

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 12 th 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

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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. 8th April 2021

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

		Unrestricted Funds	Restricted Funds	Total 2020	<i>Total 2019</i>
	Note	£	£	£	£
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

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)

Church Hire

Copier Lease Refund

Gas Contributions

Events Deposits in Advance

TOTAL

2020	2019
£	£
-	1,250
-	650
2,158	2,646
-	500
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.

J. Sheridan

Date. *3rd April 2021*

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