

**Parish of Ansdell and Fairhaven St Paul
Clifton Drive, Lytham St Annes
Diocese of Blackburn
Registered Charity Number: 1131961**

**Annual Report and
Financial Statements
of the Parochial Church Council
for the year ended 31st December 2020**

	Contents
Annual Report	Pages 1 - 12
Financial Statements	Pages 13-16
Accounting Policies	Page 17
Independent Examiner's Report	Page 18

Aims and Purposes

The Parochial Church Council (hereinafter referred to as the PCC) has the responsibility of co-operating with the incumbent, the Revd. Paul Bye, in promoting in the parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical.

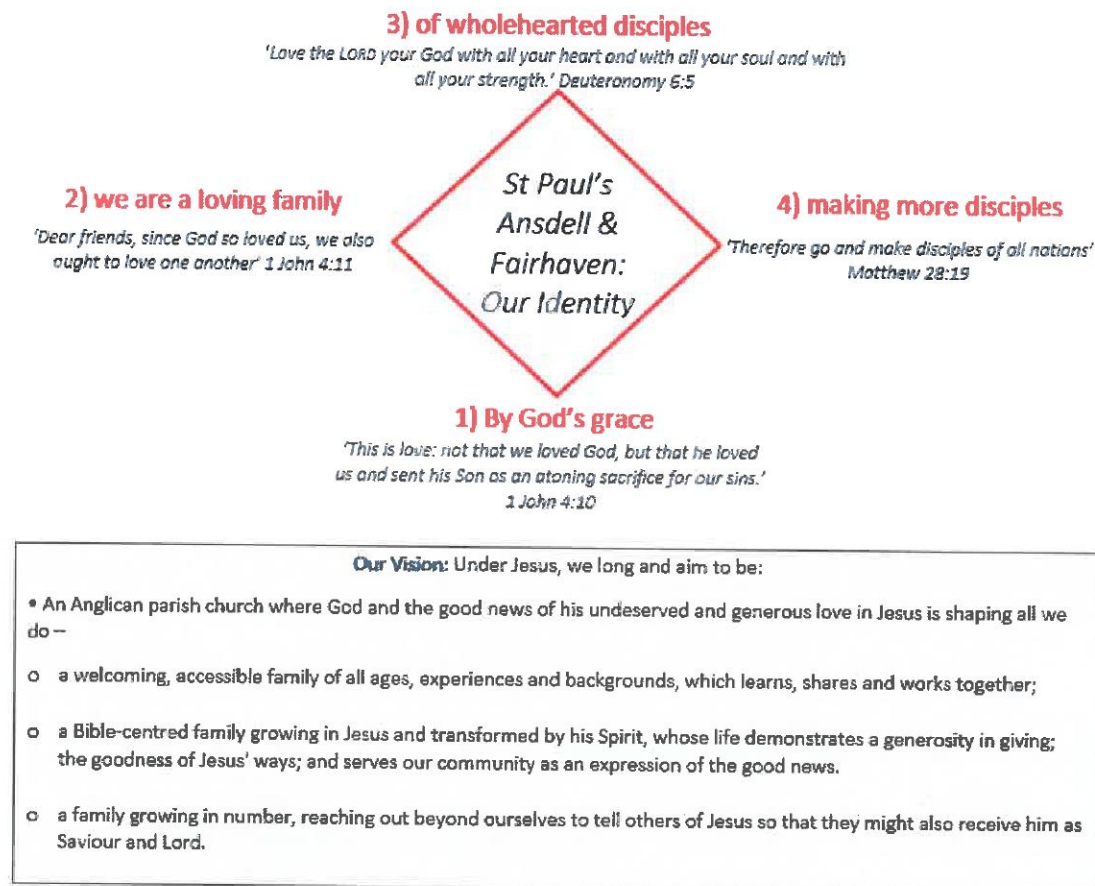
This aim is further expressed in St Paul's Identity and Vision statement. The vision aspect of this statement was progressed in 2020, and into 2021:

It is also expressed in the PCC Statement of Aims:

The PCC is a team representing the church family: it seeks God's will for the church and the parish.

Jesus said, 'Go and make disciples...' Matthew. 28 v19.

Working in partnership with the vicar and the church fellowship, the PCC aims to enable people to engage with Jesus through the Bible: to come to faith, to grow in him and to serve him as Lord. With this aim in mind, the PCC manages the finances, resources and needs of the church.



The PCC also holds maintenance responsibility for the church buildings and attached hall and has responsibility for the management of the Fundraising shop on Woodlands Road, Lytham St Annes.

Objectives and Activities

2020 has been a year like no other. It has been full of sorrows, challenges and joys. However, whilst many changes to our congregational life took place, nonetheless we have sought to continue to work out our aims and objectives – albeit with some of the outworking looking different from previous years!

The church continued to discern and reflect on the identity God has given us. The Vision group, a small group appointed by the PCC was reconstituted with new aims, to support the PCC in their work of discerning and implementing God's vision for our church. The PCC reflected on lessons Covid-19 has been teaching us, and the PCC agreed a new Vision statement to help clarify where we are seeking to head. The church also engaged in the Youth Provision Development project to reflect on our provision and integration of young people in the life of St Paul's.

Whilst 2020 was a year of disruption, it has also been a fruitful year – teaching us as a church important lessons about what is essential, of being church to one another (even when we couldn't physically meet) and where we might be being called to head.

The PCC continued to operate the 'Outside Support Fund' designating some of church finances, and a proportion of shop profits to benefit the following projects:

- **The De Leeuws family** serving Jesus among the Laarim in South Sudan;
- **Christians Against Poverty** – seeking to help people find freedom from debt, and true freedom in Jesus;
- **The Bridge Project** – A Salvation Army project helping the most vulnerable Blackpool;
- The remaining quarter, and the proportion from shop profits was used to set up a fund to enable us to support local families in food poverty during this pandemic, identified through a local school.

The first three projects were not simply about giving, but partnership - supporting the projects financially and in prayer and widening our horizons on God's work in the world. This support has been especially valuable during this pandemic, with many of those organisations directly supporting people impacted by it.

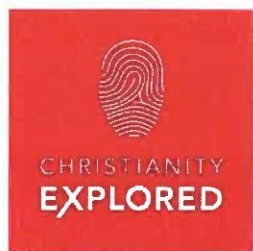
The PCC has had due regard to the Charity Commission guidance on public benefit when exercising any powers or duties to which the guidance is relevant. The PCC has undertaken its activities for the public benefit, and believes it has provided a benefit to all sections of the public by:

- a) providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers, and
- b) promoting Christian values and service by members of the Church in the Parish and to its community, to the benefit of individuals and society as a whole.

Achievements and Performance

This has not been a normal year! But the Lord has been kind, and it is right to give thanks. Benefit to the public can be seen in the achievements God has brought through the life of St Paul's this year.

2020 at a glance



January – Churches Together met for the Week of Christian Unity service. Thank you meal for our Fundraising Shop volunteers held. A church family meal for our Patronal Festival brought people together. A new course of Christianity Explored began.

February – Work on our Data Protection policy was carried out. Woodlands Welcome, our community ministry using the Fundraising Shop continued to welcome isolated or vulnerable members. Paul led a series of three Religious Education question and answer sessions in AKS. The Fundraising Shop welcomed Sarah Elstone as Shop Supervisor.

March – A Fairtrade Fortnight event was hosted in the hall. St Paul's hosted the final Lent lunch, which included an organ recital given by Linda Carrington. Public Worship was suspended due to national lockdown. A new call network was set-up to provide pastoral care through the congregation by congregation members. Online services were instigated to enable a form of worship to continue. The 'Luke Journey' devotional series began to help people study the Bible while at home. 'The Case of the Christ' sessions for families were begun, to enable families to study the Bible together at home. Fundraising Shop closed.



April – Holy Week and Easter celebrated via recorded and live-stream services. Working with Churches Together, local Christians were encouraged to decorate their windows for Palm Sunday and Easter as a witness. Beginning of a new weekly Prayer Meeting. Creation of a 'Hardship Fund' to support those in the church and parish facing financial hardship.



May – Continuation of 'lockdown' ministry. Day of Prayer held. 'Letters from Lockdown' – materials for families looking at Paul's epistles produced.



June – Licensing of Kyle Mulholland as 'Licensed Lay Minister' in preparation for his ordination. Application for, and receipt of grant, of £4800 to enable us to run various projects to support our local community. Re-opening of the church building for private prayer. Adaptations to church building to enable this return. Youth Group begins weekly online. Aisha, the Lytham Rose Queen from St Paul's, lays flowers at the War Memorial in Lytham.



July – Welcoming of Kyle, Amy and Hannah Mulholland to St Paul's. Kyle's ordination as deacon. Re-opening for public worship on 5th July, including installation of equipment to live-stream services. Move to two morning services (10am and 11.15am) to increase capacity.



August – Reopening of the Fundraising Shop after much work to enable it to be 'covid secure'.

September – Harvest Sunday – including outdoor Harvest Sunday service. Thursday Service begins meeting online weekly. 10am mid-week communion service begun fortnightly.

October – Five yearly Quinquennial Inspection carried out by architect, Stephen Fish. Annual Parochial Church Meeting takes place online. Celebrashine – online light party as an alternative to Halloween held, welcoming children and families from the community.

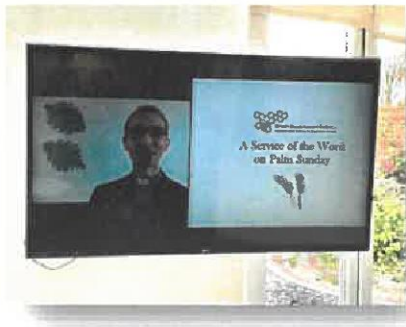


November – Public worship suspended during the second lockdown. Services continue online, including with new Sunday Catch Up. Day of Prayer held.

December – Public worship reinstated. Christmas leaflet and letter distributed around the parish, with positive responses received. Two Christingle Café's, two Candlelight services (with live choir), three Crib services (including Thursday Service nativity), outdoor carols as well as services on Christmas Eve and Christmas Day. People, including new people, welcomed in person and online. Carol singing outside local nursing homes.

Pastoral

The church family has welcomed visitors from within, as well as outside our parish boundary, and from a range of ages and backgrounds. There were 98 parishioners on the church electoral roll (as of 17th October 2020), 56 of whom are not resident within the parish. The average Normal Sunday Attendance was not counted in October because of the pandemic. However, on an average Sunday in Autumn 2020, approximately 40 people were present physically across the two services. Each Sunday service received around 45-50 views on YouTube for the streamed services.



During the past year between 12-20 service orders, talk transcripts and other information have been sent each week to church members who are unable to attend physically, but also are unable to access the live streamed service. Pews News Extra, our parish magazine has been a valuable way of keeping people connected and informed, as well as a weekly email update. For many, this past year has been immensely difficult where they have not been able to attend church because of their health or situation. A key aim has been to seek to keep people 'connected' whilst apart. To enable the return to services and to the Fundraising Shop, a significant number of risk assessments have been carried out by the PCC and Shop Oversight Committee.

St Paul's has offered a place of hospitality during 2020, welcoming people in person and online who are normally part of other churches, but whose churches were not meeting. It has also been wonderful to welcome new members to the church. For a number St Paul's offering worship in different forms during the pandemic has been what has drawn people to us. It has been a hard time to connect with all our families, with Sunday Club and Thursday Service having not returned physically. However, it has been an encouragement to welcome a new family to Thursday Service online.

To enable us to grow as disciples, Growth Group continued. It began meeting online from September. While this has been a different setting, and not fully conducive to getting to know each other better, it has still been a source of fellowship and growth for those who joined. The weekly online prayer meeting has seen a growing group of people joining to pray about our national, and international context, as well as our own church and personal items. People have joined by computer or telephone. This has been a time of seeking God's help and growing together.

Youth Group has met online for much of the past year. It has provided a meeting place in the absence of our young people being able to meet physically, as well as a place to explore Jesus with their contemporaries. The group looks forward to the time it can meet physically again. The group have raised some big questions, particularly in terms of some of the pressures they face at school, which have been fruitful to discuss together. Engagement in the Youth Provision Development project began in January 2020, and then restarted in Autumn 2020. It has enabled some steps forward – creating a vision for our work with young people, further research to understand barriers to young people connecting with us, and some areas of further ministry for the future. This is an area which continues to need further work.

The church continued to support people within the congregation and the wider community, especially in key 'life' moments, providing appropriate care, preparation, and support at these times. No baptisms or weddings took place. However, there were ten funerals and one burial of ashes. The Pastoral Visiting Team have been unable to visit in person for much of the year, but have maintained contact with people by telephone.

Evangelistic

Sharing the good news of Christ is at the heart of what we want to do at St Paul's. In January, we hosted another course of Christianity Explored.

Recognising that opportunities to connect with people face to face were reduced, a number of short online videos connecting to questions and themes raised by the pandemic were made. These were shared online and benefitted both church members and others wider than church. Christmas services enabled us to welcome new and returning faces. One area of future work is to seek to build on those visits to build a greater year round relationship. Online streamed services have enabled some people to 'listen in' to our ministry, who are not yet in a place to join us physically.



Social



The pandemic highlighted a number of needs in our local community. In summer 2020, St Paul's applied for a Covid Support grant. Thanks to the Lancashire COVID-19 Community Support Fund and National Emergencies Trust we have been able provide of packs of colouring books and pencils, as well as spring bulbs to isolated and vulnerable adults to support their mental wellbeing; provision of books for local schools to support children with reduced online access; purchase of 5 tablets to enable digital inclusion in the community; the formation of a jigsaw lending library to help stimulate those who are isolated, purchasing of materials to run the 'Bereavement Journey' course, and use of shop stock to support rehoming of vulnerable individuals by Fylde

Borough Council. These projects are ongoing, and have been well received by the local community, and enabled us to connect with community members we had not had contact with before. St Paul's also set up a Hardship Fund earlier in the first lockdown to provide a fund to help church and parish members who might be struggling financially in these times.

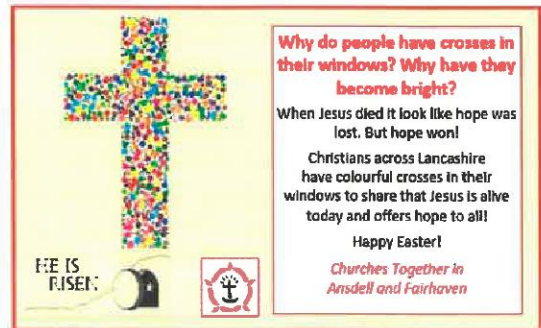
Sadly for much of the year our Wednesday Coffee morning and Woodlands Welcome community drop in have not been able to run. We look forward to a time when these places of offering company and community can restart. They are valued by church and non-church members alike.

The congregation has given to good causes benefiting those wider than the parish. These included the Bishop's Harvest Appeal, Leprosy Mission and Children's Society. The Outside Support Fund is detailed on page 2-3.

Ecumenical

St Paul's continued to be part of Churches Together in Ansdell. However its work has been much reduced this year. The hosting of a family trail around Ansdell exploring the Bible's message of Christmas was hosted ecumenically, as well as a call to decorate windows around Palm Sunday and Easter Sunday.

St Paul's played a part in Deanery Synod of Kirkham Deanery. Sadly Mike Briers, a faithful member of the Synod died in 2020. There are currently two vacancies to the Synod.



Fabric

Due to the pandemic, all but the most essential tasks, were postponed for practical and financial reasons. However the following took place:

- Installation of equipment for livestreaming;
- Alterations to hall and church building to enable return to physical services (sanitiser stations, signage etc.);
- Installation of new Vicar's Board in church building;
- Continued maintenance of church grounds, including repairs to areas of fencing;
- Servicing of the church organ;
- Health and safety walk arounds;
- Liaising with structural engineer regarding movement in brickwork to side of hall and replacement of lintel;
- Quinquennial inspection carried out.

Financial Review

2020 was a year that we would have preferred not to have but we still have much to be thankful for. For the most part our church family has been unaffected by Covid and we have been able to talk to each other and see each other at services or over Zoom meetings. We are thankful that Paul has been able to provide these with continued energy and we are grateful that Kyle, Amy & Hannah have joined our family.

Financially we still have much to be thankful for even though services were disrupted, hall hire stopped, and our fundraising shop closed for 5 months of the year. We have seen an increase in Planned Giving and benefited from the furlough scheme for our employees and local government grants. The figures speak for themselves; our expenditure was considerably more than our income and we used £23,131 of our reserves. For the General Fund, our actual deficit was £36,439 but this was offset by Gift Aid claimed for 2018 & 2019 (£13,308).

Two years ago, the PCC had taken the prudent decision to lessen our reliance on shop profit, however this was intended to be a gradual process and while Planned Giving encouragingly increased in 2020 by 22% to £34,045 our reliance on the shop has been highlighted. It is likely that in 2021 our finances will face the same challenges as in 2020. The PCC have budgeted for a 2021 overspend of £55,400 and therefore all our reserves will be used up by the end of 2021.

		2020
Planned Giving	Tax efficient	£30,385.00
Planned Giving	Other	£3,660.00
		<u>£34,045.00</u>
Number of Planned Givers	2020	58
Number of Planned Givers	2019	52

Reserves Policy

All surplus monies are placed with the Diocese of Blackburn Deposit Account. The P.C.C. seeks to place with the Diocese of Blackburn Deposit Account all such monies that are surplus to current requirements. Current requirements are defined as sufficient funds to satisfy three months' average expenditure.

Future developments

Despite the challenges of 2020, which have continued into 2021, as a church we have our eyes fixed on the future.

Early in 2020, the new vision statement was shared with the congregation via the Pews News Extra magazine, with an opportunity for people to feedback. This vision gives us a common picture as a church as to where under Jesus we seek to head. It also gives a framework to review our ministries and made decisions for the future.

One desire is to make St Paul's a truly multigenerational church, where the different generations interact together. Recognising 'missing generations' exist within our church, one new ministry agreed in December 2020 is the St Paul's Tots toddler group. Sadly this was not able to begin in person in January, but has begun online until it is able to meet physically. The group aims at sharing the good news of Jesus with toddlers and their families, to build bridges into the St Paul's community, as well as serve a social need. We look forward to what God might do through this ministry in 2021 and beyond.



The Vision Group and PCC have discussed the potential of a different style service on a Sunday afternoon in the Parish hall, which is aimed at being multigenerational. This would enable all-ages to grow together, and worship together, with a deliberate inclusion of children, young people and families into this service. This recognises a number of barriers to people of all age-ages, but particularly families, in part due to the times and days of our existing services. Discussions and thoughts around this proposal are ongoing. It is something which as a church we need to seek the Lord's face for going forward.

As noted before, further work also needs to be carried out to move forward some of the action points from the Youth Provision Development Project.

One focus for 2021 will be the re-establishing of St Paul's church family as 'family'. While there has been real growth in many relationships during the pandemic, we also recognise that for over a year many people have been separated. We have seen sad losses from our congregation as members have died; and have had new members join us. Work will be needed when we are in a place to welcome everyone back to re-connect us together and forge, or re-forge, relationships.

The world has changed in the past year, and St Paul's has been changed too. In 2021, we will find ways to seek the Lord together regarding our future. It will involve continuing to review our ministries and discerning where else the Lord is calling us to change for the future, following this period of flux.

One key action for 2021 will be seek ways to make sustainable our financial position as a church. We give great thanks for increased giving in 2020, alongside other provisions. We recognise much of this increased given has been through new people having joined. But further work to help build a culture for all members of regular, considered and sacrificial giving to the needs of St Paul's and God's work beyond. New and clearer documents related to stewardship are already in process and will support this discipleship work. The Annual Parochial Church Meeting will be an opportunity to present some of these needs to the church.

In July 2021, Kyle Mulholland will be ordained presbyter (priest). As his curacy continues we will look to ways for Kyle to take on new or increasing ministry experience in the life of St Paul's as well as support him in his wider IME 4-7 (curacy training) within the life of the Diocese. Having received our Quinquennial Inspection report, a process of identifying priority works, and planning for their funding and implementation will be needed. One key work identified is regarding multiple issues with the church hall roof, which may require significant work.

Structure, Governance and Management

The PCC operates under the Parochial Church Council (Powers) Measure 1956 as amended and the Church Representation Rules (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

The PCC consists of the incumbent, ex-officio members (Wardens, Deanery Synod representatives, Licensed Lay Minister, and those elected by the membership of the Electoral Roll. All church attendees who are eligible are encouraged to register on the Electoral Roll (revised prior to the 2020 APCM) and stand for election to the PCC. Elected members hold post for three years and are elected at the Annual Parochial Church Meeting each year.

The PCC met eleven times during the year with an average attendance of 87%. Since March 2020, these meetings have taken place via Zoom. A number of decisions were also made by email outside of PCC meetings due to the current situation. These have all been recorded for future reference. The PCC and Standing Committee wrote out to the congregation on two occasions during the year, particularly regarding church updates and finances. Close monitoring of the finances, stewardship, cash flow projections and decision regarding grants and furloughing of staff were undertaken, with excellent support of the Treasurer and Stewardship Officer. There has been significant work behind the scenes by a number of individuals to enable the PCC's responsibilities to be carried out in these difficult circumstances.



The PCC also operates through a Standing Committee which meets between the full meetings of the PCC when required. This is the only Committee required by the Church Representation Rules and it has the power to transact the business of the PCC between its meetings and subject to the directions given to it by the PCC. It met via Zoom on seven occasions. The Standing Committee made fourteen financial, logistical and decisions and personnel decisions by email and discussed various other matters. This is higher than last year in part due to the increased number of decisions needed, and reduced ability to meet together. The PCC elected a Shop Oversight Committee consisting of four members. This has met six times, primarily by Zoom. Minutes from the SOC are reported to the PCC.

Additional meetings with the Church Wardens and Hall Hire Secretaries took place to oversee the implication of Covid-secure practices in the Parish Hall.

Risk Assessment

The PCC recognises that in relation to 'Risk Assessment', risk is defined as 'the threat of any action or event which will adversely affect an organisation's ability to achieve its objectives and execute its strategies'. It also accepts that the term 'risk' can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. 'Risks' relate not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

The PCC recognises it requires a practical Health and Safety Policy covering activities for church, hall and grounds. This is reviewed on a regular basis. An Accident Book is maintained.

The contents and obligations of the Equality Act 2010 and the 2018 General Data Protection Regulation are known and complied with to the best of the PCC's ability. With the implementation of the GDPR, the PCC has appointed a Data Protection Lead, Richard Rowell and Deputy Lead, Bill Crabtree. A Data Protection Policy and Procedures were drawn up. For some of the data the church holds, consent is required. The church continued to gain this consent during the year. The PCC is aware of its responsibilities in respect of the Regulatory Reform (Fire Safety) Order 2005 in its requirement to carry out a fire assessment to identify any possible dangers and risks, to act to minimise the risks and to create a plan to deal with any emergencies, and to write up and keep a record of its findings and to review its assessment annually. Following fire risk assessments at the Fundraising Shop, carried in 2019 and 2020 by ourselves and the landlord, further work is needed to implement some actions. Many of these were impacted by the lockdowns in 2020.

Regarding safeguarding, a review of the Single Central Record of all volunteers and leaders and their safeguarding credentials has been carried out, to ascertain that DBS checks and training are up to date. The PCC continues to operate by the National Church of England Safeguarding policy and Parish Handbook, first accepted in 2018. Checks have been and are made with the Disclosure and Barring Service in respect of persons dealing regularly with young people and vulnerable adults. Where needed a number of enquiries were made to the Diocesan Safeguarding team to check correct best practice. A Safer Recruitment process is in place. Stephen Whittaker was appointed as Parish safeguarding Officer in January 2020.

Whilst it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimise such occurrences.

Administrative Information

Charity Name:

The Parochial Church Council of the Ecclesiastical
Parish of Ansdell and Fairhaven St Paul

Charity Number:

1131961

Correspondence Address:

Parish Office,
Lake Road North,
Lytham St Annes
FY8 1AG

Incumbent:

The Revd Paul Bye
Fairhaven Vicarage, 83 Clifton Drive
Lytham St Annes
FY8 1BZ

Bankers:

NatWest
9 Dicconson Terrace
Lytham St. Annes
Lancashire
FY8 5FZ

Independent Examiner:

The Revd A.A. Clements MA ACIB FCIE
15 Carleton Road
Great Knowley
Chorley
PR6 8TQ

Church Website:

<http://stpaulsfairhaven.weebly.com/>

The Parish Church of Ansdell and Fairhaven, St Paul is part of the Diocese of Blackburn within the Church of England. Under the terms of Section 3 of the Parochial Church Council (Powers) Measure 1956 the Parochial Church Council is a body corporate and is a charity currently registered No. 1131961 with the Charity Commission.

PCC members who have served from the 1st January 2020 until the 31st December 2020 are:

<i>Incumbent</i>	The Revd. Paul Bye	* Chair
<i>Curate</i>	The Revd. Kyle Mulholland (from July 2020)	
<i>Licensed Lay Minister</i>	Janet Kimber	
<i>Churchwardens</i>	Michele Briers (until July 2020)	*
	Pam Rowell	*
	Alan Curtis (from APCM 2020)	* Secretary
	Michael Briers (until July 2020)	
<i>Deanery Synod Representative</i>	Diane Austin	
<i>Elected Members</i>	Stuart Austin	
	Gordon Barratt (until APCM 2020)	Vice-Chair
	Susan Birbeck	
	Christine Challenger	
	Alan Curtis (until APCM 2020)	*
	Lorraine Lee	* Treasurer
	Dorothy Anne Story	
	Colin Turner	
	Stephen Whittaker (from APCM 2020)	

* Standing Committee

Key Postholders during 2020 were:

Safeguarding Officer – Stephen Whittaker

Data Protection Lead – Richard Rowell, Deputy Lead - Bill Crabtree

Hall Hire Secretaries – Mary and Ian Winterflood

Stewardship Secretary – Pam Rowell

Shop Oversight Committee – Paul Bye, Alan Curtis (until October 2020), Judith Lakin, Pam Rowell, Diane Austin (from November 2020)

It is considered that all members of the P.C.C. and any others who could be understood to be 'managers' in the activities and affairs of the parish church of St. Paul, Ansdell and Fairhaven are deemed to be 'fit and proper persons' under the terms of the Finance Act 2010.

All members elected for the first time and any others who have rejoined the P.C.C. after an absence of time will be supplied with copies of the minutes of the P.C.C. meetings of the past year, a copy of the last Annual Report and Accounts, and will be invited to meet with the P.C.C. Treasurer, the Churchwardens and the Incumbent in order that they may be thoroughly briefed on the present situation of the Parish. In-service training is available to all P.C.C. members as and when required.

Signed.......... Date.....7/5/21.....

The Revd. Paul Bye
Vicar (on behalf of the PCC)

Financial Statements



PARISH OF ANSDALL and FAIRHAVEN ST PAUL		Registered Charity No. 1121961	
Receipts and payments accounts			
For the period from	1st January 2020	To	31st December 2020



Section A Receipts and payments

	No te	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	2019 to nearest £
A1 Receipts							
Voluntary Receipts							
Regular Giving							
Planned giving (tax efficient)		30,385	-	-	-	30,385	25,934
Planned giving (other)		3,660	-	-	-	3,660	1,934
Collections at services		1,259	-	-	-	1,259	7,161
Other voluntary receipts	5a	26,344	420	4,941	-	31,705	6,336
Gift Aid Recovered		19,079	250	77	-	19,406	6,999
Activities for generating funds	5b	123	-	10	-	133	2,074
Receipts from Church Activities	5c	47,910	-	-	-	47,910	100,790
Investment income	5d	181	-	-	-	181	415
Any other income		-	-	-	-	-	-
Sub total		128,941	670	5,028	-	134,639	151,643
A2 Asset and investment sales, etc.							
Total receipts		128,941	670	5,028	-	134,639	151,643
A3 Payments							
Cost of Generation Voluntary income							
Fund-raising trading costs	5e	127	-	-	-	127	289
Church Activities							
Diocesan Parish Share		63,147	-	-	-	63,147	60,908
Other Payments	5f	87,870	-	3,920	-	91,790	83,556
Mission giving and charitable donations	5g	750	-	-	-	750	5,921
Governance Costs	5h	178	-	-	-	178	164
Sub total		152,072	-	3,920	-	155,992	150,918
A4 Asset and investment purchases, etc.							
Total payments		152,072	-	3,920	-	155,992	150,918
Net of receipts/(payments)		- 23,131	670	1,108	-	- 21,353	725
A5 Transfers between funds		- 7,400	6,000	1,400		-	-
A6 Cash funds last year end		69,436	14,641	2,731		77,808	77,083
Cash funds this year end		29,905	21,311	5,239	-	56,455	77,808

Financial Statements



PARISH OF ANSDALL and FAIRHAVEN ST PAUL		Registered Charity No. 1121961	
Receipts and payments accounts			
For the period from	1st January 2020	To	31st December 2020



Section A Receipts and payments

	No te	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	2019 to nearest £
A1 Receipts							
Voluntary Receipts							
Regular Giving							
Planned giving (tax efficient)		30,385	-	-	-	30,385	25,934
Planned giving (other)		3,660	-	-	-	3,660	1,934
Collections at services		1,259	-	-	-	1,259	7,161
Other voluntary receipts	5a	26,344	420	4,941	-	31,705	6,336
Gift Aid Recovered		19,079	250	77	-	19,406	6,999
Activities for generating funds	5b	123	-	10	-	133	2,074
Receipts from Church Activities	5c	47,910	-	-	-	47,910	100,790
Investment income	5d	181	-	-	-	181	415
Any other income		-	-	-	-	-	-
Sub total		128,941	670	5,028	-	134,639	151,643
A2 Asset and investment sales, etc.							
Total receipts		128,941	670	5,028	-	134,639	151,643
A3 Payments							
Cost of Generation Voluntary income							
Fund-raising trading costs	5e	127	-	-	-	127	289
Church Activities							
Diocesan Parish Share		63,147	-	-	-	63,147	60,988
Other Payments	5f	87,870	-	3,920	-	91,790	83,556
Mission giving and charitable donations	5g	750	-	-	-	750	5,921
Governance Costs	5h	178	-	-	-	178	164
Sub total		152,072	-	3,920	-	155,992	150,918
A4 Asset and investment purchases, etc.							
Total payments		152,072	-	3,920	-	155,992	150,918
Net of receipts/payments		23,131	670	1,108	-	24,909	725
A5 Transfers between funds		7,400	6,000	1,400			
A6 Cash funds last year end		60,436	14,641	2,731		77,808	77,083
Cash funds this year end		29,905	21,311	5,239	-	56,455	77,808

For the period from	1st January 2020	To	31st December 2020
---------------------	------------------	----	--------------------

Date of approval
7/5/21
7/5/21

PARISH OF ANDELL and FAIRHAVEN ST PAUL		Registered Charity No. 1131861
Receipts and payments accounts		
For the period from	1st January 2020	To 31st December 2020



Section C Notes

- The financial statements have been prepared in accordance with Church Accounting Regulations 2006 using the Receipts and Payments Basis.
- The following assets are recognised but not necessarily valued in the statement of Assets and Liabilities: Moveable church furnishings held by churchwardens on special trust for the PCC and which require a faculty for disposal.
- The expenses paid to clergy may include a small immaterial proportion which relates to their function as PCC members. No other payments were made to members for being members of the PCC.
- The movement in designated and restricted funds in the year were:

	Bal b/f	Receipts	Payments	Transfer	Bal c/f
Restricted:					
Club Day/Landau Fund	2,398	127	6	-	2,531
Keith Turner Memorial Fund	133	-	-	-	133
Family Service Laptop Fund	200	-	200	-	-
Community Foundation Fund	-	4,800	3,726	-	1,074
Local School Support Fund	-	101	-	1,400	1,581
	2,731	5,028	3,926	1,400	5,239
Designated:					
Quinquennial Fund	12,454	370	-	5,000	17,824
Vicar's Special Support Fund	187	-	-	-	187
Support Worker Fund	2,000	-	-	-	2,000
Hardship Fund	-	-	-	1,000	1,000
Toddler Group Fund	-	300	-	-	300
	14,641	670	-	6,000	21,311

5. Receipts and Payments analysis	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	2019 to nearest £
Receipts						
Other voluntary receipts 5a						
Legacy	500				500	-
Grants	21,661		4,800		26,461	-
Donations	4,183	420	141		4,744	6,336
	26,344	420	4,941	-	31,705	6,336
Activities for generating funds 5b						
General	123		10		133	2,074
Social	-	-	-		-	-
	123	-	10	-	133	2,074
Receipts from Church Activities 5c						
Shop	44,983				44,983	89,425
Hall lettings	2,471				2,471	10,810
Fees	456				456	555
	47,910	-	-	-	47,910	100,790
Investment income 5d						
BCDA interest	181				181	415
Bank interest	-				-	-
	181	-	-	-	181	415



Receipts and payments accounts

For the period from	1st January 2020	To	31st December 2020
---------------------	------------------	----	--------------------

Section C Notes continued

5. Receipts and Payments analysis	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £	Total funds to nearest £	2019 to nearest £
Payments						
Cost of Generation Voluntary income						
5e						
Event costs	23	-			23	87
Stewardship envelopes	104				104	202
	127	-	-	-	127	289
Church Activities						
5f						
Other Payments						
Salaries, wages and honaria	112				112	325
Clergy & staff expenses	5,260				5,260	4,201
Sub total	5,372	-	-	-	5,372	4,526
Church Expenses						
Mission and evangelism costs	480				480	1,582
Church, hall and grounds maint.	10,176				10,176	11,613
Church repair minor	-				-	115
Hall repair	-				-	618
Insurance	3,252				3,252	4,903
Equipment	1,588		200		1,788	2,217
Telecoms	1,404				1,404	1,323
Print & stationery	1,826				1,826	3,154
Parish office	595				595	497
Sundries	146				146	129
Service requirements	197				197	920
Subs & licences	862				862	667
Flowers	115				115	514
Sub total	20,641	-	200	-	20,841	28,253
Church utility bills						
Light & heat	5,922				5,922	6,738
Water rates	790				790	719
Sub total	6,712	-	-	-	6,712	7,458
Shop (cost of trading)	55,145				55,145	41,299
Vicar's Special Support Fund	-				-	81
Club Day			5		5	1,939
Community Foundation Fund			3,726		3,726	-
Major repairs to the Church building					-	-
Total	87,870	-	3,920	-	91,790	83,566
Mission giving and donations						
5g	750				750	5,921
	750	-	-	-	750	5,921
Governance Costs						
5h						
Independent Examiner's fees	163				163	164
Postage	15				15	-
	178	-	-	-	178	164

Accounting Policies

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

Funds

General funds represent the funds of the PCC that are not subject to any special restrictions regarding their use and are available for application to the general purpose of the PCC. These include funds designated for a particular purpose by the PCC.

The accounts include monetary transactions, assets and liabilities for which the PCC can be held responsible.

They do not include the accounts of other church groups that owe an affiliation to another body, nor those that are informal gatherings of church members.

Subject to the above, receipts and payments include income as received and expenditure when irrevocably paid.

Statement of Assets and Liabilities

The following assets are recognised but not necessarily valued in the Statement of Assets and Liabilities:

- Moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal.
- Land and buildings held on behalf of the PCC.
- Other fixtures, fittings and office equipment where the PCC is free to dispose of such assets without faculty and where the original cost exceeded £1000.
- Investments held beneficially by the PCC.

The following assets are recognised and a monetary value given as part of the description in the Statement of Assets and Liabilities:

- Amounts owing from the Inland Revenue where a formal claim has been made.
- Any other amounts owing to the PCC including church hall lettings and insurance claims.
- Legacies where formal notification of entitlement has been received by 31st December by the PCC.
- Closing bank balances as shown in the receipts and payments account.

The following liabilities are recognised in the Statement of Assets and Liabilities:

- Any loans or overdrafts advanced to the PCC.
- Any arrears of Diocesan Parish Share.

Creditors for goods or services where the supply has been received and invoiced by 31st December.

**Independent Examiner's unqualified report to the
P.C.C. of Ansdell and Fairhaven St. Paul,
Clifton Drive, Lytham St. Annes, Diocese of Blackburn.**

This report of the financial statements of the P.C.C. for the year ended 31st December 2020 which are set out on pages 13-16, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulations') and section 145 of the Charities Act 2011 ('the Act').

Respective responsibilities of the P.C.C. and the examiner.

As members of the P.C.C. you are responsible for the preparation of the financial statements. You consider that the audit requirement of the Regulations and section 144(2) of the Act do not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of this report.

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 145(5)(b) of the Act and to be found in the Church Guidance, 2006 edition, issued by the Finance Division of the Archbishops' Council. That examination includes a review of the accounting records kept by the P.C.C. and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements 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 I do not express an audit opinion on the view given by the accounts.

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 Act; and
 - to prepare financial statements which accord with the accounting records and
 - comply with the requirements of the 2011 Act and the Regulations 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.

Signed Alan A Clements Date 861 May 2021.

Name Rev'd. A. A. Clements,
Fellow of the Association of Charity Independent Examiners.
Address: 15 Carleton Road, Great Knowley, Chorley, PR6 8TQ

