Fees	55	-	55	-
Delayed Salary Increases for 2023	1,010	-	1,010	-
Gas and Electric	3,848	-	3,848	8,618
TOTAL	14,649	-	14,649	16,118

10. Mortgage on Curate's House

The Curates House at 22, Beatty Road was sold in July 2018 for £229,000 resulting in £80,921 accruing to the PCC.

We purchased a new Curates House at 12, Hallams Drive in July 2019. The purchase price was £207,000

The purchase was achieved by taking a mortgage of £130,000 from Methodist Chapel Aid Ltd (MCA), supported by a contribution of £77,000 from the PCC / Curates House Fund

11. Restricted Funds

	b/f 1st January 2023	Income	Expenditure	Transfer from / (to) Other Funds	c/f 31st December 2023
	£	£	£	£	£
Bourne Fund	4,293	19	-	-	4,312
Church Flower Arrangers Fund	4,998	1,132	1,119	-	5,011
Mums & Tots Fund (new from 2022)	5,642	811	780	-	5,673
Curate's House Fund	119,839	83	-	2,182	122,104
R & D Fund (Incl: Tapestry Fund from 2021)	143,428	31,813	32,406	500	143,335
CAP Partnership	2,899	-	-	-	2,899
Visitor's Centre Fund (Church Shop)	39,282	7,989	10,136	-	37,136
Education Fund	8,695	322	-	-	9,017
Youth Project - Palin	-	440	-	-	440
The Lyon Restoration Fund	45,933	2,064	2,064	-	45,933
Total Restricted Funds	375,009	44,673	46,505	2,682	375,858

12. Unrestricted Funds

	b/f 1st January 2023	Income	Expenditure	Transfer from/(to) Other Funds	c/f 31st December 2023
	£	£	£	£	£
General Fund	47,051	235,211	234,309	(182)	47,770
Place of Welcome Fund	2,163	567	-	(2,000)	729
Lunchtime Concert Fund	5,605	4,646	2,865	(500)	6,886
Total Unrestricted Funds	54,819	240,424	237,174	(2,682)	55,386

Transfers between funds are as follows:-

£2,000 from the Place of Welcome Fund to the General Fund. £500 from the Lunchtime Concert Fund to the embryo Organ Fund held in the R&D Fund and £2,182 being Capital repayed on the MCA mortgage from the General Fund to the Curates House Fund.

**Notes to the Financial Statements
for the year ended 31st December 2023**

13. Notes on Funds

Restricted

13(a). The Bourne Fund.

This fund was established by a local family to provide flowers for the Church where appropriate.

13(b). The Curate's House Fund.

This fund was established to provide for the maintenance and decoration of the house. At the beginning of 2019 it held the proceeds of sale of the Curates House at 22 Beatty Road. These funds were used as a deposit on a new Curates House, 12, Hallams Drive, in July 2019.

This fund can be analysed as follows: -

	2023	2022
Deposit on Purchase	£77,000	£77,000
Capital repayments brought forward	32,765	9,819
Capital repayments in year	<u>2,182</u> 34,947	<u>22,946</u> 32,765
Funds on deposit	<u>10,157</u>	<u>10,074</u>
TOTAL	<u>£122,104</u>	<u>£119,839</u>

13(c). The Restoration and Development Fund (R&D Fund)

The PCC have determined the R&D Fund should maintain a minimum balance of £40,000 to cover emergencies.

During 2022 the PCC received a grant of £50,000 towards the restoration of the North and East Elevations from the Rausing Charitable Trust. This, together with funds already held of £66,272, making a total of £116,272, have all been ringfenced for this purpose. During the year there was a net spend of £28,877 on architect's fees leaving £87,395 available at 31st December 2023.

Also held within the fund is the balance of the Moira Blakemore Legacy of £10,748. This will eventually be used for development purposes, funding further IT / technical upgrades and replacement Muniment Boards dedicated to her memory.

13(d). The Visitor's Centre Fund.

This activity was originally started to generate funds for the R&D Fund. This is done by operating the Church Shop and providing refreshments for visitors. This fund will now be used to part finance the creation of a Visitor Centre including a small shop in the Church hopefully in 2024 or 2025, funds permitting.

13(e). The Education Fund

This fund originated from the sale, by the Diocese, of the Church of England School in the town. The Diocese allocated a small part of the sale price to the PCC, the capital of which is held to generate income to be used for educational purposes.

13(f). The Lyon Restoration Fund

This fund resulted from a bequest of Mr Ben Lyon, a local businessman. As its name indicates the income is for the purpose of restoration of the Church. Some years ago, the PCC decided, for the time being, the income should be transferred, as it accrues, to the Nantwich Parish Church Preservation Appeal Trust. (NPCPAT)(see 13I overleaf). At the request of the NPCPAT the PCC have agreed the remaining capital of this fund should be allocated to the restoration of the North and East Elevations of the Church.

**Notes to the Financial Statements
for the year ended 31st December 2023**

13. Notes on Funds (cont'd)

13(g). The Church Flower Arrangers Fund.

This fund receives donations towards and pays for flowers to decorate the Church.

13(h). Mums & Tots

Mums, Dads, and carers with their pre-school age children meet once a week in the Parish Hall for fun activities, tea, coffee and a chat.

This activity and its associated fund were adopted by the Church in 2021

Unrestricted

13(i). The Summer Concert Fund (previously the Piano Fund)

This fund was originally established to generate funds for the purchase of a grand piano for use in the Church. The acquisition happened in 2016. In 2019 the fund provided improved seat pads for the choir. Post Pandemic the concerts have recommenced and continue to be well attended.

13(j). Place of Welcome Fund (previously Friday Soup Lunch Fund)

The provision of a soup and a sandwich to the needy in Nantwich up to early 2017 was undertaken by Churches Together in Nantwich (NTiC). When NTiC withdrew, the Church picked up the baton in 2017. This fund has been set up to receive income and make payments independent of the General Fund. The provision of a welcome, soup and a sandwich restarted after the Pandemic and is now well attended. This year the fund has been renamed Place of Welcome Fund

Endowments

The Church has no endowment funds.

Funds not under the control of the PCC

13(k). The Church House, Nantwich.

Reg No 1177087

This is a charity charged with the care of the building known both as Church House and the Parish Hall. The trustees manage the building and associated assets for the benefit of St Mary's Church, Nantwich, and the wider community. The Charity had excepted status until 2018 at which time it registered with the Charity Commission.

13(l). The Nantwich Parish Church Preservation Appeal Trust. Reg No: 507911

The object of this charity is the raising and administering of funds for the preservation, restoration, and repair of the fabric of St Mary's Parish Church Nantwich Cheshire. They are currently raising funds for a £800,000 restoration of the external North Wall and East End elevations of the Church.

13(m). The Nantwich Churchwardens' Merged Charities

Reg No: 216367

This charity was established to provide relief to residents of the Parish of Nantwich who are in need, hardship, or distress.



Section A

Independent Examiner's Report

Report to the trustees

The Parochial Church Council of St Mary, Nantwich, Cheshire.

On accounts for the year
ended

31st December 2023

Charity no
(if any)

1130903

Set out on pages

03 to 10

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the ACCA

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:

- 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 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.

Signed: *John Sheridan*

Date: 3/4/2024

Name: John Sheridan

Relevant professional
qualification(s) or body
(if any):

ACCA

Address: Birchfield, London Road, Woore, Crewe. Cheshire CW3 9SQ

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NANTWICH

England & Wales - Charity number 1130903

Accounts

The Parochial Church Council of St Mary, Nantwich
Registered Charity Number 1130903
Trustees' Annual Report
for the year ended 31 December 2022

Aims and Purposes

St Mary's PCC, in conjunction with the incumbent, is responsible for the whole mission of the church – through worship, teaching, nurture, social gatherings and special events, pastoral care, evangelism and ecumenical cooperation. The PCC also seeks to recognise gifts and skills in others, encouraging them to share in this mission.

Objectives and Activities

Our mission in the parish is the promotion of the Gospel of our Lord Jesus Christ, according to the doctrines and practices of the Church of England. The PCC seeks to enable parishioners to live out their faith as part of our growing parish community and is committed to enabling as many people as possible to worship at our church and to become part of our parish community.

As stewards of the church's resources, the PCC seeks to fulfil this objective as efficiently and effectively as reasonably possible. When planning our activities for the year, the Rector and the PCC considered the Charity Commission's guidance on public benefit, and especially the specific guidance on charities for the advancement of religion.

To facilitate this work, it is important that we maintain and develop the fabric of our Grade 1 listed 14th century church.

Staff

Serving alongside Rev Dr Mark Hart as Rector is Rev Vanessa Layfield as Curate. We also have a Youth and Children's Worker, Susie Phillips. We continue to be well supported by a dedicated team of lay leaders, and retired ministers who assist in maintaining the ongoing ministry of St Mary's.

Property

A house in Stapeley, Nantwich, owned by St Mary's, either accommodates a curate or is let. St Mary's and All Saints' churchyards continue to be maintained by Cheshire East and are closed to new burial plots.

Achievements and Performance

Worship and Prayer

The Electoral Roll membership of 394 was reported at the Annual Parochial Church meeting in April 2022, an increase of 20 from the total reported in 2021.

A range of services is offered on a Sunday, during the week and over the course of the year. These activities gather our community together for different forms of worship and provide opportunities to invite others to join us.

The usual timetable for public worship on Sunday is:-

8am	Holy Communion
9:30am	All Age Worship
10:45am	Holy Communion
6pm	Evening Service

Live streaming for church services, introduced during the covid pandemic, has now become a permanent feature and the 9.30 and 10.45 services are made available online. Particular thanks are due to the ministry team and technical staff who work so hard to ensure that services are made widely accessible.

The average weekly attendance (October count) was 303 adults and 28 children. A total of 1642 people attended services on Christmas Eve and Christmas Day.

The occasional offices ministry continues to be a significant part of our outreach, with regular baptisms and weddings. During the year, there were a total of 68 Baptisms including 3 adults; 21 Weddings; 60 Funerals in church; 23 Funerals (crematorium or cemetery only).

Pastoral Care and Outreach to the Local Community

Nurture

St Mary's seeks to nurture and encourage people of all ages in their Christian faith. The Baptism Team provides support for families both before and after a Baptism has taken place. There is a home visit with a card on the first anniversary and an e-card sent for the following 2 years.

Our Pastoral Visiting Team have been busy leading services in local residential homes, and there is also a team of listeners giving support to many people.

We have a small number of Home Groups for adults as well as groups for young people across all age ranges. These groups aim to encourage members to grow in fellowship and their Christian faith.

Volunteers

All these activities, and more, are maintained by a wide range of volunteers to whom we are grateful for their valuable contributions as they live out their faith through practical action. There are also the Readers, retired clergy, and those who have served on the PCC or other committees and groups.

Alison Phillips, our Director of Music, leads our well-respected choir which supports many of our regular and special services and leads our young choir "Sing @ St Mary's". In addition, there is a worship band and singers who support the 9:30 all age service.

The church building is normally open for visitors 6 days a week from 9:30am to 4:00pm with a rota of stewards in attendance. This provides a place for quiet prayer and contemplation.

The Church Shop is open daily and sells books, cards, church guides and souvenirs. Volunteers enable us to carry out this valuable outreach work.

Ecumenical Relationships and Outreach

St Mary's works alongside its partner churches under the umbrella of the Churches Together in Nantwich (CTiN). The partner churches worship and collaborate together at a number of key points throughout the year. These normally include: The Week of Prayer for Christian Unity, Good Friday open-air witness, Nantwich Show, Christian Aid events, Women's World Day of Prayer and a Christmas Day lunch for those who would otherwise be on their own.

Through CTiN, grants are also made available to young people undertaking significant humanitarian or evangelical work, usually overseas, in the form of Millennium Bursaries.

Churches Together supports the Foodbank which continues to assist a significant number of struggling local individuals and families throughout the year.

Our parish magazine along with the weekly news sheet are circulated by email as well as being available in printed form. Both publications are also available on the website www.stmarysnantwich.org.uk. The St Mary's Facebook page is regularly updated with useful information as well as hosting videos of streamed/recorded church services and worship song recordings. Our weekly email bulletin continues to prove very useful and is sent to 583 subscribers.

The Visits Team Ministry

We are pleased to welcome large numbers of visitors, tourists, and organised groups to the church as well as school parties both local and from further afield. We are a member of the Major Churches network which has sometimes attracted group visits.

Outreach Ministry

The church is a much-appreciated venue for many additional events including a variety of concerts including those for the Nantwich Choral Society, Nantwich Singers, Concordia as well as free lunchtime concerts through the summer.

Children's and Young People's Work

St Mary's is very active in youth and children's work, from babes in arms to young adults, in a variety of settings. There are children's groups meeting during the 9.30am service on Sunday mornings. Friday Nite Live is a lively, friendly group for young people in Year 7 and upwards that meets weekly. We also host many of the local primary schools for special events before Easter and Christmas.

Our children's choir, Sing @ St Mary's regularly meets for rehearsal on Tuesdays.

Mission Support

Helping those in need is a demonstration of our faith. St Mary's Mission Support Group with the approval of the PCC channelled £8000 to different charities - local, national and international. We continued in our commitment to support two Kenyan students in their schooling and made additional donations to other charities: Church Missionary Society

(CMS), Cheshire Agricultural Chaplaincy, A Rocha UK, the Boaz Trust, Transforming Lives Together (Church Urban Fund) and the Crewe Community Support Worker.

St Mary's has continued to support Christian Aid appeals and with occasional Churches Together activities.

Financial Review

The finances of the Church are slowly recovering from the impact of the Covid-19 pandemic. However, they are now being impacted by high energy costs.

Total receipts on unrestricted funds were £228,885. Restricted income of £86,783 was also received and is detailed in the Financial Statements.

The planned giving through stewardship envelopes and standing orders increased by £2,692 (3%) and loose plate at £11,994 increased by £4,177, (53%) due to increased foot fall in the Church as the year progressed. Efforts continue to be made to increase on-line and contactless giving.

£226,519 was spent to provide the Christian ministry from St Mary's Church, including the contribution to the Diocesan of "parish share" which increased by £1,535 (2.25%) in the year and largely provides the stipend and housing for the clergy. The restricted income of £86,783 was largely due to several bequests and one large £50,000 grant from the Rausing Charitable Trust. Restricted expenditure at £10,634 was mostly on Visitor Centre products as the Church re-opened.

The net result for the year was an excess of expenditure over income of £580 (unrestricted) and an excess of income over expenditure of £79,095 (restricted), making a £78,515 total surplus. After adding the balances brought forward at the beginning of the year, the balances carried forward at 31st December 2022 were £54,819 unrestricted (including General Fund) and £375,008 restricted.

Reserves policy

In 2022 it continued to be PCC policy to maintain a balance in unrestricted funds (if possible) of an amount equal to three months unrestricted expenditure. This amounts to approximately £50,000. The balance of £54,819 held on unrestricted funds achieves this target.

The balance of £375,008 in restricted funds is retained for the purposes described in the Financial Statement for each fund. In particular the Restoration and Development Fund holds £93,730 (including the £50,000 Rausing Charitable Trust grant) which is ringfenced for the impending restoration work on the North Wall and East End of the Church, which will cost at least £500,000. Grant applications are in hand.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The appointment of PCC members was governed by and set out in the Church Representation Rules 2015 and since registration in July 2009 with the Charity Commissioners. PCC members are also Trustees.

At the end of the year, the number of elected lay members of the PCC was 9 elected members and 1 co-opted member. In addition, there were 4 elected Deanery Synod representatives, and one elected representative from each of the General and Diocesan Synods. These, together with the ex-officio members, the Incumbent (Rev Dr Mark Hart), the Curate (Revd Vanessa Layfield), Pastoral Worker (Mrs Mary Harris) the 2 Churchwardens, made a total membership of 21 at the end of 2022. John Rivers is PCC Secretary (non-voting)

There were 8 full Council meetings during the year, including the short meeting immediately following the APCM. The incumbent together with the two churchwardens and three members of the PCC formed the Standing Committee which met between PCC meetings.

The PCC monitored the work of various groups, receiving reports from the Mission Support Group, Youth & Children Steering Group, Eco Church Group, Outreach Group, Deanery Synod and Churches Together in Nantwich. PCC received regular reports on the finances of the church and decided how the funds should be spent.

St. Mary's Church takes the responsibilities of safeguarding very seriously. The PCC has adopted National Safeguarding Policy and Practice Guidance, issued by the Church of England, including 'Promoting a Safer Church' and the 'Parish Handbook'. The Parish Handbook is carefully referenced to support the day to day work of the parish in relation to safeguarding. St. Mary's Parish Policy is reviewed and signed annually. Volunteers who work with children, youth and vulnerable adults complete safeguarding training to the required level.

We have a Parish Safeguarding Officer, covering activities for children and for vulnerable adults. Safeguarding is reported on at every PCC meeting, with Parish Safeguarding meetings being held monthly. Safeguarding reporting has been maintained as required.

Administrative information

This report is in respect of the Parochial Church Council of St Mary Nantwich in the Diocese of Chester. The correspondence address is St Mary's PCC, The Parish Office, Church Walk, Nantwich, CW5 5RQ


The Registered Charity Number is 1130903

PCC members who have served at any time from 1 January 2022 until the date this report was approved are:

Incumbent:	The Reverend Dr Mark Hart
Curate:	The Reverend Paul Wheeler (until 30 June 2022) The Reverend Vanessa Layfield
Pastoral Worker:	Mary Harris
Churchwardens:	Chris Harris Steve Lockett (and Treasurer)
	Pat Stalker (Deanery Synod representative)
	Jan Allotey (General Synod representative)

Gill Appleton (Deanery Synod representative)
Wendy Beastall
Ernie Charlton
Liz Chisnall (Deanery Synod representative)
Belinda Coghlan (Safeguarding Officer)
Bryan Coghlan (Diocesan Synod representative, PCC Vice Chair)
Ian James (Deanery Synod representative)
Jane Knight
Jonathan Layfield
Paul O'Brien
Alison Phillips
Beth Roberts
Penny Smith
Sharon Yates

Approved by the PCC 21st April 2023 and signed on their behalf by Rev Dr Mark Hart
(PCC Chairman)



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The Parochial Church Council of St Mary, Nantwich, Cheshire.

FINANCIAL STATEMENTS

of the

PAROCHIAL CHURCH COUNCIL

For the year ended 31st December 2022

Charity number 1130903

Incumbent:

The Rector is Rev. Dr. Mark Hart

Independent Examiner

Mr John Sheridan
Birchfield,
London Road, Woore,
Crewe. CW3 9SQ.

The Parochial Church Council of St Mary, Nantwich, Cheshire.

Financial Statements of the Parochial Church Council for the year ended 31st December 2022

INDEX

Page

Independent Examiner's Report	2.
Statement of Financial Activities	3.
Balance Sheet	4.
Notes to the Financial Statements	5 to 10.

Independent examiner's report to the PCC of St Mary's Nantwich.

I report on the accounts of the PCC for the year ended 31st December 2022, which are set out on pages 03 to 10.

Respective responsibilities of trustees and examiner

The members of the PCC are responsible for the preparation of the accounts. The PCC consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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 matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

J. Sheridan. ACCA. *J. Sheridan*

Date. *28/3/2023*

Birchfield, London Road, Woore, Crewe, Cheshire. CW3 9SQ

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

**Statement of Financial Activities
for the year ended 31st December 2022**

Incoming Resources

		Unrestricted Funds	Restricted Funds	Total 2022	<i>Total 2021</i>
	Note	£	£	£	£
Voluntary Income	2a	169,898	77,429	247,327	232,995
Funds Generation	2b	9,709	5,933	15,642	4,385
Investments	2c	290	1,051	1,341	115
Church Activities	2d	39,121	2,370	41,491	39,598
Special Collections	2e	-	-	-	-
Other Income	2f	9,867	-	9,867	3,585
Total Incoming Resources		228,885	86,783	315,668	280,678

Resources Expended

Grants	3a	8,000	562	8,562	8,007
Church Activities	3b	128,113	9,360	137,473	127,036
Administration	3c	90,406	712	91,118	81,519
Youth and Children's Ministry	3d	-	-	-	-
Total Resources Expended		226,519	10,634	237,153	216,562
Net Incoming Resources		2,366	76,149	78,515	64,116
Transfers between Funds	10	(2,946)	2,946	-	-
Net Movement of Funds		(580)	79,095	78,515	64,116
Balance brought forward at 1st January 2022		55,399	295,913	351,312	287,195
Balance carried forward at 31st December 2022		54,819	375,008	429,827	351,312

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Balance Sheet as at 31st December 2022

	Note	2022 £	2021 £
Fixed Assets			
Fixed Assets	1b	207,000	207,000
Investment Assets	4	-	-
Current Assets			
Stock	5	3,329	6,685
Stone for New Shop Floor	6	2,520	2,520
Debtors and Prepayments	7	38,520	2,710
Bank Accounts	8	291,472	257,076
Cash in Hand		339	838
Total Assets		543,180	476,830
Liabilities: Amounts falling due within one year			
Creditors and Accruals	9	16,118	5,338
Liabilities: Amounts falling due after one year			
Mortgage on the Curate's House	10	97,235	120,180
Total Liabilities		113,353	125,518
Total Net Assets		429,827	351,312
Funds			
Restricted.	11	375,008	295,913
Unrestricted	12	54,819	55,399
Total Funds		429,827	351,312

Approved by the Parochial Church Council on 24th March 2023
and signed on its behalf by:


.....
Rev. Dr. Mark Hart. Rector of Nantwich


.....
Mr. Steve Lockett PCC Treasurer

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Notes to the Financial Statements
for the year ended 31st December 2022**1. Accounting Policies**

1a. The financial statements have been prepared in accordance with the Charities Act 2011 and Church Accounting Regulations 2006 together with applicable accounting standards and Charities Statement of Recommended Practice (SORP 2005). In previous years the PCC accounts have been prepared on an accruals basis. These Accounts are prepared on the same basis. This means that the cost of goods and services is accounted for in the year they were supplied even if payment was not made until the following year.

1b. We are required to produce a balance sheet which includes the value of fixed assets; any assets that are considered to have a limited useful life will be depreciated. It is not considered necessary to depreciate any fixed assets this year. Consecrated and beneficed property is excluded from the accounts under the Charities Act 2011. The purchase of nearly all other assets have, in the past effectively been written off in the year of purchase. The exception is the Curates House which was valued at cost.

2. Incoming Resources

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Voluntary Income				
2a Stewardship	102,685	-	102,685	99,993
Gift Aid	30,599	-	30,599	24,923
Loose Plate	11,994	-	11,994	7,817
Church Box (Cash & Card)	12,713	8,931	21,644	12,605
Donation towards Youth Worker	1,250	-	1,250	4,000
Furlough	-	-	-	13,879
Grants	-	50,000	50,000	-
Bequests	-	18,498	18,498	57,000
Gifts and Donations	10,657	-	10,657	12,779
TOTAL	169,898	77,429	247,327	232,995
Funds Generation				
2b Church Magazine	2,130	-	2,130	1,077
Visitors Centre Income before interest	-	5,933	5,933	2,717
Fairs and Fundraising Events	7,579	-	7,579	591
TOTAL	9,709	5,933	15,642	4,386
Investments				
2c Dividends and Interest	290	1,051	1,341	115
TOTAL	290	1,051	1,341	115
Church Activities				
2d PCC Fees	21,369	-	21,369	19,749
Verger & Organist Fees	12,340	-	12,340	8,950
Friday Soup Lunches	1,010	-	1,010	107
Mums & Tots (Incl: balance carried forward in 2021)	-	820	820	5,728
Flowers - Contributions and Donations	-	1,550	1,550	962
Summer, Lunchtime Concerts	4,402	-	4,402	4,102
TOTAL	39,121	2,370	41,491	39,598
Special Collections				
2e Mission	-	-	-	-
TOTAL	-	-	-	-
Other Income				
2f Rausing Trust Grant (the balance of £7,500 accrued to 2023)	2,500	-	2,500	-
Church Hire	2,384	-	2,384	1,630
Diocesan Energy Grant	986	-	986	-
Inclusion of Tapestry Group Fund	-	-	-	522
Curates House Rental Income	2,583	-	2,583	-
Sundries	1,415	-	1,415	1,433
TOTAL	9,867	-	9,867	3,585
Total Incoming Resources	228,885	86,783	315,668	280,678

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Notes to the Financial Statements
for the year ended 31st December 2022

3.Resources Expended

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
3a Grants to....				
Mission: from PCC	8,000		8,000	8,000
Churches together in Nantwich	-		-	-
Preservation Appeal Trust		562	562	7
TOTAL	8,000	562	8,562	8,007
3b Church Activities				
Parish Share	69,667		69,667	68,132
Clergy Expenses	3,090		3,090	2,340
Council Tax	4,733		4,733	4,731
Gas/Electricity	17,692		17,692	10,238
Insurance	15,172		15,172	14,853
Telephone	568		568	581
General Maintenance	9,047		9,047	7,323
Flowers & Associated Costs		1,407	1,407	726
Visitor Centre Expenditure		6,085	6,085	1,639
Restoration Work in Church	-	-	-	-
Development Work in Church		1,188	1,188	7,012
Choir and Music Expenses	932		932	294
Soup Lunches	-		-	228
Children's Work	1,190		1,190	600
Mums &Tots		680	680	260
CAP Partnership		-	-	421
Summer Concert Expenses	4,016		4,016	5,925
Bread, Wine and Candles	2,007		2,007	1,443
Servers Expenses	-		-	-
Training	-	-	-	290
TOTAL	128,113	9,360	137,473	127,036
3c Administration				
Lay Employees	54,135		54,135	52,159
Fees Organist & Verger	12,340		12,340	8,950
Printing/Postage/Stationery	1,113		1,113	645
Church Office Rent	6,960		6,960	6,960
Contribution to Church House running costs	3,840		3,840	3,840
Curates House - Mortgage Interest	3,646		3,646	3,533
- Insurance	326		326	315
- Repairs	1,550		1,550	270
Bank Charges	587		587	459
Copier	2,744		2,744	2,227
Magazine Printing and Editing	1,814		1,814	1,077
Sundries	1,352	712	2,064	1,084
TOTAL	90,406	712	91,118	81,519
Total Resources Expended	226,519	10,634	237,153	216,562

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Notes to the Financial Statements
for the year ended 31st December 2022

4. Investments

2022	2021
£	£
0	0

There are a small number of ancient investments in Government Stock and CBF accounts that are not included in these accounts. They have a cost of approximately £3,000. They generated an income of £95 in the year (2020 - £98). The PCC plans to sell these investments at an appropriate time in the coming years and treat the capital receipt as income.

5. Stock.

2022	2021
£	£
3,329	6,685

The stock is all relating to the Visitor's Centre. It is valued at the lower of cost and net realisable value. The stock represents less than 2 years normal cost of sales

6. Stock of Stone.

2022	2021
£	£
2,520	2,520

In preparation for development of a Visitor Centre inside the Church the opportunity was taken to purchase some matching stone when it was available.

7. Debtors and Prepayments

(All General Fund)

	2022	2021
	£	£
Boiler Repair Prepayment	1,187	-
Gift Aid Claim received in 2023	30,599	-
Council Tax Refund	432	-
Handrail Contribution	259	259
Gas Contributions	5,015	2,451
Curates House Rental for December	1,028	-
TOTAL	38,520	2,710

8. Bank Accounts

	Current Accounts	Deposit Accounts	TOTAL 2022	TOTAL 2021
	£	£	£	£
Restricted Funds				
Bourne Fund		4,293	4,293	4,289
Church Flower Arrangers Fund		4,659	4,659	4,517
Mums & Tots Fund (Incl: for first time in 2021.)		5,642	5,642	5,475
Curate's House Fund		10,074	10,074	10,056
Restoration and Development Fund	140,716	2,712	143,428	87,350
CAP Partnership	2,899	-	2,899	2,899
Visitor's Centre Fund (shop)	7,230	26,203	33,433	29,910
Education Fund		8,695	8,695	8,622
The Lyon Restoration Fund		45,933	45,933	45,933
TOTAL	150,844	108,211	259,056	199,051
Unrestricted Funds				
General Fund	21,116	3,533	24,649	51,662
Place of Welcome (Previously Friday Soup Lunches)	2,163		2,163	1,153
Summer Lunchtime Concert Fund	3,706	1,899	5,605	5,211
TOTAL	26,985	5,432	32,417	58,026
Total Bank Accounts	177,829	113,644	291,472	257,076

Deposit Accounts include those held at NatWest Bank , YBS and COIF

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Notes to the Financial Statements for the year ended 31st December 2022

9. Creditors and Accruals

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
Rausing Trust Grant 2023 apportionment	7,500	-	7,500	-
Gas and Electric	8,618	-	8,618	5,338
TOTAL	16,118	-	16,118	5,338

10. Mortgage on Curate's House

The Curates House at 22, Beatty Road was sold in July 2018 for £229,000 resulting in £80,921 accruing to the PCC. We purchased a new Curates House at 12, Hallams Drive in July 2019. The purchase price was £207,000. The purchase was achieved by taking a mortgage of £130,000 from Methodist Chapel Aid Ltd (MCA), supported by a contribution of £77,000 from the PCC / Curates House Fund

11. Restricted Funds

	b/f 1st January 2022	Income	Expenditure	Transfer from / (to) Other Funds	c/f 31st December 2022
	£	£	£	£	£
Bourne Fund	4,289	4	-	-	4,293
Church Flower Arrangers Fund	4,833	1,572	1,407	-	4,998
Mums & Tots Fund (new from this year)	5,475	847	680	-	5,642
Curate's House Fund	96,875	18	-	22,946	119,839
R & D Fund (Incl: Tapestry Fund from 2021)	87,872	77,456	1,900	(20,000)	143,428
CAP Partnership	2,899	-	-	-	2,899
Visitor's Centre Fund (Church Shop)	39,115	6,252	6,085	-	39,282
Education Fund	8,622	73	-	-	8,695
The Lyon Restoration Fund	45,933	562	562	-	45,933
Total Restricted Funds	295,913	86,783	10,635	2,946	375,008

12. Unrestricted Funds

	b/f 1st January 2022	Income	Expenditure	Transfer from/(to) Other Funds	c/f 31st December 2022
	£	£	£	£	£
General Fund	49,035	223,465	222,503	(2,946)	47,051
Friday Soup Lunch Fund	1,153	1,010	-	-	2,163
Summer Concert Fund (previously Piano Fund)	5,211	4,410	4,016	-	5,605
Total Unrestricted Funds	55,399	228,885	226,519	(2,946)	54,819

The transfer to and from funds indicated above relate wholly to repayment of capital to MCA

**Notes to the Financial Statements
for the year ended 31st December 2022**

13. Notes on Funds

Restricted

13(a). The Bourne Fund.

This fund was established by a local family to provide flowers for the Church where appropriate.

13(b). The Curate's House Fund.

This fund is established to provide for the maintenance and decoration of the house. At the beginning of 2019 it held the proceeds of sale of the Curates House at 22 Beatty Road. These funds were used as a deposit on a new Curates House, 12, Hallams Drive, in July 2019.

This fund can be analysed as follows: -

	2022		2021
Deposit on Purchase	£77,000		£77,000
Capital repayments brought forward	9,819		6,048
Capital repayments in year	<u>22,946</u>	32,765	<u>3,771</u>
Funds on deposit		<u>10,074</u>	<u>10,056</u>
TOTAL	<u>£119,839</u>		<u>£96,875</u>

13(c). The Restoration and Development Fund (R&D Fund)

The PCC have determined the R&D Fund should maintain a minimum balance of £20,000 to cover emergencies.

During the year the PCC received a grant of £50,000 towards the North Wall Restoration from the Rausing Charitable Trust. This, together with funds already held of £43,730, making a total of £93,730, have all been ringfenced for this purpose. Also held within the fund is the balance of the Moira Blakemore Legacy of £10,748. This will eventually be used to fund a further IT / technical upgrade and replacement Muniment Boards dedicated to her memory.

13(d). The Visitor's Centre Fund.

This activity was originally started to generate funds for the above R&D Fund. This is done by operating the Church Shop and providing refreshments for visitors. This fund will be used to part finance the creation of a Visitor Centre including a small shop in the Church hopefully in 2023 or 2024, funds permitting.

13(e). The Education Fund

This fund originated from the sale, by the Diocese, of the Church of England School in the town. The Diocese allocated a small part of the sale price to the PCC, the capital of which is held to generate income to be used for educational purposes.

13(f). The Lyon Restoration Fund

This fund resulted from a bequest of Mr Ben Lyon, a local businessman. As its name indicates the income is to be used for the purpose of restoration of the Church. Some years ago, the PCC decided, for the time being, the income should be transferred, as it accrues, to the Nantwich Parish Church Preservation Appeal Trust (see 13i overleaf).

13(g). The Church Flower Arrangers Fund.

This fund receives donations towards and pays for flowers to decorate the Church

**Notes to the Financial Statements
for the year ended 31st December 2022**

13. Notes on Funds (cont'd)

13(h). Mums & Tots

Mums, Dads, and carers with their pre-school age children meet once a week in the Parish Hall for fun activities, tea, coffee and a chat.

This activity and its associated fund were adopted by the Church in 2021

Unrestricted

13(i). The Summer Concert Fund (previously the Piano Fund)

This fund was originally established to generate funds for the purchase of a grand piano for use in the Church. The acquisition was made in 2016. In 2019 the fund provided improved seat pads for the choir. Post Pandemic the concerts have recommenced and continue to be well attended.

13(j). Place of Welcome Fund (previously Friday Soup Lunch Fund)

The provision of a soup and a sandwich to the needy in Nantwich up to early 2017 was undertaken by Churches Together in Nantwich (NTiC). When NTiC withdrew, the Church picked up the baton in 2017. This fund has been set up to receive income and make payments independent of the General Fund. The provision of a welcome, soup and a sandwich restarted after the Pandemic and is now well attended. This year the fund has been renamed Place of Welcome Fund

Endowments

The Church has no endowment funds.

Funds not under the control of the PCC

13(k). The Church House, Nantwich.

Reg No 1177087

This is a charity charged with the care of the building known both as Church House and the Parish Hall. The trustees manage the building and associated assets for the benefit of St Mary's Church, Nantwich, and the wider community. The Charity had exempted status until 2018 at which time it registered with the Charity Commission.

13(l). The Nantwich Parish Church Preservation Appeal Trust. Reg No: 507911

The object of this charity is the raising and administering of funds for the preservation, restoration, and repair of the fabric of St Mary's Parish Church Nantwich Cheshire. They are currently raising funds for a £500,000 restoration of the external North Wall and East End of the Church

13(m). The Nantwich Churchwardens' Merged Charities

Reg No: 216367

This charity is established to provide relief to residents of the Parish of Nantwich who are in need, hardship, or distress.

Independent examiner's report to the PCC of St Mary's Nantwich.

I report on the accounts of the PCC for the year ended 31st December 2022, which are set out on pages 03 to 10.

Respective responsibilities of trustees and examiner

The members of the PCC are responsible for the preparation of the accounts. The PCC consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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 matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

J. Sheridan. ACCA. *J.J. Sheridan*

Date. *28/3/2023*

Birchfield, London Road, Woore, Crewe, Cheshire. CW3 9SQ

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NANTWICH

England & Wales - Charity number 1130903

Accounts

The Parochial Church Council of St Mary, Nantwich

Registered Charity Number 1130903

Trustees' Annual Report

for the year ended 31 December 2021

Aims and Purposes

St Mary's PCC co-operates with the incumbent in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is responsible for the financial affairs of the church; for the care, maintenance, preservation and insurance of the fabric of the church and the goods and ornaments thereof; and for the care and maintenance of the churchyards. The PCC seeks to recognise gifts and skills in others, and encourage them to share in this mission.

Objectives and Activities

Our mission in the parish is the promotion of the Gospel of our Lord Jesus Christ, according to the doctrines and practices of the Church of England. The PCC seeks to enable parishioners to live out their faith as part of our growing parish community and is committed to enabling as many people as possible to worship at our church and to become part of our parish community.

As stewards of the church's resources, the PCC seeks to fulfil this objective as efficiently and effectively as reasonably possible. When planning our activities for the year, the Rector and the PCC considered the Charity Commission's guidance on public benefit, and especially the specific guidance on charities for the advancement of religion.

Staff

Serving alongside Rev Dr Mark Hart as Rector are Rev Vanessa Layfield and Rev Paul Wheeler as Curates. We also have a Youth and Children's Worker, Susie Phillips. We continue to be well supported by a dedicated team of Honorary Assistant Clergy, Readers, a Pastoral Worker, and other lay leaders, who assist in maintaining the ministry of St Mary's.

Property

The house to accommodate our curate is at 12 Hallams Drive, Stapeley, Nantwich. All Saints churchyard continues to be maintained by Cheshire East and has not been opened for any new burial plots for a number of years.

Achievements and Performance

Worship and Prayer

The Electoral Roll membership of 374 was reported at the Annual Parochial Church meeting in April 2021, a slight decrease from the total of 385 reported in 2020.

A range of services is offered on a Sunday, during the week and over the course of the year. These activities gather our community together for different forms of worship and provide opportunities to invite others to join us. Services in person were gradually reintroduced during the year as restrictions from the Coronavirus pandemic were eased.

The usual timetable for public worship on Sunday is:-

8am	Holy Communion
9:30am	All Age Worship
10:45am	Holy Communion
6pm	Evening Service

The live streaming of church services during periods of lockdown in 2020 and 2021 proved to be of great benefit. This has continued since restrictions were eased, with the 9.30 and 10.45 services being made available on Facebook and YouTube. Particular thanks are due to the ministry team and technical staff who work so hard to ensure that services are made widely accessible.

The average weekly attendance (October count) was 349 adults and 39 children. 715 people attended services on Christmas Eve and Christmas Day.

The occasional offices ministry continues to be a significant part of our outreach, and the number of baptisms and weddings has gradually increased again as restrictions eased. During the year, there were a total of 44 Baptisms including one adult; 22 Weddings; 48 Funerals in church; 32 Funerals (crematorium or cemetery only).

Pastoral Care and Outreach to the Local Community

Nurture

St Mary's seeks to nurture and encourage people of all ages in their Christian faith. The Baptism team provides support for families both before and after the Baptism has taken place. There is a home visit with a card on the first anniversary and an e-card sent for the following 2 years.

Our Pastoral Visiting team have partly been able to resume the provision of services in local residential homes, and there is also a team of listeners giving support to many people.

We have a small number of Home Groups for adults as well as groups for young people across all age ranges. These groups aim to encourage members to grow in fellowship and their Christian faith. Most of these have operated successfully online this year and members have very much appreciated the opportunity to maintain contact.

Volunteers

All these activities, and more, are maintained by a wide range of volunteers to whom we are grateful for their valuable contributions as they live out their faith through practical action, including those who have served on the PCC or other committees and groups.

Alison Phillips, our Director of Music, leads our well-respected choir which supports many of our regular and special services, leads our young choir "Sing @ St Mary's", and leads a new St Mary's chamber choir, Concordia. In addition, there is a worship band and singers who support the 9:30 all age service.

The church building is open for services on Sundays, and for visitors Monday to Saturday, 9:30am to 4:00pm with a rota of stewards in attendance. This provides a place for quiet prayer and contemplation.

The Church Shop has been relocated to the north-west corner of the church and sells books, cards, church guides and souvenirs. Volunteers enable us to carry out this valuable outreach work.

Ecumenical Relationships and Outreach

St Mary's works alongside its partner churches under the umbrella of the Churches Together in Nantwich (CTiN). The partner churches worship and collaborate together at a number of key points throughout the year. These normally include: The Week of Prayer for Christian Unity, Good Friday open-air witness, Nantwich Show, Women's World Day of Prayer and a Christmas Day lunch for those who would otherwise be on their own.

Through CTiN, grants are also made available to young people undertaking significant humanitarian or evangelical work, usually overseas, in the form of Millennium Bursaries.

Churches Together has supported the Street Pastors' scheme which was appreciated by the town, club goers and the police. In addition, it supports the Foodbank which continues to assist a significant number of struggling local individuals and families throughout the year.

Our parish magazine, "This Month", ceased printing early in 2020 due to the pandemic but was reintroduced with a revised and updated format during 2021. Along with the news sheet "This Week" this has been circulated by email as well as being available in printed form, both publications are also available on the website www.stmarysnantwich.org.uk. The St Mary's Facebook page is regularly updated with useful information as well as hosting videos of streamed/recorded church services and worship song recordings. Our weekly email bulletin continues to prove very useful and is sent to over 500 subscribers.

The Visits Team Ministry

Before the pandemic we would normally welcome large numbers of visitors, tourists, organised groups to the church and school parties both local and from further afield. However, the number of visitors significantly reduced due to the ongoing restrictions, but numbers have started to increase again. We are a member of the Major Churches Network and this has sometimes attracted group visits.

Outreach Ministry

The church is a much-appreciated venue for many additional events including a variety of concerts including those for the Nantwich Choral Society, Nantwich Singers as well as free lunchtime concerts through the summer.

Children's and Young People's Work

St Mary's is very active in youth and children's work, from babes in arms to young adults, in a variety of settings. Primary and secondary age children's groups meet during the 9.30am service on Sunday mornings. Friday Nite Live is a lively, friendly group for young people in Year 7 and upwards that meets weekly.

Our children's choir, Sing @ St Mary's regularly meets for rehearsal and performances.

Mission Support

Helping those in need is a demonstration of our faith. Under the guidance of St Mary's Mission Support Group, the PCC gave £8000 to different charities - local, national and international. We continued in our commitment to support two Kenyan students in their schooling and made additional donations to other charities: Church Missionary Society (CMS), Cheshire Agricultural Chaplaincy and Transforming Lives Together.

St Mary's has continued to support occasional Churches Together activities.

Financial Review

The finances of the Church were again negatively impacted by the Covid-19 pandemic. This was to some extent mitigated by some Government furlough support.

Total receipts on unrestricted funds were £213,688. Restricted income of £66,990 was also received and is detailed in the Financial Statements.

The planned giving through stewardship envelopes and standing orders decreased by £13,775 (12%) while loose plate continued to fall, this by £881 (10%) due to continuing partial closure of the Church during the year. Efforts have been made to facilitate on line giving and contactless giving in Church. Unrestricted donations at £16,738 were similar to last year.

£206,496 was spent to provide the Christian ministry from St Mary's Church, including the contribution to the Diocesan parish share which increased by £508 (0.75%) in the year and largely provides the stipend and housing for the clergy. The restricted income of £58,003 was largely due to several bequests. Restricted expenditure at £10,065 was mostly on Church development work.

The net result for the year was an excess income over expenditure of £7,192 (unrestricted) and an excess of income over expenditure of £56,925 (restricted), making a £64,117 surplus. After adding the balances brought forward at the beginning of the year, the balances carried forward at 31st December 2021 were £55,399 unrestricted (including General Fund) and £295,913 restricted.

Reserves policy

In 2021 it was PCC policy to maintain a balance on unrestricted funds (if possible) of an amount equal to three months General Fund expenditure. This amounts to approximately £50,000. The balance of £55,399 held on unrestricted funds achieves this target. The General Fund balance at £49,035 is little below the £50,000 target. This situation is the subject of ongoing effort to rectify the position in the years ahead.

The balance of £295,913 in restricted funds is retained for the purposes described in the Financial Statement for each fund.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The appointment of PCC members was governed by and set out in the Church Representation Rules 2015 and since registration in July 2009 with the Charity Commissioners. PCC members are also Trustees.

At the end of the year, the number of elected lay members of the PCC was 11 elected members and 1 co-opted member. In addition, there were 4 elected Deanery Synod representatives. These together with the ex-officio members, the Incumbent (Rev Dr Mark Hart), the Curates (Revd Paul Wheeler and Revd Vanessa Layfield), Pastoral Worker (Mrs Mary Harris) the 2 Churchwardens made a total membership of 23 at the end of 2021. John Rivers is PCC Secretary (non-voting)

There were 7 full Council meetings during the year, including the short meeting immediately following the APCM. The incumbent together with the two churchwardens and three members of the PCC formed the Standing Committee which met between PCC meetings.

The PCC monitored the work of various groups including the Mission Support, Dementia Friendly, Eco-Church, Outreach, and Youth & Children Steering groups. They also received a report on Pastoral work. The PCC receives regular reports on the finances of the church and decides how the funds should be spent.

St. Mary's Church takes the responsibilities of safeguarding very seriously. The PCC has adopted National Safeguarding Policy and Practice Guidance, issued by the Church of England, including 'Promoting a Safer Church' and the 'Parish Handbook'. The Parish Handbook is carefully referenced to support the day to day work of the parish in relation to safeguarding. St. Mary's Parish Policy is reviewed and signed annually.

We have a Parish Safeguarding Officer, covering activities for children and for vulnerable adults. Safeguarding is reported on at every PCC meeting, with Parish Safeguarding meetings being held monthly. Safeguarding reporting has been maintained as required.

Administrative information

This report is in respect of the Parochial Church Council of St Mary Nantwich in the Diocese of Chester. The correspondence address is St Mary's PCC, The Parish Office, Church Walk, Nantwich, CW5 5RQ

The Registered Charity Number is 1130903

PCC members who have served at any time from 1 January 2021 until the date this report was approved are:

Ex Officio members:

Incumbent: The Reverend Dr Mark Hart

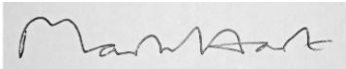
Curate: The Reverend Paul Wheeler
 The Reverend Vanessa Layfield

Pastoral Worker: Mary Harris
Churchwardens: Chris Harris
 Steve Lockett (and Treasurer)

Lay members:

Jan Allotey (General Synod representative)
Gill Appleton (Deanery Synod representative)
Ernie Charlton
Belinda Coghlan (Parish Safeguarding Officer)
Bryan Coghlan (Diocesan Synod representative)
Darren Evans (resigned November 2021)
Ian James (Deanery Synod representative)
Emma Kennedy
Jane Knight
Jonathan Layfield
Paul O'Brien
Alison Phillips
Ros Reid
Beth Roberts (PCC Vice Chair)
Simon Russell
Penny Smith
Pat Stalker (Deanery Synod representative)
Sharon Yates

Approved by the PCC on 24 March 2022 and signed on their behalf by Rev Dr Mark Hart
(PCC Chairman)

..... 24/3/22.

The Parochial Church Council of St Mary, Nantwich, Cheshire.

FINANCIAL STATEMENTS

of the

PAROCHIAL CHURCH COUNCIL

For the year ended 31st December 2021

Charity number 1130903

Incumbent:

The Rector is Rev. Dr. Mark Hart

Independent Examiner

Mr John Sheridan
Birchfield,
London Road, Woore,
Crewe. CW3 9SQ.

The Parochial Church Council of St Mary, Nantwich, Cheshire.

Financial Statements of the Parochial Church Council for the year ended 31st December 2021

INDEX

Page

Independent Examiner's Report	2.
Statement of Financial Activities	3.
Balance Sheet	4.
Notes to the Financial Statements	5 to 10.

Independent examiner's report to the PCC of St Mary's Nantwich.

I report on the accounts of the PCC for the year ended 31st December 2021, which are set out on pages 03 to 10.

Respective responsibilities of trustees and examiner

The members of the PCC are responsible for the preparation of the accounts. The PCC consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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 matter has come to my attention:


(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

J. Sheridan. ACCA.



Date. 5th April 2022....

Birchfield, London Road, Woore, Crewe, Cheshire. CW3 9SQ

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Statement of Financial Activities
for the year ended 31st December 2021

Incoming Resources

	Note	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Voluntary Income	2a	175,954	58,003	233,957	188,754
Funds Generation	2b	1,668	2,717	4,385	4,837
Investments	2c	95	20	115	563
Church Activities	2d	32,908	5,728	38,636	15,489
Special Collections	2e	-	-	-	-
Other Income	2f	3,063	522	3,585	1,946
Total Incoming Resources		213,688	66,990	280,678	211,589

Resources Expended

Grants	3a	8,000	7	8,007	11,202
Church Activities	3b	116,377	10,058	126,435	118,712
Administration	3c	58,473	-	58,473	50,353
Youth and Children's Ministry	3d	23,646	-	23,646	23,191
Total Resources Expended		206,496	10,065	216,561	203,458
Net Incoming Resources		7,192	56,925	64,117	8,131
Transfers between Funds	10	(4,271)	4,271	-	-
Net Movement of Funds		2,921	61,196	64,117	8,131
Balance brought forward at 1st January 2021		52,478	234,717	287,195	279,065
Balance carried forward at 31st December 2021		55,399	295,913	351,312	287,195

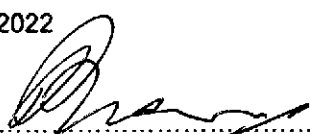
The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Balance Sheet as at 31st December 2021

	Note	2021 £	2020 £
Fixed Assets			
Fixed Assets	1b	207,000	207,000
Investment Assets	4	-	-
Current Assets			
Stock	5	6,685	7,282
Stone for New Shop Floor	6	2,520	2,520
Debtors and Prepayments	7	2,710	2,158
Bank Accounts	8	257,076	207,182
Cash in Hand		838	109
Total Assets		476,830	426,251
Liabilities: Amounts falling due within one year			
Creditors and Accruals	9	5,338	15,105
Liabilities: Amounts falling due after one year			
Mortgage on the Curate's House	10	120,180	123,951
Total Liabilities		125,518	139,056
Total Net Assets		351,312	287,195
Funds			
Restricted.	11	295,913	234,717
Unrestricted	12	55,399	52,478
Total Funds		351,312	287,195

Approved by the Parochial Church Council on 24th March 2022
and signed on its behalf by:


.....
Rev. Dr. Mark Hart. Rector of Nantwich


.....
Mr. Steve Lockett PCC Treasurer

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

**Notes to the Financial Statements
for the year ended 31st December 2021**

1. Accounting Policies

1a. The financial statements have been prepared in accordance with the Charities Act 2011 and Church Accounting Regulations 2006 together with applicable accounting standards and Charities Statement of Recommended Practice (SORP 2005). In previous years the PCC accounts have been prepared on an accruals basis. These Accounts are prepared on the same basis. This means that the cost of goods and services is accounted for in the year they were supplied even if payment was not made until the following year.

1b. We are required to produce a balance sheet which includes the value of fixed assets; any assets that are considered to have a limited useful life will be depreciated. It is not considered necessary to depreciate any fixed assets this year. Consecrated and beneficed property is excluded from the accounts under the Charities Act 2011. The purchase of nearly all other assets have, in the past effectively been written off in the year of purchase. The exception is the Curates House which was valued at cost.

2. Incoming Resources

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Voluntary Income				
2a Stewardship	99,993	-	99,993	113,768
Income Tax Refund	24,923	-	24,923	25,678
Loose Plate	7,817	-	7,817	8,698
Church Box (Cash & Card)	12,605	-	12,605	6,703
Donation towards Youth Worker	4,000	-	4,000	4,000
Furlough	13,879	-	13,879	6,750
Gifts, Donations and Grants	12,738	58,003	70,741	23,157
TOTAL	175,954	58,003	233,957	188,754
Funds Generation				
2b Church Magazine	1,077	-	1,077	3,988
Visitors Centre Income before interest	-	2,717	2,717	849
Fairs and Fundraising Events	591	-	591	-
TOTAL	1,668	2,717	4,386	4,837
Investments				
2c Dividends and Interest	95	20	115	563
TOTAL	95	20	115	563
Church Activities				
2d PCC Fees	19,749	-	19,749	10,625
Verger & Organist Fees	8,950	-	8,950	1,190
Friday Soup Lunches	107	-	107	324
Mums & Tots (Incl: balance carried forward)	-	5,728	5,728	-
CAP Partnership	-	-	-	3,350
Summer, Lunchtime Concerts	4,102	-	4,102	-
TOTAL	32,908	5,728	38,636	15,489
Special Collections				
2e Mission	-	-	-	-
TOTAL	-	-	-	-
Other Income				
2f Visitor Centre Utility Contribution	-	-	-	-
Church Hire	1,630	-	1,630	183
Town Comfort Scheme	-	-	-	-
Absorption of Tapestry Group Fund	-	522	522	-
Sundries	1,433	-	1,433	1,763
TOTAL	3,063	522	3,585	1,946
Total Incoming Resources	213,688	66,990	280,678	211,589

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Notes to the Financial Statements
for the year ended 31st December 2021

3. Resources Expended

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
3a Grants				
Mission: from PCC	8,000		8,000	11,016
Churches together in Nantwich	-		-	-
Preservation Appeal Trust		7	7	186
TOTAL	8,000	7	8,007	11,202
3b Church Activities				
Parish Share	68,132		68,132	67,624
Clergy Expenses	2,340		2,340	2,004
Council Tax	4,731		4,731	5,903
Gas/Electricity	10,238		10,238	11,251
Insurance	14,853		14,853	14,765
Telephone	581		581	724
General Maintenance	7,323		7,323	6,447
Flowers & Associated Costs		726	726	200
Visitor Centre Expenditure		1,639	1,639	875
Restoration Work in Church	-	-	-	-
Development Work in Church		7,012	7,012	5,352
Choir and Music Expenses	294		294	497
Soup Lunches	228		228	250
Mums & Tots		260	260	
CAP Partnership		421	421	1,561
Summer Concert Expenses	5,925		5,925	109
Bread, Wine and Candles	1,443		1,443	1,150
Servers Expenses	-		-	-
Training	290		290	-
TOTAL	116,377	10,058	126,436	118,712
3c Administration				
Lay Employees	29,113		29,113	26,580
Fees Organist & Verger	8,950		8,950	1,190
Printing/Postage/Stationery	645		645	1,326
Church Office Rent	6,960		6,960	6,960
Contribution to Church House running costs	3,840		3,840	1,650
Curates House - Mortgage Interest	3,533		3,533	3,642
- Legal & associated fees	-		-	-
- Insurance	315		315	291
- Repairs	270		270	79
Bank Charges	459		459	513
Copier	2,227		2,227	2,571
Magazine Printing and Editing	1,077		1,077	3,988
Sundries	1,084		1,084	1,563
TOTAL	58,473	-	58,473	50,353
3d Youth and Children's Ministry				
Minister / Workers	23,046		23,046	22,991
Children's Work	600		600	200
TOTAL	23,646	-	23,646	23,191
Total Resources Expended	206,496	10,065	216,561	203,458

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Notes to the Financial Statements
for the year ended 31st December 2021

	2021	2020
	£	£
4. Investments	<u>0</u>	<u>0</u>

There are a small number of ancient investments in Government Stock and CBF accounts that are not included in these accounts. They have a cost of approximately £3,000. They generated an income of £95 in the year (2020 - £98). The PCC plans to sell these investments at an appropriate time in the coming years and treat the capital receipt as income.

	2021	2020
	£	£
5. Stock.	<u>6,685</u>	<u>7,282</u>

The stock is all relating to the Visitor's Centre. It is valued at the lower of cost and net realisable value. The stock represents less than 2 years normal cost of sales

	2021	2020
	£	£
6. Stock of Stone.	<u>2,520</u>	<u>2,520</u>

In preparation for development of a Visitor Centre inside the Church the opportunity was taken to purchase some matching stone when it was available.

	2021	2020
	£	£
7. Debtors and Prepayments (All General Fund)	-	-
Handrail Contribution	259	-
Gas Contributions	2,451	2,158
TOTAL	<u>2,710</u>	<u>2,158</u>

8. Bank Accounts

	Current Accounts	Deposit Accounts	TOTAL 2021	TOTAL 2020
	£	£	£	£
Restricted Funds				
Bourne Fund	4,289	-	4,289	4,289
Church Flower Arrangers Fund	-	4,517	4,517	4,591
Mums & Tots Fund (Incl: for first time this year.)	-	5,475	5,475	-
Curate's House Fund	10,056	-	10,056	10,055
Restoration and Development Fund	84,664	2,686	87,350	36,827
CAP Partnership	2,899	-	2,899	3,319
Visitor's Centre Fund (shop)	4,026	25,884	29,910	28,123
Education Fund	8,622	-	8,622	8,621
The Lyon Restoration Fund	-	45,933	45,933	45,933
TOTAL	<u>114,556</u>	<u>84,495</u>	<u>199,051</u>	<u>141,758</u>
Unrestricted Funds				
General Fund	48,132	3,530	51,662	56,617
Friday Soup Lunch Fund	1,153	-	1,153	1,273
Summer Lunchtime Concert Fund	554	4,657	5,211	7,534
TOTAL	<u>49,839</u>	<u>8,187</u>	<u>58,025</u>	<u>65,424</u>
Total Bank Accounts	<u>164,394</u>	<u>92,682</u>	<u>257,076</u>	<u>207,182</u>

Deposit Accounts include those held at NatWest Bank , YBS and COIF

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Notes to the Financial Statements
for the year ended 31st December 2021

9. Creditors and Accruals

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Mission Support	-	-	-	11,016
Window Repair	-	-	-	2,055
Gas and Electric	5,338	-	5,338	2,034
TOTAL	5,338	-	5,338	15,105

10. Mortgage on Curate's House

The Curates House at 22, Beatty Road was sold in July 2018 for £229,000 resulting in £80,921 accruing to the PCC. We purchased a new Curates House at 12, Hallams Drive in July 2019. The purchase price was £207,000. The purchase was achieved by taking a mortgage of £130,000 from Methodist Chapel Aid Ltd (MCA), supported by a contribution of £77,000 from the PCC / Curates House Fund

11. Restricted Funds

	b/f 1st January 2021	Income	Expenditure	Transfer from/(to) Other Funds	c/f 31st December 2021
	£	£	£	£	£
Bourne Fund	4,289	-	-	-	4,289
Church Flower Arrangers Fund	4,591	968	726	-	4,833
Mums & Tots Fund (new from this year)	-	5,735	260	-	5,475
Curate's House Fund	93,103	1	-	3,771	96,875
R & D Fund (Incl: Tapestry Fund from this year)	36,827	57,558	7,012	500	87,872
CAP Partnership	3,319	-	421	-	2,899
Visitor's Centre Fund (shop)	38,034	2,720	1,639	-	39,115
Education Fund	8,621	1	-	-	8,622
The Lyon Restoration Fund	45,933	7	7	-	45,933
Total Restricted Funds	234,717	66,990	10,065	4,271	295,913

12. Unrestricted Funds

	b/f 1st January 2021	Income	Expenditure	Transfer from/(to) Other Funds	c/f 31st December 2021
	£	£	£	£	£
General Fund	43,671	209,479	200,344	(3,771)	49,035
Friday Soup Lunch Fund	1,273	107	228	-	1,153
Summer Concert Fund (previously Piano Fund)	7,534	4,102	5,925	(500)	5,211
Total Unrestricted Funds	52,478	213,688	206,497	(4,271)	55,399

**Notes to the Financial Statements
for the year ended 31st December 2021**

13. Notes on Funds

Restricted

13(a). The Bourne Fund.

This fund was established by a local family to provide flowers for the Church where appropriate.

13(b). The Curate's House Fund.

This fund is established to provide for the maintenance and decoration of the house. At the beginning of 2019 it held the proceeds of sale of the Curates House at 22 Beatty Road. These funds were used as a deposit on a new Curates House, 12, Hallams Drive, in July 2019.

This fund can be analysed as follows: -

	£
Deposit on Purchase	£77,000
Capital repayment to date	9,819
Funds on deposit	<u>10,056</u>
TOTAL	<u>£96,875</u>

13(c). The Restoration and Development Fund (R&D Fund)

The PCC have determined the R&D Fund should maintain a minimum balance of £20,000 to cover emergencies.

Held within the fund is the balance of the Moira Blakemore Legacy of £10,748. This will eventually be used to fund replacement Muniment Boards dedicated to her memory. Also held within the fund is an embryo Organ Fund in the amount of £1,486. From this year the PCC also hold the Church Tapestry Fund in the amount of £522.32

13(d). The Visitor's Centre Fund.

This activity was originally started to generate funds for the above R&D Fund. This is done by operating the Church Shop and providing refreshments for visitors. This fund will be used to finance the creation of a Visitor Centre including a small shop in the Church hopefully in 2023 or 2024, funds permitting.

13(e). The Education Fund

This fund originated from the sale, by the Diocese, of the Church of England School in the town. The Diocese allocated a small part of the sale price to the Church, the capital of which is held to generate income to be used for educational purposes.

13(f). The Lyon Restoration Fund

This fund resulted from a bequest of Mr Ben Lyon, a local businessman. As its name indicates the income is to be used for the purpose of restoration of the Church. Some years ago, the PCC decided the income should be transferred, as it accrues, to the Nantwich Parish Church Preservation Appeal Trust (see 13l overleaf).

13(g). The Church Flower Arrangers Fund.

This fund was, for the first time, consolidated into the Financial Statement in 2019.

**Notes to the Financial Statements
for the year ended 31st December 2021**

13. Notes on Funds (cont'd)

13(h). Mums & Tots

Mums, Dads, and carers with their pre-school age children meet once a week in the Parish Hall for fun activities, tea, coffee and a chat.

This activity and its associated fund were adopted by the Church during the year.

Unrestricted

13(i). The Summer Concert Fund (previously the Piano Fund)

This fund was originally established to generate funds for the purchase of a grand piano for use in the Church. The acquisition was made in 2016. In 2019 the fund provided improved seat pads for the choir. In 2020 there were no concerts due to the Covid-19 Pandemic

13(j). Friday Soup Lunch Fund

The provision of a soup and a sandwich to the needy in Nantwich up to early 2017 was undertaken by Churches Together in Nantwich (NTiC). When NTiC withdrew, the Church picked up the baton in 2017. This fund has been set up to receive income and make payments independent of the General Fund. No soup lunches were provided after the first lockdown in March 2020. This fund has been renamed Place of Welcome for 2022.

Endowments

The Church has no endowment funds.

Funds not under the control of the PCC

13(k). The Church House, Nantwich.

Reg No 1177087

This is a charity charged with the care of the building known both as Church House and the Parish Hall. The trustees manage the building and associated assets for the benefit of St Mary's Church, Nantwich, and the wider community. The Charity had exempted status but in February 2018 registered with the Charity Commission.

13(l). The Nantwich Parish Church Preservation Appeal Trust. Reg No: 507911

The object of this charity is the raising and administering of funds for the preservation, restoration, and repair of the fabric of St Mary's Parish Church Nantwich Cheshire.

13(m). The Nantwich Churchwardens' Merged Charities

Reg No: 216367

This charity is established to provide relief to residents of the Parish of Nantwich who are in need, hardship, or distress.

Independent examiner's report to the PCC of St Mary's Nantwich.

I report on the accounts of the PCC for the year ended 31st December 2021, which are set out on pages 03 to 10.

Respective responsibilities of trustees and examiner

The members of the PCC are responsible for the preparation of the accounts. The PCC consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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 matter has come to my attention:

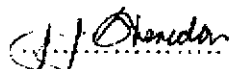
(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

J. Sheridan. ACCA.



Date. 5th April 2022...

Birchfield, London Road, Woore, Crewe, Cheshire. CW3 9SQ

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NANTWICH

England & Wales - Charity number 1130903

Accounts

The Parochial Church Council of St Mary, Nantwich

Registered Charity Number 1130903

Trustees' Annual Report

for the year ended 31 December 2020

Aims and Purposes

St Mary's PCC, in conjunction with the incumbent is responsible for the whole mission of the church – through worship, teaching, nurture, social gatherings and special events, pastoral care, evangelism and ecumenical cooperation. The PCC also seeks to recognise gifts and skills in others, encouraging them to share in this mission.

Objectives and Activities

Our mission in the parish is the promotion of the Gospel of our Lord Jesus Christ, according to the doctrines and practices of the Church of England. The PCC seeks to enable parishioners to live out their faith as part of our growing parish community and is committed to enabling as many people as possible to worship at our church and to become part of our parish community.

As stewards of the church's resources, the PCC seeks to fulfil this objective as efficiently and effectively as reasonably possible. When planning our activities for the year, the Rector and the PCC considered the Charity Commission's guidance on public benefit, and especially the specific guidance on charities for the advancement of religion.

To facilitate this work, it is important that we maintain and develop the fabric of our Grade 1 listed 14th century church.

Staff

Serving alongside Revd Dr Mark Hart as Rector are Revd Paul Wheeler as Curate and Youth and Children's Worker, Susie Boxhall. We were also pleased to welcome Revd Vanessa Layfield as Curate following her ordination in October 2020. We welcomed the licensing of Alan Thompson as a Reader. We also support Peter Bennett in his preparation for ordination. We continue to be well supported by a dedicated team of lay leaders, and retired ministers who assist on maintaining the ongoing ministry of St Mary's.

Property

The house to accommodate our curate is at 12 Hallams Drive, Stapeley, Nantwich. All Saints churchyard continues to be maintained by Cheshire East and has not been opened for any new burial plots for a number of years.

Achievements and Performance

Worship and Prayer

The Electoral Roll membership of 385 was reported at the Annual Parochial Church meeting in October 2020.

Under normal circumstances the PCC and ministry team would offer a range of services on a Sunday, during the week and over the course of the year. These activities gather our

community together for different forms of worship and provide opportunities to invite others to join us. However, the onset of the Coronavirus pandemic early in 2020 resulted in a number of alterations to the programme. During periods when restrictions were eased and churches were permitted to gather for public worship, Sunday services followed their usual timetable:-

8 am Holy Communion
9:30 am Family Service
10:45 am Parish Communion
6 pm Evening Service

When churches were closed completely in the first lockdown in 2020, services were made available on Facebook, either live-streamed or pre-recorded, from homes or gardens. Following the re-opening in the summer of 2020, many of the services in church continued to be live-streamed, on Facebook and YouTube. Particular thanks are due to the ministry team and technical staff who quickly responded to the situation and ensured that church services and other meetings were made widely accessible.

The average weekly attendance (October count) was 204 adults and 14 children. 361 people attended services on Christmas Eve and Christmas Day.

The occasional offices ministry continues to be a significant part of our outreach, though the pandemic had a significant effect on the number of baptisms and weddings. During the year, there were a total of 22 Baptisms including 3 adults; 6 Weddings; 35 Funerals in church; 39 Funerals (crematorium or cemetery only).

Pastoral Care and Outreach to the Local Community

Nurture

St Mary's seeks to nurture and encourage people of all ages in their Christian faith. Baptism team provides support for families both before and after the Baptism has taken place. There is a home visit with a card on the first anniversary and an e-card sent for the following 2 years.

Our Pastoral Visiting team have not been able to provide services in local residential homes since the beginning of the pandemic, but a team of listeners has given support by telephone to many people.

As a church we work in a formal partnership with CAP (Christians Against Poverty), supporting (both financially and with volunteers) the local work to provide local money budgeting courses and a Job Club. This has been run online during the pandemic.

We have a small number of Home Groups for adults as well as groups for young people across all age ranges. These groups aim to encourage members to grow in fellowship and their Christian faith. Again, most of these have operated successfully online this year and members have very much appreciated the opportunity to maintain contact.

Volunteers

All these activities, and more, are maintained by a wide range of volunteers to whom we are grateful for their valuable contributions as they live out their faith through practical action. There are also the Readers, retired clergy, and those who have served on the PCC or other committees and groups.

Alison Phillips, our Director of Music, leads our well-respected choir which supports many of our regular and special services and leads our young choir "Sing @ St Mary's". In addition, there is a worship band and singers who support the 9:30 family service. Both members of the band and choir have recorded items remotely for inclusion in the online services.

Our church building is normally open for visitors 6 days a week from 8:30am to 4:00pm with a rota of stewards in attendance. This provides a place for quiet prayer and contemplation. From the re-opening in the summer, through the support of a team of stewards, the church was kept open from 10am to 3pm Monday to Saturday, most of the time.

The Church Visitors' Centre, situated off the south porch, is normally open from March to December, where volunteers meet and welcome visitors, serve refreshments and sell books, cards, CDs, DVDs, church guides and souvenirs. It did not open in 2020. Volunteers enable us to carry out other outreach work.

Ecumenical Relationships and Outreach

St Mary's works alongside its partner churches under the umbrella of the Churches Together in Nantwich (CTiN). The partner churches worship and collaborate together at a number of key points throughout the year. These would normally include: The Week of Prayer for Christian Unity, Good Friday open-air witness, Nantwich Show, Christian Aid events, Women's World Day of Prayer and a Christmas Day lunch for those who would otherwise be on their own. However, most of these events did not run in 2020 due to the pandemic.

Through CTiN grants are also made available to young people undertaking significant humanitarian or evangelical work, usually overseas, in the form of Millennium Bursaries.

Churches Together supports the Street Pastors' scheme which is appreciated by the town, club goers and the police. In addition, it supports the Foodbank which continues to assist a significant number of struggling local individuals and families throughout the year. Our parish magazine, "This Month", ceased printing early in 2020 due to the pandemic. Similarly, the news sheet "This Week" has been circulated by email from early in the year and is also available on the website www.stmarysnantwich.org.uk. The St Mary's Facebook page is regularly updated with useful information as well as hosting videos of streamed/recorded church services and worship song recordings. From the start of the pandemic, a weekly email bulletin has been provided, sent to over 400 subscribers.

The Visits Team Ministry

We would normally welcome large numbers of visitors, tourists, organised groups to the church and school parties both local and from further afield. However, the number of visitors has significantly reduced due to the ongoing restrictions during the year.

We are a member of the Greater Churches Network and the Cathedrals Plus network which has sometimes attracted group visits.

Outreach Ministry

Under normal circumstances, the church is a much-appreciated venue for many additional events including a variety of concerts including those for the Nantwich Choral Society, Nantwich Singers as well as free lunchtime concerts through the summer.

Children's and Young People's Work

St Mary's is very active in youth and children's work, from babes in arms to young adults, in a variety of settings. There would normally be three or four children's groups meeting during the 9.30 am service on Sunday mornings: Church Mice (pre-schoolers), Launch Pad (KS1), Orbit (KS2) and Gravity (KS3). Friday Nite Live is a lively, friendly group for young people in Year 7 and up that meets fortnightly. An additional meeting point for the same age group – Friday Nite Connect, has started on intervening weeks. Some of these activities have been successfully transferred to Zoom this year.

Our children's choir, Sing @ St Mary's had to stop from the beginning of the pandemic.

Mission Support

Helping those in need is a demonstration of our faith. St Mary's Mission Support Committee with the approval of the PCC channelled £11,016 to different charities, local, national and international. We continued in our commitment to support two Kenyan students in their schooling and made additional donations to other charities: Christian Link Association of Single Parents (CLASP), Church Missionary Society (CMS), Cheshire Agricultural Chaplaincy and Transforming Lives Together.

St Mary's has continued to support Christian Aid appeals and with occasional Churches Together activities.

Financial Review

The finances of the Church were negatively impacted by the Covid-19 pandemic but generous support from members of the Church family have largely reduced the loss. Total receipts on unrestricted funds were £203,183. Restricted income of £8,406 was also received and is detailed in the Financial Statements.

The planned giving through stewardship envelopes and standing orders increased by £12,670 (12.5%) while loose plate reduced by £21,295 (71%) due to partial closure of the Church for much of the year. Unrestricted donations at £19,411 largely from the Church family were £13,812 higher than last year. Unrestricted income was similar to the previous year. £195,284 was spent to provide the Christian ministry from St Mary's Church, including the contribution to the Diocesan parish share which increased by £1,649 (2.5%) in the year and largely provides the stipend and housing for the clergy. The restricted income of £8,406 was much reduced. Restricted expenditure at £8,174 was also below normal.

The net result for the year was an excess income over expenditure of £7,899 (unrestricted) and an excess of income over expenditure of £232 (restricted), totalling a £8,131 surplus. After adding the balances brought forward at the beginning of the year, the balances carried forward at 31st December 2020 were £52,478 unrestricted (including General Fund) and £234,717 restricted.

Reserves policy

In 2020 it was PCC policy to maintain a balance on unrestricted funds (if possible) of an amount equal to three months General Fund expenditure. This amounts to approximately £50,000. The balance of £52,478 held on unrestricted funds achieves this target. The General Fund balance at £43,671 is substantially below the £50,000 target. This situation is the subject of ongoing effort to rectify the position in the years ahead. The balance of £234,717 in restricted funds is retained for the purposes described in the Financial Statement for each fund.

Structure, Governance and Management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a Registered Charity.

The appointment of PCC members was governed by and set out in the Church Representation Rules 2015 and since registration in July 2009 with the Charity Commissioners. PCC members are also Trustees.

At the end of the year, the number of elected lay members of the PCC was 11 elected members and 1 co-opted member. In addition, there were 4 elected Deanery Synod representatives. These together with the ex-officio members, the Incumbent (Rev Dr Mark Hart), the Curates (Revd Paul Wheeler and Revd Vanessa Layfield from October), Pastoral Worker (Mrs Mary Harris) plus the 2 Churchwardens (one of whom was also a Deanery Synod representative) made a total membership of 22 at the end of 2020. John Rivers is PCC Secretary (non voting)

There were 7 full Council meetings during the year, including the short meeting immediately following the APCM. The incumbent together with the two churchwardens, Treasurer and three members of the PCC formed the Standing Committee which met between PCC meetings.

The PCC monitored the work of various groups including Mission Support and Fabric. They also received reports from the Pastoral, and Children and Youth Workers, Deanery Synod and Churches Together in Nantwich. PCC receives regular reports on the finances of the church and decide how the funds should be spent.

St. Mary's Church takes the responsibilities of safeguarding very seriously. The PCC have adopted National Safeguarding Policy and Practice Guidance, issued by the Church of England, including 'Promoting a Safer Church' and the 'Parish Handbook'. The Parish Handbook is carefully referenced to support the day to day work of the parish in relation to safeguarding. St. Mary's Parish Policy is reviewed and signed annually.

Until October, we had two Parish Safeguarding Officers, one for children and one for vulnerable adults. These roles have now been combined into a single post covered by one person. Safeguarding is reported on at every PCC meeting and Parish Safeguarding meetings are held monthly and safeguarding reporting has been maintained as required.

In February, along with all the parishes of the diocese, we conducted a review of PCC minutes from 1937 onwards checking for any record regarding any safeguarding issue or incident.

Administrative information

This report is in respect of the Parochial Church Council of St Mary Nantwich in the Diocese of Chester. The correspondence address is St Mary's PCC, The Parish Office, Church Walk, Nantwich, CW5 5RQ

The Registered Charity Number is 1130903

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

Ex Officio members:

Incumbent: The Reverend Dr Mark Hart
Associate Minister: The Reverend Professor Bernard Moss (until 12th January)
Curate: The Reverend Paul Wheeler
The Reverend Vanessa Layfield (from October)
Pastoral Worker: Mrs Mary Harris
Churchwardens: Mrs Pat Stalker (& Deanery Synod representative)
Mr Chris Harris

Lay members:

Dr Jan Allotey (Deanery Synod representative)
Mrs Gill Appleton (Deanery Synod representative)
Mrs Penny Beeston (until October)
Mr Peter Bennett (Deanery Synod representative until October)
Mr Ernie Charlton (from October)
Mrs Belinda Coghlan
Mr Bryan Coghlan (Deanery Synod representative & PCC Vice Chair)
Mr Darren Evans (from October)
Mr Ian James
Miss Emma Kennedy
Miss Linda Lewis
Miss Helen Lockett (until February)
Mr Steve Lockett (Treasurer)
Mr Paul O'Brien
Mrs Ros Reid
Miss Beth Roberts (PCC Vice Chair from October 2020)
Mr Simon Russell
Mr Robert Sivocha
Mrs Sharon Yates

Approved by the PCC on 5 April 2021 and signed on their behalf by Rev Dr Mark Hart (PCC Chairman)



The Parochial Church Council of St Mary, Nantwich, Cheshire.

FINANCIAL STATEMENTS

of the

PAROCHIAL CHURCH COUNCIL

For the year ended 31st December 2020

Charity number 1130903

Incumbent:

The Rector is Rev. Dr. Mark Hart

Independent Examiner

Mr John Sheridan
Birchfield,
London Road, Woore,
Crewe. CW3 9SQ.

The Parochial Church Council of St Mary, Nantwich, Cheshire.

Financial Statements of the Parochial Church Council for the year ended 31st December 2020

INDEX

	Page
Independent Examiner's Report	2.
Statement of Financial Activities	3.
Balance Sheet	4.
Notes to the Financial Statements	5 to 10.

Independent examiner's report to the PCC of St Mary's Nantwich.

I report on the accounts of the PCC for the year ended 31st December 2020, which are set out on pages 03 to 10.

Respective responsibilities of trustees and examiner

The members of the PCC are responsible for the preparation of the accounts. The PCC consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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 matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act


have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

J. Sheridan. ACCA.



Date.



Birchfield, London Road, Woore, Crewe, Cheshire. CW3 9SQ

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Statement of Financial Activities
for the year ended 31st December 2020

Incoming Resources

	Note	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Voluntary Income	2a	185,008	3,746	188,754	178,799
Funds Generation	2b	3,988	849	4,837	18,980
Investments	2c	102	461	563	644
Church Activities	2d	12,139	3,350	15,489	38,177
Special Collections	2e	-	-	-	-
Other Income	2f	1,946	-	1,946	6,389
Total Incoming Resources		203,183	8,406	211,589	242,989

Resources Expended


Grants	3a	11,016	186	11,202	17,789
Church Activities	3b	110,724	7,988	118,712	145,871
Administration	3c	50,353	-	50,353	65,320
Youth and Children's Ministry	3d	23,191	-	23,191	22,765
Total Resources Expended		195,284	8,174	203,458	251,745
Net Incoming Resources		7,899	232	8,131	(8,756)
Transfers between Funds	10	(3,662)	3,662	-	-
Net Movement of Funds		4,237	3,894	8,131	(8,756)
Balance brought forward at 1st January 2020		48,242	230,823	279,065	287,821
Balance carried forward at 31st December 2020		52,478	234,717	287,195	279,065

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Balance Sheet as at 31st December 2020

	Note	2020 £	2019 £
Fixed Assets			
Fixed Assets	1b	207,000	207,000
Investment Assets	4	-	-
Current Assets			
Stock	5	7,282	6,070
Stone for New Shop Floor	6	2,520	2,520
Debtors and Prepayments	7	2,158	5,046
Bank Accounts	8	207,182	188,022
Cash in Hand		109	294
Total Assets		426,251	408,952
Liabilities: Amounts falling due within one year			
Creditors and Accruals	9	15,105	2,273
Liabilities: Amounts falling due after one year			
Mortgage on the Curate's House	10	123,951	127,614
Total Liabilities		139,056	129,887
Total Net Assets		287,195	279,065
Funds			
Restricted.	11	234,717	230,823
Unrestricted	12	52,478	48,242
Total Funds		287,195	279,065

Approved by the Parochial Church Council on 25th MARCH 2021
and signed on its behalf by:


.....
Rev. Dr. Mark Hart. Rector of Nantwich


.....
Mr. Steve Lockett PCC Treasurer

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Notes to the Financial Statements
for the year ended 31st December 2020**1. Accounting Policies**

1a. The financial statements have been prepared in accordance with the Charities Act 2011 and Church Accounting Regulations 2006 together with applicable accounting standards and Charities Statement of Recommended Practice (SORP 2005). In previous years the PCC accounts have been prepared on an accruals basis. These Accounts are prepared on the same basis. This means that the cost of goods and services is accounted for in the year they were supplied even if payment was not made until the following year.

1b. We are required to produce a balance sheet which includes the value of fixed assets; any assets that are considered to have a limited useful life will be depreciated. It is not considered necessary to depreciate any fixed assets this year. Consecrated and beneficed property is excluded from the accounts under the Charities Act 2011. The purchase of nearly all other assets have, in the past effectively been written off in the year of purchase. The exception is the Curates House which was valued at cost.

2. Incoming Resources

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Voluntary Income				
2a Stewardship	113,768	-	113,768	101,098
Income Tax Refund	25,678	-	25,678	25,014
Loose Plate	8,698	-	8,698	29,993
Church Box	6,703	-	6,703	4,664
Donation towards Youth Worker	4,000	-	4,000	2,750
Furlough	6,750	-	6,750	-
Gifts, Donations and Grants	19,411	3,746	23,157	15,280
TOTAL	185,008	3,746	188,754	178,799
Funds Generation				
2b Church Magazine	3,988	-	3,988	6,710
Visitors Centre Income before interest	-	849	849	8,599
Fairs and Fundraising Events	-	-	-	3,671
TOTAL	3,988	849	4,837	18,980
Investments				
2c Dividends and Interest	102	461	563	644
TOTAL	102	461	563	644
Church Activities				
2d PCC Fees	10,625	-	10,625	16,051
Verger & Organist Fees	1,190	-	1,190	8,055
Friday Soup Lunches	324	-	324	1,721
CAP Partnership	-	3,350	3,350	7,103
Summer, Lunchtime Concerts	-	-	-	5,247
TOTAL	12,139	3,350	15,489	38,177
Special Collections				
2e Mission	-	-	-	-
TOTAL	-	-	-	-
Other Income				
2f Visitor Centre Utility Contribution	-	-	-	170
Church Hire	183	-	183	3,775
Town Comfort Scheme	-	-	-	300
VAT Refund	-	-	-	1,309
Sundries	1,763	-	1,763	835
TOTAL	1,946	-	1,946	6,389
Total Incoming Resources	203,183	8,406	211,589	242,989

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Notes to the Financial Statements
for the year ended 31st December 2020

3. Resources Expended

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
3a Grants				
Mission: from PCC	11,016		11,016	17,025
Churches together in Nantwich	-		-	480
Preservation Appeal Trust		186	186	284
	-	-	-	-
TOTAL	11,016	186	11,202	17,789
3b Church Activities				
Parish Share	67,624		67,624	65,975
Clergy Expenses	2,004		2,004	4,655
Council Tax	5,903		5,903	4,214
Gas/Electricity	11,251		11,251	14,210
Insurance	14,765		14,765	15,283
Telephone	724		724	614
General Maintenance	6,447		6,447	8,067
Flowers & Associated Costs	-	200	200	1,824
Visitor Centre Expenditure	-	875	875	5,977
Restoration Work in Church	-	-	-	8,997
Development Work in Church		5,352	5,352	854
Choir and Music Expenses	497		497	950
Soup Lunches	250		250	1,100
CAP Partnership	-	1,561	1,561	5,573
Summer Concert Expenses	109		109	3,533
Donation to Organ Fund 2019 / Choir Seating 2018	-	-	-	775
Bread, Wine and Candles	1,150		1,150	2,536
Servers Expenses	-		-	295
Training	-	-	-	439
TOTAL	110,724	7,988	118,712	145,871
3c Administration				
Lay Employees	26,580		26,580	28,214
Fees Organist & Verger	1,190		1,190	8,055
Printing/Postage/Stationery	1,326	-	1,326	1,815
Church Office Rent	6,960		6,960	6,960
Contribution to Church House running costs	1,650		1,650	3,840
Curates House - Mortgage Interest	3,642	-	3,642	1,875
- Legal & associated fees	-	-	-	2,473
- Insurance	291	-	291	-
- Repairs	79	-	79	428
Bank Charges	513		513	598
Copier	2,571		2,571	3,480
Magazine Printing and Editing	3,988		3,988	6,197
Sundries	1,563		1,563	1,385
TOTAL	50,353	-	50,353	65,320
3d Youth and Children's Ministry				
Minister / Workers	22,991		22,991	21,225
Children's Work	200	-	200	1,540
TOTAL	23,191	-	23,191	22,765
Total Resources Expended	195,284	8,174	203,458	251,745

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Notes to the Financial Statements
for the year ended 31st December 2020

4. Investments

2020	2019
£	£
0	0

There are a small number of ancient investments in Government Stock and CBF accounts that are not included in these accounts. They have a cost of approximately £3,000. They generated an income of £98 in the year (2019 - £112). The PCC plans to sell these investments at an appropriate time in the coming years and treat the capital receipt as income.

5. Stock.

2020	2019
£	£
7,282	6,070

The stock is all relating to the Visitor's Centre. It is valued at the lower of cost and net realisable value. The stock represents less than 2 years normal cost of sales

6. Stock of Stone.

2020	2019
£	£
2,520	2,520

In preparation for development of a Visitor Centre inside the Church the opportunity was taken to purchase some matching stone when it was available.

7. Debtors and Prepayments

(All General Fund)

	2020	2019
	£	£
Church Hire	-	1,250
Copier Lease Refund	-	650
Gas Contributions	2,158	2,646
Events Deposits in Advance	-	500
TOTAL	2,158	5,046

8. Bank Accounts

	Current Accounts	Deposit Accounts	TOTAL 2020	TOTAL 2019
	£	£	£	£
Restricted Funds				
Bourne Fund	4,289	-	4,289	4,258
Church Flower Arrangers Fund	-	4,591	4,591	4,306
Curate's House Fund	10,055	-	10,055	9,921
Restoration and Development Fund	34,142	2,686	36,827	38,696
CAP Partnership	3,319	-	3,319	1,530
Visitor's Centre Fund (shop)	2,242	25,881	28,123	29,309
Education Fund	-	8,621	8,621	8,601
The Lyon Restoration Fund	-	45,933	45,933	45,933
TOTAL	54,047	87,712	141,758	142,554
Unrestricted Funds				
General Fund	53,088	3,529	56,617	36,565
Friday Soup Lunch Fund	1,273	-	1,273	1,199
Summer Concert Fund (previously Piano Fund)	1,977	5,557	7,534	7,704
TOTAL	56,338	9,086	65,424	45,468
Total Bank Accounts	110,385	96,798	207,182	188,022

Deposit Accounts include those held at NatWest Bank , YBS and COIF

The Parochial Church Council of St. Mary, Nantwich, Cheshire.

Notes to the Financial Statements
for the year ended 31st December 2020

9. Creditors and Accruals

	Unrestricted Funds	Restricted Funds	Total 2020	Total 2019
	£	£	£	£
Choristers' pay December 2019	-	-	-	66
Mission Support	11,016	-	11,016	-
Window Repair	2,055	-	2,055	-
Gas and Electric	2,034	-	2,034	2,207
TOTAL	15,105	-	15,105	2,273

10. Mortgage on Curate's House

The Curates House at 22, Beatty Road was sold in July 2018 for £229,000 resulting in £80,921 accruing to the PCC. We purchased a new Curates House at 12, Hallams Drive in July 2019. The purchase price was £207,000. The purchase was achieved by taking a mortgage of £130,000 from Methodist Chapel Aid Ltd (MCA), supported by a contribution of £77,000 from the PCC / Curates House Fund

11. Restricted Funds

	b/f 1st January 2020	Income	Expenditure	Transfer from/(to) Other Funds	c/f 31st December 2020
	£	£	£	£	£
Bourne Fund	4,258	31	-	-	4,289
Church Flower Arrangers Fund	4,506	285	200	-	4,591
Curate's House Fund	89,307	134	-	3,662	93,103
Restoration and Development Fund	38,696	3,483	5,352	-	36,827
CAP Partnership	1,530	3,350	1,561	-	3,319
Visitor's Centre Fund (shop)	37,992	917	875	-	38,034
Education Fund	8,601	20	-	-	8,621
The Lyon Restoration Fund	45,933	186	186	-	45,933
Total Restricted Funds	230,823	8,406	8,174	3,662	234,717

12. Unrestricted Funds

	b/f 1st January 2020	Income	Expenditure	Transfer from/(to) Other Funds	c/f 31st December 2020
	£	£	£	£	£
General Fund	39,404	202,855	194,926	(3,662)	43,671
Friday Soup Lunch Fund	1,199	324	250	-	1,273
Summer Concert Fund (previously Piano Fund)	7,638	5	109	-	7,534
Total Unrestricted Funds	48,241	203,184	195,285	(3,662)	52,478

**Notes to the Financial Statements
for the year ended 31st December 2020**

13. Notes on Funds

Restricted

13(a). The Bourne Fund.

This fund was established by a local family to provide flowers for the Church where appropriate.

13(b). The Curate's House Fund.

This fund is established to provide for the maintenance and decoration of the house. At the beginning of 2019 it held the proceeds of sale of the Curates House at 22 Beatty Road. These funds were used as a deposit on a new Curates House, 12, Hallams Drive, in July 2019.

This fund can be analysed as follows: -

	£
Deposit on Purchase	£77,000
Capital repayment to date	6,048
Funds on deposit	<u>10,055</u>
TOTAL	<u>£93,103</u>

13(c). The Restoration and Development Fund (R&D Fund)

The PCC have determined the R&D Fund should maintain a minimum balance of £20,000 to cover emergencies.

Held within the fund is the balance of the Moira Blakemore Legacy of £10,748. This will eventually be used to fund replacement Muniment Boards dedicated to her memory. Also held within the fund is an embryo Organ Fund in the amount of £986.

13(d). The Visitor's Centre Fund.

This activity was originally started to generate funds for the above R&D Fund. This is done by operating the Church Shop and providing refreshments for visitors. This fund will be used to finance the creation of a Visitor Centre including a small shop in the Church hopefully in 2021 or 2022, funds permitting.

13(e). The Education Fund

This fund originated from the sale, by the Diocese, of the Church of England School in the town. The Diocese allocated a small part of the sale price to the Church, the capital of which is held to generate income to be used for educational purposes. All the accumulated income has been used in 2016 and 2017 to support early year's education for Church children's groups.

13(f). The Lyon Restoration Fund

This fund resulted from a bequest of Mr Ben Lyon, a local business man. As its name indicates the income is to be used for the purpose of restoration of the Church. Some years ago the PCC decided the income should be transferred, as it accrues, to the Nantwich Parish Church Preservation Appeal Trust (see 13k overleaf).

13(g). The Church Flower Arrangers Fund.

This fund was, for the first time, consolidated into the Financial Statement in 2019.

**Notes to the Financial Statements
for the year ended 31st December 2020**

13. Notes on Funds (cont'd)

Unrestricted

13(h). The Summer Concert Fund (previously the Piano Fund)

This fund was originally established to generate funds for the purchase of a grand piano for use in the Church. The acquisition was made in 2016. In 2019 the fund provided improved seat pads for the choir. In 2020 there were no concerts due to the Covid-19 Pandemic

13(i). Friday Soup Lunch Fund

The provision of a soup and a sandwich to the needy in Nantwich up to early 2017 was undertaken by Churches Together in Nantwich (NTiC). When NTiC withdrew, the Church picked up the baton in 2017. This fund has been set up to receive income and make payments independent of the General Fund. No soup lunches were provided after the first lockdown in March.

Endowments

The Church has no endowment funds.

Funds not under the control of the PCC

13(j). The Church House, Nantwich.

Reg No 1177087

This is a charity charged with the care of the building known both as Church House and the Parish Hall. The trustees manage the building and associated assets for the benefit of St Mary's Church, Nantwich and the wider community. The Charity had excepted status but in February 2018 registered with the Charity Commission.

13(k). The Nantwich Parish Church Preservation Appeal Trust. Reg No: 507911

The object of this charity is the raising and administering of funds for the preservation, restoration and repair of the fabric of St Mary's Parish Church Nantwich Cheshire.

13(l). The Nantwich Churchwardens' Merged Charities

Reg No: 216367

This charity is established to provide relief to residents of the Parish of Nantwich who are in need, hardship or distress.

Independent examiner's report to the PCC of St Mary's Nantwich.

I report on the accounts of the PCC for the year ended 31st December 2020, which are set out on pages 03 to 10.

Respective responsibilities of trustees and examiner

The members of the PCC are responsible for the preparation of the accounts. The PCC consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the 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 you as 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 matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

J. Sheridan. ACCA.



Date. 3rd April 2021.

Birchfield, London Road, Woore, Crewe, Cheshire. CW3 9SQ