

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. MARY ON THE HILL, CHESTER

England & Wales · Charity number 1132533

Details

Other names	ST. MARY WITHOUT-THE-WALLS PCC , CHESTER
Status	Registered
Legal form	Previously excepted
Registered	2009-11-07
Register	View on the Charity Commission register

Contact

Address	St. Marys Handbridge Centre Overleigh Road Chester CH4 7HL
Phone	01244671202
Email	office.stmaryschester@btconnect.com
Website	www.stmaryschester.co.uk

Activities

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

Activities: St Mary Without the Walls PCC has the responsibility of co-operating with the Incumbent in furthering the whole mission of the Church of England in the ecclesiastical parish . It also has maintenance responsibility for the Church of St Mary Without-the-Walls, Handbridge, Chester and the adjacent St. Mary's Handbridge (Parish) Centre

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 West & Chester

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£269,189	£288,369	-	-
2023-12-31	£268,318	£238,176	-	-
2022-12-31	£241,218	£205,900	-	-
2021-12-31	£267,980	£199,960	-	-
2020-12-31	£229,224	£180,172	-	-

Trustees

Name	Role	Appointed
CATHERINE JONES		2017-04-30
CHRISTINE HOLDEN dUKES		2022-04-24
Emma Jane Degg		2018-04-22
HAILEY MASON		2022-04-24
Helen Mary Brophy		2021-04-25
JOANNE DAS		2024-05-20
JOANNE DEE LEWIS-PALMER		2020-09-20
JOHN HUTCHISON SCOTT ACMA		2011-09-15
MAVIS SELLERS		2018-04-30
MRS MARY ALISON MCLELLAN BA		
Patricia Lynne Jones		2020-09-20
Rev Antony John Dutton		2024-11-18
Susan Ann Fryer		2021-04-25
THOMAS JAMES HARDCASTLE		2025-04-27

Accounts

Charity registration number 1132533 (England and Wales)

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER**

KNOWN AS ST MARY'S PCC

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024



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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
LEGAL AND ADMINISTRATIVE INFORMATION**

Parochial Church Council *

H Mason
C Holden Dukes
SA Fryer
HM Brophy
P L Jones (Churchwarden)
JD Lewis-Palmer
D A Gilburt
(Churchwarden)
M Sellers
EJ Degg MBE
C Jones
JH Scott ACMA
MA McLellan BA
P Collins
Rev A Dutton (Appointed 18 November 2024)
Ms J Das (Appointed 20 May 2024)

Charity number (England and Wales)

1132533

Principal address

Overleigh Road
Handbridge
Chester
Cheshire
CH4 7HL

Independent examiner

Xeinadin North West Limited
2 Hilliards Court
Chester Business Park
Chester
Cheshire
CH4 9QP

*At the date of signing the financial statements

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
PAROCHIAL CHURCH COUNCIL'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2024**

The Parochial Church Council present their annual report and financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the PCC's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

This report embraces the valuable work of the cluster groups, the Ministry Team and our Church Wardens, led since 18 November 2024 by Antony Dutton our new Rector.

The report was approved by the Parochial Church Council at its meeting on 17 March 2025.

Signed.....  Antony J Dutton, Rector

Objectives and activities

St Mary's PCC has the responsibility of co-operating with the Incumbent in promoting the whole mission of the church, pastoral, evangelistic, social and ecumenical, in the ecclesiastical parish. It also has responsibility for the buildings and environment of the site of St Mary without the walls, Chester and includes the St. Mary's Handbridge Centre.

The overall aim would always be to enrich and diversify our fellowship, making us a listening and receptive community who seek to respond faithfully and compassionately to both God's gifts and circumstances in which we live.

Public benefit

St Mary's is a charity. PB1 is The Charity Commission's guidance on the legal requirement that charities provide public benefit. Public benefit is an essential part of what it is to be a charity. But it is not just a legal requirement that charities have to meet and that the commission regulates. It also provides charities with a positive opportunity to demonstrate the benefits they bring to the public, in return for the financial and other benefits that come from being a charity, such as public support.

The members of the PCC have complied with their duty as trustees having regard to the Guidance of Public Benefit published by the Charity Commission in exercising their powers: <https://www.gov.uk/government/publications/public-benefit-an-overview/public-benefit-an-overview>

Church Wardens Report

In February we were sorry to see our Rector Richard Whaite leave us for a new role at Newcastle Cathedral. We celebrated his final Sunday service with us in February and we send him and his family our very best wishes for the future. Ric worked tirelessly reaching out to the local community and was instrumental in introducing Clusters to St Marys. These Clusters or groups involve the congregation in the running of both the Church and Parish, and you will see evidence of the great contribution made by these Clusters in the reports that follow.

The period of vacancy is referred to by the Church of England as an Interregnum and is a busy time for the PCC and Wardens. We are hugely grateful to the retired Ministry Team of Rev Maureen Pickering, Rev John Carhart, Rev Trevor Dennis and our Lay Reader Linda Manning for the arrangements that ensured our services continued throughout the vacancy. They were supported by the Bishop of Chester, the Bishop of Birkenhead and the Archdeacon of Chester who also took time from their normal duties to lead our Sunday worship. Special thanks also go to Alison McLellan who led some of our Sunday Evensong Services and to Christine Dukes who stepped in to lead our Messy Church Services.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
PAROCHIAL CHURCH COUNCIL'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

We should also like to express our thanks to Members of the PCC who took on extra duties during this period as well as the Cleaning Team and the Flower Arrangers who quietly go about their work keeping our church looking so wonderful. And thank you to anyone we have missed.

When a vacancy arises, the Parish cannot just place an advert for a new Rector. There is a complex process to follow which is overseen by the Rural Dean and the Diocese. Rev Hennie Johnson our Rural Dean was very helpful in guiding us as to what was required in a Parish Profile which must be prepared before the post can be advertised. We should like to record our special thanks to Catherine Jones our Magazine Editor who gathered a group around her to produce an outstanding document which did a magnificent job describing all the wonderful things St Mary's and its congregation do in and around Handbridge.

The PCC nominated Catherine and our PCC Secretary Mavis Sellers to join the Archdeacon on the interview panel and following a rigorous process we were delighted that the Rev Antony Dutton was appointed to the role and formally joined as our Rector in November 2024. We will forever remember the wonderful induction service conducted by the Bishop of Birkenhead. Dignitaries at the service included the Duke and Duchess of Westminster, The Lord Mayor of Chester, The Vice Chancellor of Chester University along with clergy from all denominations who joined us in a packed church for the service.

While all of this was happening the general repairs to the church and routine work of the PCC continued. We continue to invest in an annual rolling programme of repairs to stonework of the church with £6,000 spent during 2024. In addition, it was noticed that three of the stained glass panels in the Clerestory were in danger of collapse and these were repaired by a specialist craftsman. A further phase of the stonework repairs is planned for the summer of 2025.

The church building, contents and boundary walls are insured under a Parish Plus policy with Ecclesiastical Insurance. The policy includes Employer's Liability, Public Liability and Legal expenses. The total annual premium is £8,893. St Mary's Handbridge Centre is insured under a separate policy with Ecclesiastical Insurance. The current annual premium is £1,441 paid by monthly instalments.

An electrical storm caused some damage which is mentioned elsewhere, and this required insurance claims to be filed, clock repairers to be contacted and AV engineers consulted. All of which was quietly led by members of the PCC who give up so much of their time to support St Mary's

We should also like to put on record our thanks to our Patron the Duke and Duchess of Westminster who presented St Mary's with a silver ciborium to commemorate their marriage on 7th June 2024 at Chester Cathedral.

During the year the church inventory has been checked and found to be correct.

Safeguarding Report

We are grateful to Sue Fryer our Parish Safeguarding Officer and DBS Lead Recruiter for this report.

We are encouraging vigilance and transparency to help create a culture that supports safeguarding concerns or incidents to be raised. We aim to provide support and safeguard victims.

Our collective vigilance will ensure support and help is provided when needed

Safeguarding is always an agenda item at the PCC meetings. Sue Fryer is the Parish Safeguarding Officer and DBS verifier. Any incidence can be reported to her or the Rector in confidence. This in turn is passed on to the Dioceses Safeguarding Team.

We follow guidance from the House of Bishops policies, the Parish Safeguarding handbook, Safer Environment and Activities and Code of Safer Working Practice.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
PAROCHIAL CHURCH COUNCIL'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

Disclosure and Barring Service (DBS)

We have had a good response to people having a DBS check where needed. This is an ongoing process with renewals needed every 3 years. The checks are needed when working with children, young people and vulnerable adults. 23 members of the congregation have obtained their DBS certificate to date.

Training

There has been a good response to volunteers completing the on-line safeguarding trainings in both the basic and foundation courses or the leadership course at Church house. This again needs to be renewed every three years.

Statement

'The PCC is committed to fulfilling its responsibilities to protect children, young people and vulnerable adults involved in the Church's activities.'

We continue to maintain an oversight on all church activities involving children, young people and the elderly.

Publicity

Our safeguarding policy can be seen on our Parish website and on the notice board in the Parish centre.

Achievements and performance

Reports from Clusters: Buildings

John Scott, Brian Dickinson, Alison McLellan, John Parkin, Fiona Harrison. Antony Dutton & Lynne Jones.

This year has been challenging as we have undertaken a number of projects to maintain the church and improve access to our worship.

The new AV system was finally installed in January 2024, which provides improved sound within the church and both sound and vision via U Tube, for those unable to attend the services in person. Unfortunately, a local thunderstorm in July caused some damage to both the new AV system and the church clock. The church clock has now been repaired, as has the AV system, which required a number of new replacement parts, which proved problematic to configure and set up.

We continued with our maintenance of the church stonework, in accordance with the Architects recommendations. We undertook some high level maintenance of the gutters and gullies, which appears to have solved the intermittent leaks into the church and tower. However, this work has highlighted additional work, which needs to be undertaken when funds permit.

The Centre contractors have continued to try to resolve an ongoing problem with the roof; we are continuing to monitor the issue to ensure the problem has been resolved.

The Centre under our Centre Manager Doris Keen continues to thrive, with our income continuing to increase. This is partly because of increased charges, which are required because next year (2025) we lose our lottery funding for some of our Centre support staff.

The feedback from Centre users and visitors continues to be positive, with many comments of the friendliness and helpful Centre staff.

A big thank you to our Parish Administrator & Centre Manager Doris Keen and her supporting staff, Joanna Polanczyk, Michael Mitchell, John Rose, Sheila Jones and Lisa Jones for all their commitment, hard work and support.

Many thanks also to Alison and her team of "unlicensed lay weeders" for keeping the grounds up to scratch.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
PAROCHIAL CHURCH COUNCIL'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

Report from Children and Young People (CYP) Cluster for APCM

Alison McLellan, Sue Fryer, Lynne Jones, Sharon Johnson, & Maureen Pickering (chair)

We still await the appointment of a Children and Families Lead and hope that a revised advert will soon be circulated. Hence Storytelling (0-6 years) and The Well (7 years upwards) services remain suspended. Acting on advice from the Archdeacon the advert was withheld until the appointment of a Rector.

The Baby and Toddler group continues to flourish on a Friday morning, attracting high numbers of children and adults. This has proved to be an excellent community resource and thanks are due to the valued volunteers all of whom have completed safeguarding training.

Messy Church on the third Sunday remains a popular, inclusive service that is generally well attended. The much-appreciated interactive talk, the fun crafts and the homemade/baked refreshments are provided by a loyal group of volunteers.

We were pleased to welcome members of our uniformed organisations at our Remembrance, Harvest and Dedication services, with Bishop Mark presiding and preaching at the latter. The young people participated as flag bearers and intercessors, their presence being much valued in church and the community.

We have had a good number of Baptisms this year, many welcoming new families to church. We hope to welcome those who wish to be confirmed to a Confirmation service at St Mary's later this year.

Reports from Clusters: Communications

Rev'd Antony Dutton (Chair), Stuart Bull, Christine Dukes, David Gilbert, Catherine Jones, Lynn Jones, Jo Lewis-Palmer. (Jack Ninnies resigned December 2024)

The new website, managed by Tim Leaman, was launched in March and has received favourable comment. It was felt important to launch it before a new Rector arrived and is still to a certain extent "work in progress". The website will be reviewed in the near future by the Rector and updated, where applicable, by the Cluster.

Chris Dukes continues to produce regular "posts" on Facebook, and both St Mary's website and the "A Church Near You" website provide updates on events, diary and the parish magazine. Advertisements of church events including Messy Church and Music by the Bridge continue to be produced for the community notice boards and for Facebook. Catherine Jones continues to produce an excellent Parish Magazine on a bi-monthly basis and spare copies are distributed around the parish. More advertisers welcome!

The handover of the administration of Facebook/Instagram and the Rector's Gmail from Ric Whaite to Antony has proved a challenge to implement and external support from Mark and Laura Rhodes is being sought.

The photo display in church of the Clergy and office holders was updated and it was agreed to limit the number of photos and not to have the previously larger display.

Some 200 houses and 45 apartments (the latter without obvious external letterboxes) on the new "Kings Moat" estate on Wrexham Road lie within our parish. Plans are well advanced to undertake a mail shot to introduce St Mary's to all of these in early Lent.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
PAROCHIAL CHURCH COUNCIL'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

Reports from Clusters: Community, Missions and Charities

Alice Jone, Alison McLellan, Rev Antony Dutton, Christine Dukes, Diana Gilbert, Helen Pritchard, Lynne Jones, Mavis Sellers & Sue Fryer

The neo natal unit at Liverpool Maternity Hospital continues to welcome knitted contributions with a wide range of benefits to all (knitters, babies, plus a source of funding for the unit).

An appeal for help in supplying knitwear has been received on behalf of Houses of Promise based in Sierra Leone.

Cake Sunday continues to be well supported with profits going to Overleigh Pastoral fund most months except May (Christian Aid), November (Poppy Appeal).

The Big Coffee Morning for McMillan Cancer research was very well supported and was voted a big success.

The Christmas Fair was a festive occasion, but attendance was limited by exceptionally wet weather and limited carparking. £2,300 was raised. The next one will take place on the 4th Saturday in November 2025. The sale of Charity Christmas Cards raised £240.97, and the Christmas card tree raised £617 plus Gift Aid. The money will be allocated to gifts in the Christian Aid catalogue.

The Bring and Share Lunches have been moderately well supported and will continue.

Bacon Bap Sunday now benefits from an airfryer. Continues to be appreciated by those attending the 8.00 a.m. service on Sunday morning.

Christian Aid Lent lunch in the Centre much appreciated by those present. Street collections and bucket collections organised for Christian Aid Week also "Take 6 envelopes home". Many volunteers were happier with this system than carrying out a street collection. The C.A. cream tea raised £761.98 including Gift Aid.

Charities being supported by funds allocated by the P.C.C. this year are;

- **International** Al Shurooq Blind School, Bethlehem: Stand by me
- **National** The Children's Society: Vision Support.
- **Local** Neurotherapy Centre: Adoption Matters.

The group recommended all the charities nominated by the congregation to the P.C.C., which means 6 instead of 3.

Songs of Praise was followed by cheese and wine and was well received by all who attended. Very good singing from the congregation!

Reports From Clusters: Music and Worship

Michael Reynolds, Rev. Antony Dutton, Lynne Jones, Guy Hirst, Joanne Das, Alison McLellan, Linda Manning.

It's been another very busy year for those involved in the music at St Mary's, with highlights including the Installation service for Antony in November, and the 2 carol services in December 2024. Our choir continues to flourish, and we are very grateful for the dedication they show in rehearsals and services.

The Choral Scholarships are currently at full capacity with 8 seniors, and 4 juniors, and the Youth Choir have been a very welcome addition to the Family Services. Music by the Bridge concerts have been well attended again and continue to raise money to pay the scholars. Over the next few months, we hope to look at ways to invite concert attendees and others to make a regular donation towards the scholarship fund, possibly by way of a 'Sponsor a Scholar' initiative.

On Palm Sunday 2025 we look forward to a joint choir performance of Faure's 'Requiem' with The Advent Singers. Finally, as Director of Music, I would like to thank Alison McLellan, and Kath Andrews among others who helped to ensure that the Advent Carol service proceeded smoothly while I was unwell. - Michael Reynolds

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
PAROCHIAL CHURCH COUNCIL'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

Financial review

Helen Brophy, Lynne Purcell, Lynne Jones, Linda Manning, Emma Degg, Peter Collins, Mike Fondap, John Grout & David Gilbert

The Cluster met regularly before Standing Committee and PCC meetings. We reviewed and recommended budget proposals for PCC approval and monitored spending throughout the year. Our detailed financial work allows PCC meetings to focus on our mission.

Our Budget for 2024 had included provision for the hoped-for appointment during the year of a Children and Family Worker but following the announcement of the Rector's move to the Newcastle Diocese the PCC decided to defer the search for that worker until a new Rector had been appointed. We acquired at a cost of £30,954 a new audio visual (AV) system which was installed at the end of January 2024. Part of that cost (£21,359) was covered by a designated balance approved in 2022 and 2023 and the remainder was generously provided by two charitable funds. Designated funds are sums which were received on an unrestricted basis but which the PCC has chosen to designate for particular purposes.

Our total expenditure in 2024 was £288,369 but this included the application of restricted funds of £46,491 and the use of funds designated by the PCC of £25,701.

Our Parish Share in 2024 increased by £4,000 but for 2025 the sum payable reduces to £77,604 which is a welcome reduction. The largest increase in expenditure relates to equipment and maintenance. The costs paid for the church alone were £54,211 but of this sum £30,954 related to the installation of the AV system referred to above and £6,606 related to repairs to the AV system and the church clock reported by the Buildings Cluster. We have insurance cover with Ecclesiastical Insurance Limited which covered the entire cost (less our policy excess of £1,000) of the repairs to the AV system and the clock and the insurance receipt of £5,606 is credited against the repair expense. We pay substantial sums as part of our planned repairs to the church stonework, and we repaired the remaining church windows which could not be repaired in 2023. Regular maintenance of the church, its grounds and the Centre is undertaken by a combination of volunteers and paid contractors and regular maintenance and inspection contracts are in place.

We continue to pay the annual capital sums of £12,500 to Methodist Chapel Aid Ltd in reduction of the loan taken out to complete the building of the Parish Centre. In 2024 the interest paid was £10,231. The balance outstanding on the loan account was £172,000 at the year-end.

The unrestricted fund balance at 31 December 2024 was £220,134 compared with the 31 December 2023 balance of £198,918.

Repairs and maintenance continue to form a significant part of our costs and inflation has an adverse effect on future budgets. Regular income from donors fell by £5,000 in 2024. The Cluster keeps a careful watch and monitors the income and expenditure throughout the year. The PCC maintains a substantial balance of funds as a buffer to cover expenses and loan repayments if for whatever reason income were to fall substantially.

Our Treasurer, Helen, informed us twelve months ago that she plans to step down from her position at the APCM in the spring of 2025. We appreciate Helen's contributions, particularly during her four years as Treasurer. We are currently seeking a replacement for this role. If you are interested in taking on this position, please contact Helen, the Rector, or the Church Wardens for more details about the responsibilities involved.

Reserves policy

The PCC closely monitor reserves to ensure there are sufficient levels and cash funds to cover current activities. This level of reserves has been maintained throughout the year.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
PAROCHIAL CHURCH COUNCIL'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

Structure, governance and management

The PCC operates under three documents. Two of these are Church of England Measures:

1. The Parochial Church Council (Powers) measure 1956 as amended
2. The Church Representation Rules 2020 (CRR, contained in schedule 3 to the Synodical Government Measure 1969 as amended): <https://www.churchofengland.org/about/leadership-and-governance/legal-services/church-representation-rules/contents>
3. The third document is a set of terms of reference, adopted by the Parochial Church Council, that guide St Mary's operations and mission. Copies of this are issued to members of the PCC in electronic format (PDF), and can be requested from the Incumbent.

PCC Membership

In 2024 the following have served as members of St Mary's PCC:

Rev RP Whaite	(Resigned 11 February 2024)
H Mason	
C Holden Dukes	
SA Fryer	
HM Brophy	
P L Jones (Churchwarden)	
JD Lewis-Palmer	
D A Gilbert (Churchwarden)	
M Sellers	
G Shapland	(Resigned 12 May 2024)
EJ Degg MBE	
C Jones	
JH Scott ACMA	
MA McLellan BA	
P Collins	
Rev A Dutton	(Appointed 18 November 2024)
Ms J Das	(Appointed 20 May 2024)

Recruitment and appointment of trustees

The Rector and Church Wardens are ex-officio members of the PCC.

The Wardens and other PCC Members are elected by those members of the congregation on the Parish Electoral roll at the Annual Parish meeting.

At its meeting on 20th May 2024, the PCC unanimously elected Joanne Das to fill a casual vacancy.

Church Attendance

During the year the total number on the electoral roll was 202 of whom 56 were not resident in the parish.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
PAROCHIAL CHURCH COUNCIL'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

The Parochial Church Council's report was approved by the Board of Parochial Church Council.



**D A Gilburt (Churchwarden)
Parochial Church Councillor**

17 March 2025

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
INDEPENDENT EXAMINER'S REPORT**

**TO THE PAROCHIAL CHURCH COUNCIL OF THE PAROCHIAL CHURCH COUNCIL OF
THE ECCLESIASTICAL PARISH OF ST. MARY ON THE HILL, CHESTER**

I report to the Parochial Church Council on my examination of the financial statements of The Parochial Church Council Of The Ecclesiastical Parish Of St. Mary On The Hill, Chester (the PCC) for the year ended 31 December 2024.

Responsibilities and basis of report

As the Parochial Church Council you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the PCC's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

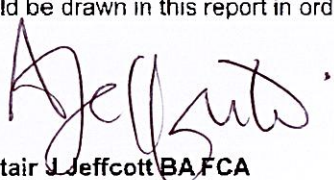
Since the PCC's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared the financial statements in accordance with the relevant version of the Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn. I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with UK Generally Accepted Accounting Practice.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the PCC as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.


Alastair J. Jeffcott BAFCA
Xeinadin North West Limited
2 Hilliards Court
Chester Business Park
Chester
Cheshire
CH4 9QP

17 March 2025

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 DECEMBER 2024

Current financial year		Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
	Notes					
Income from:						
Incoming resources from donors	2	132,709	-	-	132,709	137,219
Other voluntary incoming resources	3	22,092	-	28,954	51,046	39,182
Activities for generating funds	4	83,786	-	-	83,786	90,721
Investment income	5	1,648	-	-	1,648	1,196
Total income		<u>240,235</u>	<u>-</u>	<u>28,954</u>	<u>269,189</u>	<u>268,318</u>
Expenditure on:						
Charitable activities	6	205,946	25,701	46,491	278,138	229,023
Finance costs	12	10,231	-	-	10,231	9,153
Total expenditure		<u>216,177</u>	<u>25,701</u>	<u>46,491</u>	<u>288,369</u>	<u>238,176</u>
Net income/(expenditure)		24,058	(25,701)	(17,537)	(19,180)	30,142
Transfers between funds		(2,842)	2,842	-	-	-
Net movement in funds	9	21,216	(22,859)	(17,537)	(19,180)	30,142
Reconciliation of funds:						
Fund balances at 1 January 2024		<u>198,918</u>	<u>23,860</u>	<u>36,103</u>	<u>258,881</u>	<u>228,739</u>
Fund balances at 31 December 2024		<u>220,134</u>	<u>1,001</u>	<u>18,566</u>	<u>239,701</u>	<u>258,881</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 DECEMBER 2024

Prior financial year		Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes				
Income from:					
Incoming resources from donors	2	137,219	-	-	137,219
Other voluntary incoming resources	3	19,233	-	19,949	39,182
Activities for generating funds	4	90,721	-	-	90,721
Investment income	5	1,196	-	-	1,196
Total income		<u>248,369</u>	<u>-</u>	<u>19,949</u>	<u>268,318</u>
Expenditure on:					
Charitable activities	6	199,134	-	29,889	229,023
Finance costs	12	9,153	-	-	9,153
Total expenditure		<u>208,287</u>	<u>-</u>	<u>29,889</u>	<u>238,176</u>
Net income/(expenditure)		<u>40,082</u>	<u>-</u>	<u>(9,940)</u>	<u>30,142</u>
Transfers between funds		36	(36)	-	-
Net movement in funds	9	<u>40,118</u>	<u>(36)</u>	<u>(9,940)</u>	<u>30,142</u>
Reconciliation of funds:					
Fund balances at 1 January 2023		<u>158,800</u>	<u>23,896</u>	<u>46,043</u>	<u>228,739</u>
Fund balances at 31 December 2023		<u>198,918</u>	<u>23,860</u>	<u>36,103</u>	<u>258,881</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
BALANCE SHEET**

AS AT 31 DECEMBER 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	14		284,789		284,789
Current assets					
Debtors	15	3,023		3,384	
Cash at bank and in hand		129,799		169,407	
		<u>132,822</u>		<u>172,791</u>	
Creditors: amounts falling due within one year	16	<u>(18,410)</u>		<u>(26,699)</u>	
Net current assets			114,412		146,092
Total assets less current liabilities			399,201		430,881
Creditors: amounts falling due after more than one year	17		<u>(159,500)</u>		<u>(172,000)</u>
Net assets			<u>239,701</u>		<u>258,881</u>
The funds of the PCC					
Restricted income funds	19		18,566		36,103
Unrestricted funds - general	21		220,134		198,918
Unrestricted funds - designated	20		1,001		23,860
			<u>239,701</u>		<u>258,881</u>

The financial statements were approved by the Parochial Church Council on 17 March 2025



D A Gilbert (Churchwarden)
Parochial Church Councillor

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

1 Accounting policies

Charity information

The Parochial Church Council Of The Ecclesiastical Parish Of St. Mary On The Hill, Chester is a Parochial Church Council registered with the Charity Commission (ref: 1132533) on 7 November 2009.

1.1 Accounting convention

The financial statements have been prepared in accordance with the PCC's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The PCC is a Public Benefit Entity as defined by FRS 102.

The PCC has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the PCC. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Parochial Church Council have a reasonable expectation that the PCC has adequate resources to continue in operational existence for the foreseeable future. Thus the Parochial Church Council continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Parochial Church Council in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the PCC.

1.4 Income

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when they are claimed. Grants and legacies to the PCC are accounted for when received. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Legacies are recognised on receipt as this is when they are certain. The policy of the PCC is to use legacies to help fund significant development projects in the parish, whether buildings, equipment or staff. As circumstances change over the years, it may not be possible to fulfil specific donor requests so church members are encouraged to leave legacies for the general purposes of the parish.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

The diocesan parish share is accounted for when due.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	not depreciated due to residual value
------------------------------	---------------------------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the PCC reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The PCC has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the PCC's balance sheet when the PCC becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the PCC's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the PCC is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Incoming resources from donors

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Planned giving: Stewardship	98,841	103,472
Income tax recovered on Gift Aid	25,915	25,573
Cash collections	7,432	7,578
Collections: funerals, weddings etc.	521	596
	<u>132,709</u>	<u>137,219</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

3 Other voluntary incoming resources

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Grants	8,443	28,954	37,397	5,341	19,949	25,290
General donations	10,383	-	10,383	9,267	-	9,267
Events income	3,266	-	3,266	4,625	-	4,625
	<u>22,092</u>	<u>28,954</u>	<u>51,046</u>	<u>19,233</u>	<u>19,949</u>	<u>39,182</u>

4 Activities for generating funds

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Magazine sales	2,160	2,539
Wedding and funeral fees	9,373	19,602
Parish Centre lettings	68,939	64,423
Sunday coffee mornings	2,394	1,732
Contribution for use of Church	920	2,425
	<u>83,786</u>	<u>90,721</u>

5 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Dividend income	358	353
Interest receivable	1,290	843
	<u>1,648</u>	<u>1,196</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. MARY ON THE HILL,
CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

6 Expenditure on charitable activities	Church activities		Running of Church		Running of Parish Centre		Total		Church activities		Running of Church		Running of Parish Centre		Total	
	2024	£	2024	£	2024	£	2024	£	2023	£	2023	£	2023	£	2023	£
Direct costs																
Staff costs	-		-		37,821		37,821		-		159		29,746		29,905	
Parish share	82,522		-		-		82,522		78,590		-		-		78,590	
Rectory costs	4,693		-		-		4,693		6,173		-		-		6,173	
Service, clergy, music and choral scholars	17,992		-		-		17,992		18,926		-		-		18,926	
Funeral and wedding costs	5,518		-		-		5,518		6,270		-		-		6,270	
CDBF fees	1,284		-		-		1,284		4,363		-		-		4,363	
Hospitality and outreach costs	3,970		-		-		3,970		1,496		-		-		1,496	
Magazine printing costs	2,791		-		-		2,791		2,000		-		-		2,000	
Light & heat	-		9,950		11,394		21,344		-		8,634		8,552		17,186	
Water	-		60		1,850		1,910		-		152		1,349		1,501	
Insurance	-		8,648		1,503		10,151		-		8,371		1,546		9,917	
Equipment and maintenance	-		54,211		8,430		62,641		-		14,020		7,822		21,842	
Cleaning and sundry costs	-		1,859		3,073		4,932		-		270		2,862		3,132	
	118,770		74,728		64,071		257,569		117,818		31,606		51,877		201,301	
Grants and donations payable (see note 7)	2,455		-		-		2,455		3,960		-		-		3,960	
Share of support and governance costs (see note 8)																
Support	-		10,868		7,246		18,114		-		14,240		9,522		23,762	
	121,225		85,596		71,317		278,138		121,778		45,846		61,399		229,023	
Analysis by fund																

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. MARY ON THE HILL,
CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

								(Continued)	
6	Expenditure on charitable activities								
	Unrestricted funds - general	108,516	55,258	42,172	205,946	115,513	44,468	39,153	199,134
	Unrestricted funds - designated	4,342	21,359	-	25,701	-	-	-	-
	Restricted funds	8,367	8,979	29,145	46,491	6,265	1,378	22,246	29,889
		<u>121,225</u>	<u>85,596</u>	<u>71,317</u>	<u>278,138</u>	<u>121,778</u>	<u>45,846</u>	<u>61,399</u>	<u>229,023</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

7 Grants and donations payable

	Church activities 2024 £	Church activities 2023 £
Missionary and charitable giving	2,455	3,960

8 Support costs allocated to activities

	2024 £	2023 £
Staff costs	13,610	19,043
Printing, stationery and office costs	1,760	2,057
Bank charges	1,220	1,063
Governance costs	1,524	1,599
	18,114	23,762

Analysed between:

Running of Church	10,868	14,240
Running of Parish Centre	7,246	9,522
	18,114	23,762

9 Net movement in funds

	2024 £	2023 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	1,524	1,599

10 Parochial Church Council

None of the Parochial Church Council (or any persons connected with them) received any remuneration or benefits from the PCC during the year.

11 Employees

The average monthly number of employees during the year was:

2024 Number	2023 Number
6	6

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

11 Employees (Continued)

Employment costs	2024	2023
	£	£
Wages and salaries	50,546	48,128
Other pension costs	885	820
	<u>51,431</u>	<u>48,948</u>

During the year the PCC employed a part time Parish Administrator, 3 part time Centre Assistants and 2 part time cleaners. These 6 part time staff are the equivalent of 2 full time employees.

There were no employees whose annual remuneration was more than £60,000.

12 Finance costs

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Financing costs	<u>10,231</u>	<u>9,153</u>

13 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

14 Tangible fixed assets

	Leasehold land and buildings £
Cost	
At 1 January 2024	<u>284,789</u>
At 31 December 2024	<u>284,789</u>
Carrying amount	
At 31 December 2024	<u>284,789</u>
At 31 December 2023	<u>284,789</u>

The Parish Centre was built for a total cost of approximately £1,600,000 mostly financed from restricted funds (Grants and Donations etc.). The Balance Sheet value represents the build cost net of grants and donations, financed internally by loans and the use of available unrestricted funds. The property is not depreciated as its residual value is considered to be greater than that of its cost in the accounts. The property is held on a 99 year lease and has 93 years remaining.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

15 Debtors

	2024	2023
	£	£
Amounts falling due within one year:		
Trade debtors	314	466
Prepayments and accrued income	2,709	2,918
	<u>3,023</u>	<u>3,384</u>

16 Creditors: amounts falling due within one year

	2024	2023
Notes	£	£
Principal loan repayments	12,500	12,500
Other taxation and social security	-	395
Deferred income	1,256	6,418
Trade creditors	992	2,551
Accrual and deferred income	3,662	4,835
	<u>18,410</u>	<u>26,699</u>

Deferred income represents hire of the Parish Centre in advance of events being held. All of this income shall be recognised in the subsequent financial year.

17 Creditors: amounts falling due after more than one year

	2024	2023
	£	£
Principal loan repayments	<u>159,500</u>	<u>172,000</u>

The Principal Loan Repayments falling due as disclosed above reflect an initial £250,000 loan provided by Methodist Chapel Aid Ltd in order to complete the building of the Parish Centre. This is repayable over twenty years at £12,500 p.a. together with interest. The interest rate is variable and at 31 December 2024 was 5.65% (2023: 5.65%).

18 Retirement benefit schemes

	2024	2023
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	<u>885</u>	<u>820</u>

The PCC operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the PCC in an independently administered fund.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

19 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
Handbridge Community Covid-19 Relief Fund	1,120	-	-	1,120
Lottery Funded Grant re: costs of centre management	13,580	25,091	(29,145)	9,526
All Churches Trust	4,910	-	(4,910)	-
Co op Local Community Grant	3,859	-	(3,859)	-
Choral Scholarship fund	8,340	3,358	(6,931)	4,767
Babies and Toddlers	3,191	205	(1,436)	1,960
Tower and Bells fund	1,103	300	(210)	1,193
	<u>36,103</u>	<u>28,954</u>	<u>(46,491)</u>	<u>18,566</u>

Previous year:	At 1 January 2023	Incoming resources	Resources expended	At 31 December 2023
	£	£	£	£
Quiet Corner	344	-	(344)	-
Handbridge Community Covid-19 Relief Fund	1,120	-	-	1,120
Lottery Funded Grant re: costs of centre management	23,153	12,673	(22,246)	13,580
All Churches Trust	5,651	-	(741)	4,910
Co op Local Community Grant	3,859	-	-	3,859
Choral Scholarship fund	10,480	3,630	(5,770)	8,340
Babies and Toddlers	1,436	2,250	(495)	3,191
Tower and Bells fund	-	1,396	(293)	1,103
	<u>46,043</u>	<u>19,949</u>	<u>(29,889)</u>	<u>36,103</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

19 Restricted funds

(Continued)

Quiet Corner Fund

Funds donated for the purpose of a Quiet Corner and associated activities.

Handbridge Community Covid-19 Relief Fund

Funds donated for the purposes of supporting members of the local community during and after the pandemic.

Lottery Funded Grant: Cost of Centre Management

Funds periodically granted by the Lottery Fund to defray the cost of salaries for a period of 4 years.

All Churches Trust Fund

Funds granted for the purpose of purchasing and installing AV equipment into the church.

Co op Local Community Grant

Funds donated for the purpose of purchasing and installing AV equipment into the church.

Choral Scholarship Fund

Funds donated for the purpose of Choral scholarships.

Babies and Toddlers Fund

Funds donated for purchase of toys, craft materials etc to run the weekly St Mary's Baby and Toddler Group.

Tower and Bells Fund

Funds donated for the refurbishment of the tower and bells.

20 Unrestricted funds - designated

These are unrestricted funds which are material to the PCC's activities.

	At 1 January 2024	Resources expended	Transfers	At 31 December 2024
	£	£	£	£
Babies and toddlers	159	(2,000)	2,842	1,001
Rectory maintenance fund	2,342	(2,342)	-	-
AV equipment fund	21,359	(21,359)	-	-
	<u>23,860</u>	<u>(25,701)</u>	<u>2,842</u>	<u>1,001</u>
Previous year:	At 1 January 2023	Resources expended	Transfers	At 31 December 2023
	£	£	£	£
Charitable giving	-	-	159	159
Rectory maintenance fund	2,537	-	(195)	2,342
AV equipment fund	21,359	-	-	21,359
	<u>23,896</u>	<u>-</u>	<u>(36)</u>	<u>23,860</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

20 Unrestricted funds - designated

(Continued)

Babies and Toddlers Fund

Funds allocated by the PCC from its general funds to be donated to charitable causes but not yet distributed.

Rectory Maintenance Fund

Funds allocated by the PCC from its unrestricted funds for the maintenance of the Rectory.

AV Equipment Fund

Funds allocated by the PCC from its general funds for the purchase and installation of AV equipment.

21 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
General funds	198,918	240,235	(216,177)	(2,842)	220,134

Previous year:	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
General funds	158,800	248,369	(208,287)	36	198,918

22 Analysis of net assets between funds

	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 December 2024:				
Tangible assets	284,789	-	-	284,789
Current assets/(liabilities)	94,845	1,001	18,566	114,412
Long term liabilities	(159,500)	-	-	(159,500)
	<u>220,134</u>	<u>1,001</u>	<u>18,566</u>	<u>239,701</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

22 Analysis of net assets between funds

(Continued)

	Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 December 2023:				
Tangible assets	284,789	-	-	284,789
Current assets/(liabilities)	86,129	23,860	36,103	146,092
Long term liabilities	(172,000)	-	-	(172,000)
	<u>198,918</u>	<u>23,860</u>	<u>36,103</u>	<u>258,881</u>

23 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

Accounts

Charity registration number 1132533

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER**

KNOWN AS ST MARY'S PCC

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
LEGAL AND ADMINISTRATIVE INFORMATION**

Parochial Church Council

Rev RP Whaite
H Mason
C Holden Dukes
SA Fryer
HM Brophy
PL Jones
JD Lewis-Palmer
DA Gilbert
M Sellers
G Shapland
EJ Degg
C Jones
JH Scott ACMA
MA McLellan BA
P Collins

Charity number

1132533

Registered office

Overleigh Road
Handbridge
Chester
Cheshire
United Kingdom
CH4 7HL

Independent examiner

McLintocks (NW) Limited
2 Hilliards Court
Chester Business Park
Chester
Cheshire
CH4 9QP

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. MARY ON THE HILL, CHESTER KNOWN AS ST MARY'S PCC PAROCHIAL CHURCH COUNCIL'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

The Parochial Church Council present their annual report and financial statements for the year ended 31 December 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the PCC's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

St Mary's PCC has the responsibility of co-operating with the Incumbent in promoting the whole mission of the church, pastoral, evangelistic, social and ecumenical, in the ecclesiastical parish. It also has responsibility for the buildings and environment of the site of St Mary without the walls, Chester and includes the St. Mary's Handbridge Centre.

PCC Clusters in 2023

In the report to APCM in 2023, one of the aims for the year was to develop broader participation in the life of St Mary's, including making it easier for more people to shape the work and witness of St Mary's. It also had the aim of enabling greater transparency in the operational and strategic life of the parish. The Cluster groups are composed of members of the PCC and wider church. They also receive input from the parish. Cluster groups have added to their membership this year, but are not yet at capacity. Please consider your own involvement: participation is not determined by expertise or a surplus of previous experience, only a heartfelt interest in learning, listening and deepening St Mary's witness across the six cluster areas.

The overall aim would always be to enrich and diversify our fellowship, making us a listening and receptive community who seek to respond faithfully and compassionately to both God's gifts and circumstances in which we live.

Public benefit statement (PB1)

St Mary's is a charity. PB1 is The Charity Commission's guidance on the legal requirement that charities provide public benefit. Public benefit is an essential part of what it is to be a charity. But it is not just a legal requirement that charities have to meet and that the commission regulates. It also provides charities with a positive opportunity to demonstrate the benefits they bring to the public, in return for the financial and other benefits that come from being a charity, such as public support.

The members of the PCC have complied with their duty as trustees having regard to the Guidance of Public Benefit published by the Charity Commission in exercising their powers: <https://www.gov.uk/government/publications/public-benefit-an-overview/public-benefit-an-overview>

Achievements and performance

Reports from Clusters: Buildings and Environment

The Buildings and Environment cluster is now well established and is making good progress in developing strategies, plans and proposals to enable the PCC to make informed decisions.

Buildings

Lynne Jones, Alison McLellan, John Parkin, John Scott, Guy Shapland

The Church Wardens have detailed work during 2023 on the fabric of the church site, above. We have continued our ongoing programme of maintenance of the church stonework. We have continued to work with the contractors of the St Mary's Handbridge Centre under the terms of the warranties and guarantees to correct a few minor issues, which have arisen since the building was completed in 2018. We continue to closely monitor and manage, with the PCC treasurer, the ongoing rising costs of heating and lighting around St Mary's.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
PAROCHIAL CHURCH COUNCIL'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

Achievements and performance

Reports from Clusters: Buildings and Environment

The St Mary's Handbridge Centre

Doris Keen, Parish Administrator & Centre Manager

The Centre has continued to flourish as a community hub over the past year, and the income from bookings has continued to increase. This is partly because of increased charges, which are required as we will shortly cease to receive lottery funding for some of our Centre support staff, and we need to ensure that our income covers their ongoing costs.

We have welcomed new groups, including a Pilates class, U3A History Group, NHS Talking Therapies and an NHS Diabetes support group. The Centre has also hosted a number of church events, e.g. our annual Christmas Fair, a Toy Sale and Bring and Share Lunches.

The feedback received from Centre users remains very positive, with most users commenting on the beautiful facilities and friendliness and helpfulness of the Centre staff.

A big thank you to our Centre staff Joanna Polanczyk, Michael Mitchell, John Rose, Sheila Jones and Lisa Jones for their continued hard work, commitment and support.

Reports from Clusters: Children and Young People

Alison McLellan, Sue Fryer, Lynne Jones, Sharon Johnson, Maureen Pickering (chair)

Children and Families Lead

Some specific provision for children and their families has been curtailed since September as we await the appointment of a Children and Families Lead. Despite taking advice from the new Diocesan Advisor for Children and Families and the revised advert being widely circulated, there were no applicants forthcoming. Acting on advice from the Archdeacon it has been decided to wait for the appointment of a new incumbent before re-advertising. Hence it is unfortunate that Storytelling (0-6 years) and The Well (7 years upwards) services have been suspended since September 2023 as we await leadership for these important aspects of children's ministry.

Baby and Toddler group

The Baby and Toddler group, now running for two years, continues to thrive and attracts high numbers of children and adults each week, providing an important community resource. A grant application for £3000 to support B and T was successful. A contribution to energy costs for the Centre will be made available and an outdoor storage unit is being installed, with funds still available for new activities. We are fortunate to have a core group of regular volunteers all of whom have completed safeguarding training. Two of our valued volunteers are or have recently moved from the area and we give special thanks to Jill Fitz-Gerald and Hilary Jones for their valued support.

Messy Church

This service for families is usually held on the third Sunday of the month. It remains a popular inclusive service and is generally well attended. It is an opportunity to welcome families into church for involvement in an interactive talk (biblically based), related crafts and much appreciated homemade/baked refreshments, all provided by a loyal band of volunteers. We are always open to more volunteers specifically for craft activities.

Church without Walls

CWW is a simpler, shorter communion service which is now celebrated regularly on the second Sunday of the month since September 2023. The youth choir with the church choir participate in this service, with the choral scholars joining the church choir at Choral Evensong on the second Sunday. Our hope is that this simpler service will attract families, especially when our presently suspended services of Storytelling and The Well are re-established.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
PAROCHIAL CHURCH COUNCIL'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

Uniformed organisations

We presently welcome children and young people from these groups, who are from different schools and backgrounds, for three services in the year: Harvest, Remembrance and Dedication Sunday in June and their presence is very much valued, in church and the community. On these occasions they usually 'parade' together from Overleigh to St Mary's. The CWW service is used for these services and members of the organisations are encouraged to participate as flag bearers, intercessors and readers in the designated services. We are fortunate to have two ex-leaders in the CYP Cluster group who share their contacts, their valued experience and expertise.

Reports from Clusters: Communications

Stuart Bull, Catherine Jones, Joanne Lewis-Palmer, Christine Dukes, Jack Ninnies, Lynne Jones

Having very recently taken over as Interim Chair of this cluster, we have been focussed primarily with an initial launch of our new website. It is still a work in progress and feedback has been small but to the point. A recent meeting took place between Doris and Chris to take the website further, involving the Ministry Team on the pastoral side and the Chair, Centre Manager, Publicity Manager and our WebsiteCreator.

On our Facebook page, current stats show that we have over 700 followers, have reached 14k people, engaging with 5k of them. Our followers are largely UK based but we have connected with, amongst other countries, USA, Italy, Australia, Nigeria and Indonesia.

The co-operative working arrangement we have with the Community Cluster allows us to take things forward in terms of a St Mary's publicity stand that will feature in the Handbridge Summer Fair.

Reports from Clusters: Community, Missions and Charities

Veronica Bull, Trevor Dennis, Christine Dukes, Alice Jones, Helen Pritchard, Mavis Sellers, Sue Fryer, Alison McLellan, Jan Pugh, Lynne Jones

1. Just when we thought we had met all knitting requirements and intended to wind down the project, it looks as though there may be a need to supply Liverpool Maternity unit with knitted baby clothes. Good news for our splendid team of willing knitters.
2. Cake Sunday continues to be well supported with profits going to Overleigh Pastoral fund most months except May [Christian Aid], November [Poppy Appeal]
3. The Big Coffee Morning for McMillan Cancer research was very well supported and looks to be a fixture in our calendar.
4. The Christmas Fair was a festive occasion, financially very successful [£3,000]. The next one will take place on the 4th Saturday in November 2024. The sale of Charity Christmas Cards raised £258, and the Christmas card tree raised £447.26. A Christian Aid representative visited the young people to discuss how the money should be spent using the C.A. catalogue.
5. Trevor Dennis held an Evening of Words and music on January 19th raising £923.50 for Christian Aid.
6. The Bring and Share Lunches have been well supported and will continue. [always room for more].
7. A farewell lunch for Ric was held on 11th February. A highly successful Barn Dance was held on 20th January raising £432. for church charities.
8. Bacon Bap Sunday. Goes from strength to strength.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
PAROCHIAL CHURCH COUNCIL'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

Reports From Clusters: Music and Worship 2024

Guy Hirst, Michael Reynolds, Jane Williams, Joanne Das, Alison McLellan, Trevor Dennis, Linda Manning, Lynne Jones

Music at St Mary's has continued to thrive, with our now slightly larger choir. We currently have a total of 9 senior Choral Scholars and 3 Junior Scholars, with 2 coming from the youth choir. We have also had some new members joining us in the voluntary choir, strengthening the numbers in the alto section. This has enabled us to work on some more challenging pieces of music.

The youth choir numbers went down a little in September, but after a recruitment drive, we have recently had some new members. Funding for the choral scholarships has continued to be supported by our well attended Music by the Bridge concerts on the second Friday of each month. This year we have had performers including The Dee Ensemble, Deva Brass, Piano Duets (Martin Cook & John Bowen), Deva Wind and The Queen's School. We look forward to many more events in the future.

The choir continues to lead the sung worship in the morning services, as well as our monthly Choral Evensong, which has now moved to the second Sunday in each month. The change has proved to be a better fit around school half term holidays. Church Without Walls has also moved to the second Sunday and attendance from children in the Youth Choir has recently been strong. Trevor Dennis and Linda Manning have recently joined the cluster, following Ric's departure.

Reports From Clusters: Financial Review

Helen Brophy, Peter Collins, Emma Degg, Michael Fondop, David Gilburt, John Grout, Lynne Hutchings, Lynne Jones.

The Cluster meets regularly in advance of Standing Committees and PCC meetings to review the Church and Centres finances so that PCC meetings do not have to devote a disproportionate amount of time on money matters. Total Incoming resources for Church and Centre during 2023 exceeded Total Expenditure by £30,000.

Net Assets have increased by £30,000 to £259,000.

Cash balances held across all accounts at 31 Dec 2023 were £169,400, up by £21,900. Of these balances, £36,100 are restricted funds and £23,860 are designated leaving £109,400 available (this figure includes legacies of £21,500)

Total Income has increased by £27,000. Most of the increase is in Parish Centre lettings (up by £13,000) and Funeral and Wedding Fees (up by £9,000). Income from Planned Giving remains steady at £103,000, as does other donor income. There are small increases in the various other forms of income.

Grants were received from Cheshire Community Council, Cheshire West Member's grant, Awards for All, Ursula Keys Trust, Cheshire West, and Listed Places of Worship Scheme. These grants assisted with providing the Warm Hub, assisted with providing the Baby and Toddler facility, repaired the gazebo, assisted with purchasing the Coronation bench and covered the VAT on eligible maintenance work on the church building. We also received another instalment of the 4-year funding from the National Lottery to assist with funding Centre staff salaries.

Total Expenditure has increased by £33,000. The largest increases are Electricity and gas costs (up by £7,000), Service costs (up by £5,000), loan interest (up by £3,000). Most other costs have also increased by smaller amounts.

The increase in service costs is largely the choral scholar fees which have been fully covered by the funds specifically raised for that purpose and held in Restricted Funds.

Now that we have resumed charitable giving on a more planned basis, our giving increased by £3,600.

The Parish Centre has generated a surplus of £16,653. In accordance with agreed PCC policy, 10% of this surplus i.e. £1,665.00 has been designated for charitable giving to our nominated charities for 2024.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
PAROCHIAL CHURCH COUNCIL'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

Reserves policy

The PCC closely monitor reserves to ensure there are sufficient levels and cash funds to cover current activities. This level of reserves has been maintained throughout the year.

Structure, governance and management

The PCC operates under three documents. Two of these are Church of England Measures:

1. The Parochial Church Council (Powers) measure 1956 as amended
2. The Church Representation Rules 2020 (CRR, contained in schedule 3 to the Synodical Government Measure 1969 as amended): <https://www.churchofengland.org/about/leadership-and-governance/legal-services/church-representation-rules/contents>
3. The third document is a set of terms of reference, adopted by the Parochial Church Council, that guide St Mary's operations and mission. Copies of this are issued to members of the PCC in electronic format (PDF), and can be requested from the Incumbent.

PCC Membership

In 2023 the PCC met 5 times, with an average attendance of 77%. Members of the PCC are either elected at the Annual Parochial Church Meeting (in accordance with the CRR), or are appointed ex officio, or are co-opted. In 2023 the following have served as members of St Mary's PCC:

Elected Members

Helen Brophy	Catherine Jones	Alison McLellan
Peter Collins	Joanne Lewis Palmer	John Scott
Emma Degg	Hailey Mason	Mavis Sellers
Sue Fryer	Christine Dukes	Guy Shapland

Ex officio

Revd Dr Richard Patrick Whaite (Incumbent/"Rector" and chair)

Also attended as invited guest: The Venerable Dr Michael Gilbertson, Archdeacon of Chester

Patricia Lynne Jones (elected as Church Warden for 4th term at APCM 2023)

David Gilburt (elected as Church Warden for 2nd term at APCM 2023)

At the APCM in 2024 there are 4 PCC vacancies for elected members. The Standing Committee (composed of the Incumbent, Church Wardens, PCC Secretaries and Honorary Treasurer) is governed by paragraph 14 of Appendix II to the CRR. It has power to transact the business of the PCC subject to any directions given, and reports back regularly to the PCC (CRR, App. II, para. 14(b)). This is a wide power which enables the standing committee to carry on the routine work of the PCC between the meetings and to deal with most matters of real urgency.

Church Attendance

During 2023 the total number on the electoral roll was 202 of whom 61 were not resident in the parish.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
PAROCHIAL CHURCH COUNCIL'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

The Ministry Team

Ministry Team update February to April 2024 Our Rector, Rev'd Ric Waite held his leaving service here on 11th February 2024. The church was full and there were many young families present. A farewell lunch was held in the Centre during which thanks was expressed to Ric for being a Good Shepherd to his sheep, and for seeking out lost sheep in the parish. He will be remembered as a prayerful, faithful priest. The vacancy has now commenced and the aim of the Ministry Team is to continue to provide the same pattern of services that we have celebrated during the past year.

The Ministry team - three clergy and one Reader - is a much-reduced group of helpers during this vacancy than in previous ones. We have maintained the 8am Holy Communion service, thanks to the assistance of local clergy. Numbers attending our services have been maintained and we have benefited from the visit of Archdeacon Mike Gilbertson to lead our Easter Praise. We were able to offer a reduced pattern of services during Lent and Holy Week this year and these were very well attended. The need for improved organisation of pastoral care was recognised in last year's Ministry Team report.

Rev'd Maureen, who has agreed to coordinate all our work during the vacancy, has initiated the structures now necessary to establish an approved group of pastoral visitors and we are pleased to report that 15 of our church family are ready to go. In all our work we wish to pay tribute to the wonderful support and help we have received from our wardens and all church members. We hope to be able to continue serving God and our parish during this vacancy.

Safeguarding

Our Parish upholds a clear Child Protection Policy and we follow the safeguarding guidelines for good practice as set out by the Diocese, which in turn is based on the Church of England's safeguarding policy. A culture of informed vigilance, care for the rights of all and safer recruitment and role management for both paid staff and volunteers remains at the heart of updated safeguarding arrangements for the vulnerable.

We will continue to ensure that new volunteers are given the correct information required as they start their role within the church. As ever, it is important for us as a Parish to ensure we have a robust system that provides a level of contact between all new workers at St Marys and the PCC. By providing this level of contact, we can ensure that the safe environment that we have worked so hard to achieve over the years can be maintained. Gemma Parisi is our safeguarding officer with Sue Fryer undertaking the documentation surrounding basic training and more advanced checks. We are grateful to Gemma and Sue Fryer for agreeing to serve.

Health and Safety

During the period since the last APCM, the PCC has not received a regular dedicated report regarding H&S. With the help of the Parish Manager, the Wardens and Incumbent have ensured that regular walk-rounds and testing/certifying of equipment has taken place. This included a full health and safety risk assessment of the church building. Equipment that is old or faulty and is not used has been disposed of with the help of the Building and Environment Cluster.

Deanery and Diocesan Synod

St Mary's without-the-Walls has one elected member to the Deanery Synod and whilst the Rector was in office St Mary's was represented by these two individuals.

Christine Dukes

I have only attended one meeting with Ric which proved really interesting in terms of hearing other Churches' approach to 'opening up' to people who normally don't attend. Each organisation identified their strengths and weaknesses and I felt I learned so much of alternative approaches to the 'without the walls' concept. I am awaiting a further invitation to attend another meeting.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
PAROCHIAL CHURCH COUNCIL'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

CHURCH WARDENS' REPORT 2023

This is the report of the Wardens for the year ending 31st December 2023. Obviously, at the forefront of everyone's mind at the moment is the process of filling the vacancy and we will give a verbal update of the latest position and possible timescales at the APCM on 12th May.

During the year the church inventory has been checked and found to be correct.

Insurance

The church building, contents and boundary walls are insured under a Parish Plus policy with Ecclesiastical Insurance. The policy includes Employer's Liability, Public Liability and Legal expenses. The total annual premium is £8,348.

St Mary's Handbridge Centre is insured under a separate policy with Ecclesiastical Insurance. The current annual premium is £1,483 paid by monthly instalments. There were no claims under either policy in 2023 and there is no current claim or circumstance known to us which is considered likely to give rise to a claim.

Our worship

Although many of our worship traditions have now been restored, we continued to stream our regular worship on Zoom and You-Tube which has allowed some of the vulnerable in our parish family to continue to worship with us. The process of streaming services has been greatly aided by the installation of a much-improved AV System. Details of the grants and legacies that funded this wonderful installation are included in the Finance Cluster Report.

Stonework Repairs

The Quinquennial inspection in September 2021, recommended a programme of maintenance and we have invested a further £6,000 in 2023 for ongoing restoration and repairs. A further phase of this work is planned for the summer of 2024 with a similar sum set aside in the budget.

Windows

During the year it became apparent that some of the stained-glass windows in the upper clerestory were damaged and allowing water into the church. Scaffolding was required to carry out these repairs which were timed so they would allow regular services to continue. Having the scaffolding in the church allowed a closer inspection of all the upper windows and it was clear that further work will be required. This next stage will include the removal for repair of three of the upper windows and we are considering whether St Mary's might be eligible for grants to fund these repairs which we hope to complete in the summer of 2024.

Acknowledgements

Our thanks to all involved in the Cluster Groups who help organise so many things behind the scenes. This is a great way to use your skills to help run the Church and Centre.

Our warmest thanks go to the team of cleaners, the flower arrangers, the working parties and all who make St Mary's a labour of love; also, to the Director of music and his team of volunteers and the choral scholars who contribute to the worship each week: the sides people, the bellringers, the intercessions team, the readers and servers and not least those who undertake the backroom tasks of administration, usually unseen but essential to our existence as a community.

We send our thanks to the Rector for his passionate and devoted leadership during his time with us. We send Ric and his family our very best wishes for their new adventures in Newcastle.

And last but by no means least our very special thanks are also due to the retired Clergy and Ministry Team who give so much of their time to make St Mary's such a wonderful place to worship.

Lynne Jones
David Gilbert
Church Wardens

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
PAROCHIAL CHURCH COUNCIL'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

Incumbent's Report 2023-24

Consolidation following change can sometimes be as challenging as the changes themselves. Giving care and attention to how to continue in a new direction once change have been made sometimes involves the difficult work of doing less and focussing energy on identifying and amplifying the good and faithful things, we notice are already taking place. This helps us to avoid the tyranny of assuming more is always an improvement, but also encourages us to take joy in those things that are worthy of celebration in the present moment. I hope that the APCM and Annual Report for the year ending in April 2024 gives cause to the St Mary's community to do this. Though the year has included some new things, I want to begin by underlining the joys of consolidation I have noticed. Structurally, one notices new members across all the cluster groups working with the PCC. Learning to celebrate what God has given us in one another is a key bulwark against the anxiety that what we already have might not be enough.

Elsewhere, we celebrate the second full year of the St Mary's musical scholarships, supported by Planned Giving, The Music by the Bridge concert series and other donations of time and talents. This is certainly a cause for thanksgiving. I am thrilled to see this new thing consolidated by a broader base of support from the clusters, volunteers, PCC and those from the parish community.

On-site and on-line engagement with services has seen numerical increase both weekly (especially at 8am on Sunday, 10am on Thursday, and monthly Choral Evensong) and also during Christian festivals. Whilst it is critical that parish churches don't become fixated with seeing more as better and ideal, broader engagement is a sign of the opportunity to welcome both new and returning people to St Mary's. I know that wardens remain keen to hear from anyone wanting to participate in welcoming to services via supporting roles at the church door, streaming and w/v support and set-up. There is a similar story of thanks in the work of many hands alongside the staff of the St Mary's Handbridge Centre. During my time as Rector, the team has varied in size and faced challenges of different dimensions also. The work of consolidating that resource as a community-facing witness of St Mary's is one that demands attention so that we continue to be good stewards of our very precious human resources, both paid staff and volunteer contributors.

The planned audio-visual renewal took final shape this year, being deployed from January 2024. Where consolidation invites us to amplify the good that is already around us, new innovations are an invitation to learn, and to support others in learning. I know there has been much of this with respect to the A/V system. Online innovation was a way of caring during my first year as Rector in 2019-2020.

The challenges of pastoral care persist, and I am grateful to Trevor, Linda, John and especially Maureen Pickering for re-convening a group that can coordinate home visits, and where appropriate provide follow-up to those whom we welcome at weddings, baptisms and funerals. Members of the PCC have also devoted time this year to work with diocesan colleagues to recruit to the role of Children and Families worker to serve alongside the wonderfully devoted members of St Mary's who work with younger people at church.

As I underlined last year integrated intergenerational fellowship is what we are hoping for; to be a church that shares in the gifts and delights in the different ways God is at work with us. The increasing frequency of time spent with staff, parents and students at Queens Park High, Belgrave, Overleigh St Mary, and the King's School means this remains a particular priority for prayer during the vacancy. Your support continues to enable our parish church towards the goal of sustainable Christian witness, where not only do we focus on our costs and initiatives being met by our planned giving scheme, but we also seek to prioritise charitable giving to local, national and international causes.

This is now championed by the PCC, the Finance Cluster and Community, Mission and Charities Clusters. Giving serves to consolidate in that it tells us what we care about ("where your treasure is, there will your heart be also" Lk.12:34). Attention towards what we give time, energy and money to can help us discern what we really value. We are grateful to those who continue to undertake to regularly review their own giving according to both circumstances and conviction.

Of course, the year ends with more change, and the vacancy period has now begun following my move to the Diocese of Newcastle. My family and I were touched by the generosity you showed at our leave-taking. That so many of you took time to write and express the kinds of bonds of affection we have shared in and lived through is an enduring memory that is also a sustenance as we are now also in a time of upheaval and discernment about how to put roots down in a new landscape. Though the vacancy places more on the shoulders of some, I continue to pray that the circumstances of the interregnum prompt reflection on where God is rooting you all in as you prepare to share with a new Rector where God is working with you, in St Mary's and in your lives.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
PAROCHIAL CHURCH COUNCIL'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

The Parochial Church Council's report was approved by the Board of Parochial Church Council.

..... *PL Jones*
..... *P. L. Jones*
Parochial Church Councillor

[Signature]
D. A. Gilbert

Date: *12th May 2024*

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
INDEPENDENT EXAMINER'S REPORT**

**TO THE PAROCHIAL CHURCH COUNCIL OF THE PAROCHIAL CHURCH COUNCIL OF
THE ECCLESIASTICAL PARISH OF ST. MARY ON THE HILL, CHESTER**

I report to the Parochial Church Council on my examination of the financial statements of The Parochial Church Council Of The Ecclesiastical Parish Of St. Mary On The Hill, Chester (the PCC) for the year ended 31 December 2023.

Responsibilities and basis of report

As the Parochial Church Council of the PCC you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the PCC's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the PCC's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

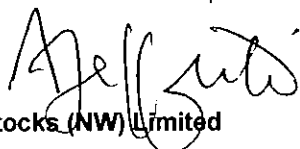
Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the PCC as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do 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 financial statements to be reached.



McLintocks (NW) Limited

Alastair J Jeffcott BA FCA

McIntocks (NW) Ltd
2 Hilliards Court
Chester Business Park
CHESTER
CH4 9QP
CH4 9QP

Dated: 7/5/24

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 DECEMBER 2023

Current financial year		Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Restricted funds 2023 £	Total 2023 £	Total 2022 £
	Notes					
Income from:						
Incoming resources from donors	2	137,219	-	-	137,219	138,009
Other voluntary incoming resources	3	19,233	-	19,949	39,182	36,928
Activities for generating funds	4	90,721	-	-	90,721	65,930
Investment income	5	1,196	-	-	1,196	351
Total income		248,369	-	19,949	268,318	241,218
Charitable activities	6	199,134	-	29,889	229,023	199,534
Finance costs	11	9,153	-	-	9,153	6,366
Total expenditure		208,287	-	29,889	238,176	205,900
Net income/(expenditure)		40,082	-	(9,940)	30,142	35,318
Transfers between funds		36	(36)	-	-	-
Net movement in funds		40,118	(36)	(9,940)	30,142	35,318
Reconciliation of funds:						
Fund balances at 1 January 2023		158,800	23,896	46,043	228,739	193,421
Fund balances at 31 December 2023		198,918	23,860	36,103	258,881	228,739

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 DECEMBER 2023

Prior financial year		Unrestricted funds general 2022 £	Unrestricted funds designated 2022 £	Restricted funds 2022 £	Total 2022 £
	Notes				
Income from:					
Incoming resources from donors	2	138,009	-	-	138,009
Other voluntary incoming resources	3	11,005	-	25,923	36,928
Activities for generating funds	4	65,930	-	-	65,930
Investment income	5	351	-	-	351
Total income		215,295	-	25,923	241,218
Charitable activities	6	174,465	111	24,958	199,534
Finance costs	11	6,366	-	-	6,366
Total expenditure		180,831	111	24,958	205,900
Net income/(expenditure)		34,464	(111)	965	35,318
Transfers between funds		(5,000)	5,000	-	-
Net movement in funds		29,464	4,889	965	35,318
Reconciliation of funds:					
Fund balances at 1 January 2022		129,336	19,007	45,078	193,421
Fund balances at 31 December 2022		158,800	23,896	46,043	228,739

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
BALANCE SHEET**

AS AT 31 DECEMBER 2023

		2023		2022	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	13		284,789		284,789
Current assets					
Debtors	14	3,384		2,448	
Cash at bank and in hand		169,407		147,491	
		172,791		149,939	
Creditors: amounts falling due within one year	15	26,699		21,489	
Net current assets			146,092		128,450
Total assets less current liabilities			430,881		413,239
Creditors: amounts falling due after more than one year	16		(172,000)		(184,500)
Net assets			258,881		228,739
The funds of the PCC					
Restricted income funds	17		36,103		46,043
Unrestricted funds - general			198,918		158,800
Unrestricted funds - designated	18		23,860		23,896
			258,881		228,739

The financial statements were approved by the Parochial Church Council on 12 May 2024

PL Jones

Trustee

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

1 Accounting policies

Charity Information

The Parochial Church Council Of The Ecclesiastical Parish Of St. Mary On The Hill, Chester is a Parochial Church Council registered with the Charity Commission (ref: 1132533) on 7 November 2009.

1.1 Accounting convention

The financial statements have been prepared in accordance with the PCC's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The PCC is a Public Benefit Entity as defined by FRS 102.

The PCC has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the PCC. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Parochial Church Council have a reasonable expectation that the PCC has adequate resources to continue in operational existence for the foreseeable future. Thus the Parochial Church Council continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Parochial Church Council in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the PCC.

1.4 Income

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when they are claimed. Grants and legacies to the PCC are accounted for when received. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Legacies are recognised on receipt as this is when they are certain. The policy of the PCC is to use legacies to help fund significant development projects in the parish, whether buildings, equipment or staff. As circumstances change over the years, it may not be possible to fulfil specific donor requests so church members are encouraged to leave legacies for the general purposes of the parish.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

The diocesan parish share is accounted for when due.

Support costs are allocated to charitable activities on a proportionate basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	not depreciated due to residual value
------------------------------	---------------------------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Consecrated and Beneficed property is excluded from the accounts by S.96(2)(c) of the Charities Act 1993. No value is placed on movable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishing, whether maintenance or improvement, is written off. Other land and buildings held on behalf of the PCC for its own purposes is valued at cost. No depreciation is charged against such properties but any expenditure on maintenance or improvement is written off as incurred.

1.7 Impairment of fixed assets

At each reporting end date, the PCC reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

1 Accounting policies

(Continued)

1.9 Financial instruments

The PCC has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the PCC's balance sheet when the PCC becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the PCC's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the PCC is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

2 Incoming resources from donors

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Planned giving: Stewardship	103,472	102,363
Income tax recovered on Gift Aid	25,573	25,503
Cash collections	7,578	9,221
Collections: funerals, weddings etc.	596	922
	<u>137,219</u>	<u>138,009</u>

3 Other voluntary incoming resources

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Grants	5,341	19,949	25,290	1,400	25,923	27,323
General donations	9,267	-	9,267	6,598	-	6,598
Events income	4,625	-	4,625	3,007	-	3,007
	<u>19,233</u>	<u>19,949</u>	<u>39,182</u>	<u>11,005</u>	<u>25,923</u>	<u>36,928</u>

4 Activities for generating funds

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Magazine sales	2,539	2,044
Wedding and funeral fees	19,602	10,720
Parish Centre lettings	64,423	51,266
Sunday coffee mornings	1,732	-
Contribution for use of Church	2,425	1,900
	<u>90,721</u>	<u>65,930</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

5 Income from Investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Dividend income	353	351
Interest receivable	843	-
	<u>1,196</u>	<u>351</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

6 Expenditure on charitable activities

	Church activities	Running of Church	Running of Parish Centre	Total	Total
	2023	2023	2023	2023	2022
	£	£	£	£	£
Direct costs					
Staff costs	-	159	29,746	29,905	26,570
Parish share	78,590	-	-	78,590	76,302
Rectory costs	6,173	-	-	6,173	5,903
Service, clergy, music and choral scholars	18,926	-	-	18,926	13,810
Funeral and wedding costs	6,270	-	-	6,270	3,922
CDBF fees	4,363	-	-	4,363	2,650
Hospitality and outreach costs	1,496	-	-	1,496	1,971
Magazine printing costs	2,000	-	-	2,000	3,451
Light & heat	-	8,634	8,552	17,186	10,013
Water	-	152	1,349	1,501	1,473
Insurance	-	8,371	1,546	9,917	9,162
Equipment and maintenance	-	14,020	7,822	21,842	18,077
Cleaning and sundry costs	-	270	2,862	3,132	3,020
	<u>117,818</u>	<u>31,606</u>	<u>51,877</u>	<u>201,301</u>	<u>176,324</u>
 Grant funding of activities (see note 7)	 3,960	 -	 -	 3,960	 323
 Share of support and governance costs (see note 8)					
Support	-	14,240	9,522	23,762	22,887
	<u>121,778</u>	<u>45,846</u>	<u>61,399</u>	<u>229,023</u>	<u>199,534</u>
 Analysis by fund					
Unrestricted funds - general	115,513	44,468	39,153	199,134	174,465
Unrestricted funds - designated	-	-	-	-	111
Restricted funds	6,265	1,378	22,246	29,889	24,958
	<u>121,778</u>	<u>45,846</u>	<u>61,399</u>	<u>229,023</u>	<u>199,534</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

6 Expenditure on charitable activities

(Continued)

Previous year:	Church activities	Running of Church	Running of Parish Centre	Total
	2022 £	2022 £	2022 £	2022 £
Direct costs				
Staff costs	-	-	26,570	26,570
Parish share	76,302	-	-	76,302
Rectory costs	5,903	-	-	5,903
Service, clergy, music and choral scholars	13,810	-	-	13,810
Funeral and wedding costs	3,922	-	-	3,922
CDBF fees	2,650	-	-	2,650
Hospitality and outreach costs	1,971	-	-	1,971
Magazine printing costs	3,451	-	-	3,451
Light & heat	-	5,535	4,478	10,013
Water	-	77	1,396	1,473
Insurance	-	7,715	1,447	9,162
Equipment and maintenance	-	9,006	9,071	18,077
Cleaning and sundry costs	-	1,199	1,821	3,020
	108,009	23,532	44,783	176,324
Grant funding of activities (see note 7)	323	-	-	323
Share of support and governance costs (see note 8)				
Support	-	11,444	11,443	22,887
	108,332	34,976	56,226	199,534
Analysis by fund				
Unrestricted funds - general	105,754	32,284	36,427	174,465
Unrestricted funds - designated	111	-	-	111
Restricted funds	2,467	2,692	19,799	24,958
	108,332	34,976	56,226	199,534

7 Grants and donations payable

	Church activities 2023 £	Church activities 2022 £
Missionary and charitable giving	3,960	323

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

8 Support costs allocated to activities

	2023	2022
	£	£
Staff costs	19,043	17,964
Printing, stationery and office costs	2,057	2,565
Bank charges	1,063	1,010
Governance costs	1,599	1,348
	<u>23,762</u>	<u>22,887</u>
Analysed between:		
Running of Church	14,240	11,444
Running of Parish Centre	9,522	11,443
	<u>23,762</u>	<u>22,887</u>

9 Parochial Church Council

None of the Parochial Church Council (or any persons connected with them) received any remuneration or benefits from the PCC during the year.

10 Employees

The average monthly number of employees during the year was:

	2023	2022
	Number	Number
	<u>6</u>	<u>6</u>
Employment costs		
	2023	2022
	£	£
Wages and salaries	48,128	43,824
Other pension costs	820	710
	<u>48,948</u>	<u>44,534</u>

During the year the PCC employed a part time Parish Administrator, 3 part time Centre Assistants and 2 part time cleaners.

There were no employees whose annual remuneration was more than £60,000.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

11 Finance costs

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Financing costs	9,153	6,366

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Tangible fixed assets

	Leasehold land and buildings £
Cost	
At 1 January 2023	284,789
At 31 December 2023	284,789
Carrying amount	
At 31 December 2023	284,789
At 31 December 2022	284,789

The Parish Centre was built for a total cost of approximately £1,600,000 mostly financed from restricted funds (Grants and Donations etc.). The Balance Sheet value represents the build cost net of grants and donations, financed internally by loans and the use of available unrestricted funds. The property is not depreciated as its residual value is considered to be greater than that of its cost in the accounts. The property is held on a 99 year lease and has 94 years remaining.

14 Debtors

	2023 £	2022 £
Amounts falling due within one year:		
Trade debtors	466	48
Prepayments and accrued income	2,918	2,400
	3,384	2,448

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

15 Creditors: amounts falling due within one year

	Notes	2023 £	2022 £
Principal loan repayments		12,500	12,500
Other taxation and social security		395	-
Deferred income		6,418	4,765
Trade creditors		2,551	1,390
Accruals and deferred income		4,835	2,834
		<u>26,699</u>	<u>21,489</u>

Deferred income represents hire of the Parish Centre in advance of events being held. All of this income shall be recognised in the subsequent financial year.

16 Creditors: amounts falling due after more than one year

	2023 £	2022 £
Principal loan repayments	<u>172,000</u>	<u>184,500</u>

The Principal Loan Repayments falling due as disclosed above reflect an initial £250,000 loan provided by Methodist Chapel Aid Ltd in order to complete the building of the Parish Centre. This is repayable over twenty years at £12,500 p.a. together with interest. The interest rate is variable and at 31 December 2023 was 5.65% (2022: 3.9%).

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2023 £	Incoming resources £	Resources expended £	At 31 December 2023 £
Quiet Corner	344	-	(344)	-
Handbridge Community Covid-19 Relief Fund	1,120	-	-	1,120
Lottery Funded Grant re: costs of centre management	23,153	12,673	(22,246)	13,580
All Churches Trust	5,651	-	(741)	4,910
Co op Local Community Grant	3,859	-	-	3,859
Choral Scholarship fund	10,480	3,630	(5,770)	8,340
Babies and Toddlers	1,436	2,250	(495)	3,191
Tower and Bells fund	-	1,396	(293)	1,103
	<u>46,043</u>	<u>19,949</u>	<u>(29,889)</u>	<u>36,103</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

(Continued)

17 Restricted funds	At 1 January 2022	Incoming resources	Resources expended	At 31 December 2022
Previous year:	£	£	£	£
Vestments	229	-	(229)	-
Quiet Corner	344	-	-	344
Handbridge Community Covid-19 Relief Fund	1,120	-	-	1,120
Lottery Funded Grant re: costs of centre management	30,533	12,419	(19,799)	23,153
All Churches Trust	6,250	-	(599)	5,651
Co op Local Community Grant	3,859	-	-	3,859
Choral Scholarship fund	2,333	10,614	(2,467)	10,480
Grounds and Gardens fund	410	30	(440)	-
Babies and Toddlers	-	2,860	(1,424)	1,436
	<u>45,078</u>	<u>25,923</u>	<u>(24,958)</u>	<u>46,043</u>

Quiet Corner Fund

Funds donated for the purpose of a Quiet Corner and associated activities.

Handbridge Community Covid-19 Relief Fund

Funds donated for the purposes of supporting members of the local community during and after the pandemic.

Lottery Funded Grant: Cost of Centre Management

Funds periodically granted by the Lottery Fund to defray the cost of salaries for a period of 4 years.

All Churches Trust Fund

Funds granted for the purpose of purchasing and installing AV equipment into the church.

Co op Local Community Grant

Funds donated for the purpose of purchasing and installing AV equipment into the church.

Choral Scholarship Fund

Funds donated for the purpose of Choral scholarships.

Babies and Toddlers Fund

Funds donated for purchase of toys, craft materials etc to run the weekly St Mary's Baby and Toddler Group.

Tower and Bells Fund

Funds donated for the refurbishment of the tower and bells.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

18 Unrestricted funds - designated

These are unrestricted funds which have been designated by the PCC.

	At 1 January 2023	Resources expended	Transfers	At 31 December 2023
	£	£	£	£
Charitable giving	-	-	159	159
Rectory maintenance fund	2,537	-	(195)	2,342
AV equipment fund	21,359	-	-	21,359
	<u>23,896</u>	<u>-</u>	<u>(36)</u>	<u>23,860</u>
Previous year:	At 1 January 2022	Resources expended	Transfers	At 31 December 2022
	£	£	£	£
Rectory maintenance fund	2,537	-	-	2,537
AV equipment fund	16,359	-	5,000	21,359
Choirs fund	111	(111)	-	-
	<u>19,007</u>	<u>(111)</u>	<u>5,000</u>	<u>23,896</u>

Charitable Giving Fund

Funds allocated by the PCC from its general funds to be donated to charitable causes but not yet distributed.

Rectory Maintenance Fund

Funds allocated by the PCC from its unrestricted funds for the maintenance of the Rectory.

AV Equipment Fund

Funds allocated by the PCC from its general funds for the purchase and installation of AV equipment.

19 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used.

	At 1 January 2023	Incoming resources	Resources expended	Transfers	At 31 December 2023
	£	£	£	£	£
General funds	158,800	248,369	(208,287)	36	198,918
	<u>158,800</u>	<u>248,369</u>	<u>(208,287)</u>	<u>36</u>	<u>198,918</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST. MARY ON THE HILL, CHESTER
KNOWN AS ST MARY'S PCC
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

19 Unrestricted funds (Continued)

Previous year:	At 1 January 2022	Incoming resources	Resources expended	Transfers	At 31 December 2022
	£	£	£	£	£
General funds	129,336	215,295	(180,831)	(5,000)	158,800

20 Analysis of net assets between funds

	Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Restricted funds 2023 £	Total 2023 £
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Fund balances at 31 December 2023 are represented by:

Tangible assets	284,789	-	-	284,789
Current assets/(liabilities)	86,129	23,860	36,103	146,092
Long term liabilities	(172,000)	-	-	(172,000)
	<u>198,918</u>	<u>23,860</u>	<u>36,103</u>	<u>258,881</u>

	Unrestricted funds general 2022 £	Unrestricted funds designated 2022 £	Restricted funds 2022 £	Total 2022 £
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Fund balances at 31 December 2022 are represented by:

Tangible assets	284,789	-	-	284,789
Current assets/(liabilities)	58,511	23,896	46,043	128,450
Long term liabilities	(184,500)	-	-	(184,500)
	<u>158,800</u>	<u>23,896</u>	<u>46,043</u>	<u>228,739</u>

21 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

Accounts

**The Parochial Church Council of the Ecclesiastical
Parish of St Mary-on-the-hill, Chester
*known as St Mary without-the-walls PCC, Chester***

Registered charity number 1132533

Parochial Church Council Annual Report 2023

1. Introductory overview
2. Churchwarden's report
3. Incumbent's report
4. Reports from Clusters
 - a. Buildings and Environment (incl. The St Mary's Handbridge Centre)
 - b. Children and Young People
 - c. Communications
 - d. Community, Mission and Charities
 - e. Finance
 - f. Music and Worship
5. Additional reports

Accounts for the year ended 31st of December 2022 can be found on a separate document

1. Introductory overview

Public Benefit Statement (PB1)

St Mary's is a charity. PB1 is The Charity Commission's guidance on the legal requirement that charities provide public benefit. Public benefit is an essential part of what it is to be a charity. But it is not just a legal requirement that charities have to meet and that the commission regulates. It also provides charities with a positive opportunity to demonstrate the benefits they bring to the public, in return for the financial and other benefits that come from being a charity, such as public support.

The members of the PCC have complied with their duty as trustees having regard to the Guidance of Public Benefit published by the Charity Commission in exercising their powers: <https://www.gov.uk/government/publications/public-benefit-an-overview/public-benefit-an-overview>

Governing Documents

The PCC operates under three documents. Two of these are Church of England Measures:

1. The Parochial Church Council (Powers) measure 1956 as amended
2. The Church Representation Rules 2020 (CRR, contained in schedule 3 to the Synodical Government Measure 1969 as amended):
<https://www.churchofengland.org/about/leadership-and-governance/legal-services/church-representation-rules/contents>

The third document is a set of terms of reference, adopted by the Parochial Church Council, that guide St Mary's operations and mission. Copies of this are issued to members of the PCC in electronic format (PDF), and can be requested from the Incumbent.

Objectives and Activities

St Mary's PCC has the responsibility of co-operating with the Incumbent in promoting the whole mission of the church, pastoral, evangelistic, social and ecumenical, in the ecclesiastical parish. It also has responsibility for the buildings and environment of the site of St Mary without the walls, Chester and includes the St. Mary's Handbridge Centre.

PCC Membership

In 2022 the PCC met 5 times, both on-site and online, with an average attendance of 77%. Members of the PCC are either elected at the Annual Parochial Church Meeting (in accordance with the CRR), or are appointed ex officio, or are co-opted. In 2022 the following have served as members of St Mary's PCC:

elected members

Helen Brophy
Peter Collins
Emma Degg
Sue Fryer

Catherine Jones
Joanne Lewis Palmer
Hailey Mason

John Scott
Mavis Sellers
Guy Shapland

ex officio

Revd Dr Richard Patrick Whaite (Incumbent/“Rector” and chair)

Patricia Lynne Jones (elected as Church Warden for 3rd term at APCM 2022)

David Gilbert (elected as Church Warden for 1st term at APCM 2022)

co-opted

Terry Coe (as St Mary’s representative on deanery synod until 2023)

Klaus Armstrong-Braun (as St Mary’s representative on deanery synod, resigned 2022)

At the APCM in 2023 there are 3 PCC vacancies for elected members. The Standing Committee (composed of the Incumbent, Church Wardens, PCC Secretaries and Honorary Treasurer) is governed by paragraph 14 of Appendix II to the CRR. It has power to transact the business of the PCC subject to any directions given, and reports back regularly to the PCC (CRR, App. II, para. 14(b)). This is a wide power which enables the standing committee to carry on the routine work of the PCC between the meetings and to deal with most matters of real urgency.

Church Attendance

During 2022 the total number on the electoral roll was 206 of whom 61 were not resident in the parish.

The Ministry Team

Our regular pattern of services depends on members of St Mary’s who offer their time and talents on-site and on-line as cleaners, servers, readers, leaders of intercessors, choir members, zoom facilitators, chaperones, musicians, facilitators of refreshments, welcomers, and church minders. In addition to these people, younger and older, we also benefit from the care and insights of our Licensed Lay Minister (Reader Emeritus) Linda Manning and our assistant clergy John Carhart, Trevor Dennis and Maureen Pickering. During 2022 the Revd Bill Hamilton stepped down from formal ministry amongst us and did not seek to renew his permission to officiate from the Bishop of Chester. After a diagnosis of cancer during the summer of 2022, and treatment supported by friends around St Mary’s, Bill died on Saturday 22nd of April 2023. We will miss his warmth and wisdom amongst us, and remain grateful to him and his wife Maureen. Responsibility for home visits and regular home communions fall now on a very small number of individuals. This was not the norm before 2020, and places pressure on those called upon (as well as sometimes disappointing those who would like to be visited). We must hope and pray for a change soon.

PCC Clusters in 2022

In the report to APCM in 2022, one of the aims for the year was to develop broader participation in the life of St Mary’s, including making it easier for more people to shape the work and witness of St Mary’s. It also had the aim of enabling greater transparency in the operational and strategic life of the parish. The Cluster groups are composed of members of the PCC and wider church. They also receive input from the parish. Cluster groups have added to their membership this year, but are not yet at capacity. Please consider your own involvement: participation is not determined by expertise or a surplus of previous experience, only a heartfelt interest in learning, listening and deepening St

Mary's witness across the six cluster areas. The overall aim would always be to enrich and diversify our fellowship, making us a listening and receptive community who seek to respond faithfully and compassionately to both God's gifts and circumstances in which we live.

2. Churchwarden's Report

The church's inventory has been checked and found correct. Although many of our worship traditions have been restored to us, we have proceeded with caution bearing in mind the vulnerability of many in our parish family. Continuing to Zoom and stream many of our services has helped many in our parish family to continue to worship together. An unexpected consequence of this is a former resident of Handbridge who now lives abroad is able to join our worship.

Building Fabric

The most recent Quinquennial inspection happened in September 2021. particular praise was directed to the care taken in looking after the church building. However, a programme of maintenance, specifically the stonework, was recommended by the church architect. The report highlighted that incorrect mortar has previously been used for repairing the stonework and this needs to be replaced. During 2022 a meeting was arranged with the Stonemason to confirm the correct mortar mix for repairing the stonework and a programme of work will start in April 2023 to repair the stonework.

Hot water piping

During the year a heating pipe at high level in the church came detached from the wall. This was repaired and the other pipes checked to ensure they were safe and secure.

Bell Tower

During 2022 there was water ingress to the bell tower, dripping through to the ringing chamber. Steeplejacks were brought in to identify the source, which turned out to be a hole in a high level internal rainwater drainpipe which they repaired, but this is not a permanent fix. A replacement section of drainpipe will be required in the near future.

Whilst the steeplejacks were with us, they cleared out the internal and external drainage gullies, made a visual inspection of the high level stonework, made a photographic record and removed a loose finial which was at risk of falling from the tower on to anyone unfortunate enough to be standing below. Their observation of the high level stonework was that it is in a reasonable state of repair, with some local repointing required to open joints in sills and ledges.

Acknowledgements

Our thanks to all involved in the Cluster Groups who help organise so many things behind the scenes. This is a great way to use your skills to help support the Church and Centre.

Our warmest thanks go to the team of cleaners, the flower arrangers, the working parties, the gardeners and all who make St Mary's a labour of love; also to the Director of music and his team of volunteers including choral scholars who contribute to the worship

each week: the sidespeople, the bellringers, the intercessions team, the readers and servers and not least those who undertake the backroom tasks of administration, usually unseen but essential to our existence as a community. 2022 has seen a revision to the role of parish administrator. We are very grateful to Doris Keen for helping to reshape the role to better reflect the new responsibilities it includes. We are fortunate to have her as our Centre Manager and Parish Administrator.

And last but by no means least our thanks to the Rector for his passionate and devoted leadership and to the retired clergy who give so much of their time to make St Mary's such a wonderful place to worship.

3. Incumbent's report

There has been much to celebrate in 2022 around St Mary's. Whether it has been welcoming new worshippers alongside us, the relaunch of a Baby and Toddler group reaching 45+ households each week, the support of refugees arriving in the parish, or a broadening of our musical offering (both in and beyond regular worship). I am grateful to each of you for your prayers and support, offering your time and talents, in ways that envisage our life together as something more than volunteering. There have been glimpses in the fellowship we have shared this year of those who give receiving much more than they envisaged and being blessed in seeking to share.

Like the 2022 report we maintain the structure of this annual report using the PCC clusters responsible for coordinating different aspects of St Mary's life, operational and strategic. The sections of what follows were composed of submissions from different groups, including staff members, but were included under the broad areas covered by each cluster. I hope that reading what groups working within each cluster have been doing, and are planning to do, might encourage you to speak with one of the current members about getting involved. A sincere thank you to those named and un-named in what follows for your taking time to reflect and write for our APCM.

The year has not been without its setbacks. The planned audio-visual renewal has taken longer than we hoped, in part due to supply-chain issue but also those challenges that emerge when trying to put 21st century technology in a 19th century building. This upgrade will provide stability for our online provision, which in turn supports our desire to care for those who come to participate in prayer and worship at St Mary's. On-site attendance at services has increased both weekly (especially at 8am on Sunday, 10am on Thursday, and monthly Choral Evensong) and also during Christian festivals. It remains a challenge, with fewer clergy and visitors, to follow-up when newcomers seek to know more about St Mary's and what we care about. Money has been set aside for a Children and Families worker to serve alongside the wonderfully devoted members of St Mary's who work with younger people at church. Appointing to this role (and roles like it) is proving difficult across many dioceses in the Church of England at the moment, but integrated intergenerational fellowship is what we are hoping for; a church that shares in the gifts and delights in the different ways God is at work with us. The increasing frequency of time spent with staff, parents and students at Queens Park High, Belgrave, Overleigh St Mary, and the King's School means this is a particular priority for prayer.

I am grateful for the opportunity of the APCM report to offer particular thanks. The 2023 APCM sees both wardens seeking re-election and looking to continue in their responsibilities. As part of the Standing Committee of St Mary's I am glad David and Lynne continue to champion the PCC's vision through the work of clusters, our staff members, community partners, local businesses, schools, the ministry team and all who participate in prayer and action.

Finally, my thanks turn to the body of Christ that is gathered around St Mary's. Your support continues to enable our parish church towards the goal of sustainable Christian witness, where not only do we focus on our costs and initiatives being met by our planned giving scheme, but we also seek to prioritise charitable giving to local, national and international causes. As I remarked last year, just as our giving requires regular attention, so too our sharing requires spiritual attention. We are grateful to those who continue to undertake to regularly review their own giving according to both circumstances and conviction.

4. Reports from Clusters

4a. Buildings and Environment

Alison Mclellan, John Parkin, Helen Pritchard, John Scott, Guy Shapland

The Buildings and Environment cluster is now well established and is making good progress in developing strategies, plans and proposals to enable the PCC to make informed decisions.

Eco Church:

In 2022 we set out an ambitious target to obtain gold status by the end of the year (there is only one church with such accreditation in the diocese at time of reporting). After submission early in 2023, St Mary's has been awarded an Eco Church silver award. This award recognises the parish's priority for working in sustainable ways. The remaining ground to be made up before a gold status is awarded is largely concerned with integrating community users with these ecological priorities. This has begun in 2022 via our Christian Aid representatives, but needs to consider how we publicise our creation care and encourage it locally with partners in the educational and charitable sectors.

Buildings:

The Church Wardens have detailed work during 2022 on the fabric of the church site, above. We aim to complete any necessary repair work undertaken on the St Mary's Handbridge Centre under the terms of the warranties and guarantees provided by the contractors used when the building was completed in 2018. We continue to closely monitor and manage, with the PCC treasurer, the rising costs of heating and lighting around St Mary's. As part of this, the cluster has explored the costs involved with installing Solar PV panel on the Centre, along with the relevant electricity storage on-site. Though the costs were considered highly competitive (being offered at a rate reflecting

our position as a community asset), the capital outlay was high (c£26k) when weighed against the PCC's medium-term priorities.

The St Mary's Handbridge Centre (Doris Keen, Parish Administrator & Centre Manager): The Centre has continued to flourish over the past year, and the income from bookings has reached, and at times surpassed, pre-Covid levels. It has been especially encouraging to see the wide variety of groups using the centre and enjoying the beautiful, light rooms and atmosphere.

Our Centre continues to fulfil its function as a hub for the community, playing host to groups like Luncheon Club, Brighter Lives Handbridge, Chester Flower Club, WI, Chester Hillwalkers and Ramblers, Handbridge History Group, Handbridge Community Organisation and Incredible Edible Handbridge, to name but a few. In addition, the Centre is used for Art, Yoga and Pilates classes, Choirs, Student activities, Charity groups and events and Music Exams on a regular basis. Not to forget a number of activities and classes for babies and toddlers, including our own St Mary's Baby and Toddler Group which is hugely popular on a Friday morning. We've also been delighted to welcome new regular groups to the Centre, for example U3A, the charity Hong Kong in Chester and Grosvenor Art Society.

It has also been a year of 'firsts'. We were pleased to host our first wedding reception, a Persian New Year celebration and a very well-attended documentary screening for Hong Kong in Chester.

A big thank you to our Centre staff Joanna Polanczyk, Michael Mitchell, John Rose, Sheila Jones and Lisa Jones for their continued hard work, commitment and support.

4b. Children and Young People

Molly Degg, Kelly Davies, Sue Fryer, Sharon Johnson, Lynne Jones, Alison Mclellan, Maureen Pickering

The provision for children and their families at St Mary's consists of a variety of services and activities. Let's keep in mind the outcome of the church survey organised by the Rector: your wish that engagement with children and families was the number one priority for St. Mary's.

St Mary's Baby and Toddler group, which meets on Friday mornings at 10-11.30am, has been running now for one year and has been a huge success, attracting numbers of up to 80 children and 70 adults in a single session. We have a core group of twelve regular, loyal volunteers who have all completed safeguarding training. Although it is supported by the church, it attracts a wider audience than a solely church-based activity. The group is a welcome opportunity for parents/carers and babies/children to meet together in a spacious, toy-filled venue, which is much appreciated by all. People have come forward for Baptism from this group and have attended Storytelling.

Storytelling for children aged 0-6 years is at 9.30am on Sundays in term time and is led solely by Ric who offers a story, song and snack each week. Attendance is up to five families and is much appreciated by both parents and children.

The Well for children aged 7 upwards meets at 10.30am on Sundays. It started 18 months ago as it was felt there was a need for provision for older children, and ideally to include children with disabilities such as autism. It mirrors the church service but with a craft and fun element. At the end of the session the group attends church during Holy Communion, to receive the sacrament or a blessing. *The Well* is led by leaders and helpers on a rota basis. Although about 12 children have attended sporadically, regular attendance is usually between 3 and 5. It is a natural step from the Storytelling service. There is no specific person organising the group as a whole and we hope that with the appointment of a family worker this important initiative will flourish.

Messy Church is held on the third Sunday of each month, apart from August and December, and it continues to thrive. It is well-organised with two planning meetings a year to choose themes and activities. It has a regular loyal band of volunteers. It is a popular service and generally has good attendance. MC is a great opportunity for church to welcome children and adults alike to a more informal, simple, inclusive service. The food always goes down well!

Church Without Walls (CWW) service is a simpler, shorter communion service which has taken place on some occasions/feasts this year. There has been discussion with the Music and Worship Cluster to consider implementing a CWW service on the same Sunday each month from September 2023. This has previously been discussed at the CYP cluster. The recommendation is that on the chosen Sunday the youth choir would participate with the church choir in the service. There would be no Storytelling or Well meetings, hopefully to encourage parents and children to attend the CWW service. On the evening of the chosen Sunday, the full choir (church choir and choral scholars) would participate in an evening service appropriate for the liturgical season: Choral Evensong/ Advent carols/ Nine Lessons/ Epiphany Carols.

Other Services/Activities

Baptism preparation continues and is led by Ric. Links with local schools: We have two Overleigh governors in the cluster group. Holy communion for aged 8 plus children. Nine children were prepared and admitted last summer. We hope to continue this initiative this year.

Uniformed organisations continue to bring together young people from different schools and backgrounds. They significantly enhance the life of the parish. We are grateful to those who give their time and talents to help initiate these groups. We are fortunate to have two ex-leaders in the cluster. We presently welcome the uniformed groups to three services at church during the year.

At St Mary's we are fortunate to have a raft of faithful, talented volunteers for which we are extremely grateful. We look forward to welcoming a family worker to assist in organising and augmenting the above aspects of this valuable ministry for children and young people.

4c. Communications

Stuart Bull, Catherine Jones, Joanne Lewis-Palmer, Christine Dukes, Jack Ninnes

The Communications Cluster has grown in 2022, adding assistance from Christine Dukes and Centre Assistant Michael Mitchell with respect to St Mary's social media presence and, at the request of the Community, Mission and Charities Cluster, Jack Ninnes who will help coordinate any notices St Mary's wishes to circulate in the local press. The criteria for involvement in clusters remains a willingness to learn and try to discern the overlap of St Mary's hopes and vision with the circumstances we seek to serve in. Other foci for the quarterly meetings have been:

- Re-writing the content of the website and migrating it to a new provider.
- Re-formatting the parish magazine, now being published on a bi-monthly basis
- Revising the layout of information, including photos and orders of service (Choral Evensong, "church without walls", encouragement for parents of younger children), at the entrance to St Mary's church. The photo board remains incomplete at the time of reporting to this APCM.

These foci will remain priorities over the remainder of 2023 either because they are aspects of St Mary's that need regular attention and updating or because they have had to be deprioritised in the light of other demands over the course of the year. We appreciate those who help with communicating what goes on at St Mary's, and would welcome suggestions about ways to encourage one another to be more invitational towards those in our circles, and streets, who aren't regularly reached by what we offer.

4d. Community, Missions and Charities

Veronica Bull, Trevor Dennis, Christine Dukes, Alice Jones, Helen Pritchard, Mavis Sellers

The purpose of the Missions and Charities Cluster ('the Cluster') is to make recommendations and work with the Parochial Church Council ('PCC') as to which community enterprises, missions and charities St Mary's should support. It also coordinates activities that help clarify the best ways we can offer support, including amplifying causes via social events. This is alongside encouraging the responsible use of the resource of the St Mary's Handbridge Centre, and where necessary liaising with the local residents' associations and community groups, alongside interest groups and charities (such as Christian Aid and St Mary's Parochial Charities/The Llay Estate).

St Mary's involvement in fundraising for West Cheshire Foodbank and Christian Aid's Chester Branch emphasises the parish's longstanding ecumenical partnerships, both to Churches Together in Chester and to Open Table Chester an inclusive, ecumenical initiative with Wesley Methodist Church (where the Rector sits on the Steering Committee). St Mary's is also fortunate to have members of our community involved again in the Chester Mystery Plays. In addition to financial and in-person support, since April 2022, St Mary's has collected and donated 1.146 Tonnes of provisions for the Foodbank.

Activities this year

- The knitting project has proved a valuable activity to all involved, both the knitters and receivers; To date 309 hats, 75 hats, and 28 blankets have been supplied to the Countess of Chester and Arrowe Park neo-natal unit and a further project to knit for Afghan refugees and Liverpool Women's Hospital Maternity Unit is ongoing.
- Cake Sunday has been well supported with profits going to Overleigh Pastoral fund most months except May [Christian Aid], November [Poppy Appeal] and July [yet to be chosen]
- The Big Coffee Morning for McMillan Cancer research was well supported and will be repeated in 2023
- The Christmas Fair was a merry occasion, financially very successful, and plans are in hand for 2023.
- The termly Bring and Share Lunches after the conclusion of the 10:30am service have been well supported and will continue.
- Thai fundraising meal. Much enjoyed by all who attended and requests for a repeat
- Bacon Bap Sunday, monthly after the 8am service on Sundays. A new departure for the benefit of those who attend the 8.00 a.m. service and much appreciated!
- Warm Space. Begun to provide people with a refuge from the cold but evident that most attendees came for the company. Future plans are under consideration
- Christian Aid Lent lunch in the Centre exceptionally well attended [66 in all]
- Street collections and bucket collections organised for Christian Aid Week
- A Christian Aid Climate Justice Event booked for 14th April 2023.

Charities being supported by funds allocated by the P.C.C. this year include Blood Bikes, Toilet twinning, and BIRD. These were selected by the cluster group initially but the feeling was that the congregation should be invited to nominate charities in future. The criteria are: 1 local, 1 national, 1 international.

4e. Finance

Helen Brophy, Peter Collins, Emma Degg, Michael Fondop, David Gilbert, John Grout, Lynne Hutchens

The Cluster meets regularly in advance of Standing Committees and PCC meetings for an in-depth review of the Church and Centres finances so that PCC meetings do not have to devote a disproportionate amount of time on money matters. We are all enormously grateful to the PCC Treasurer for all her hard and patients in answering our questions. During the year we have welcomed Mike Fondop, John Grout and Lynn Hutchings who bring their valuable experience to the Cluster.

The insurance of the church building, the contents and the boundary walls is effected under a Parish Plus policy with Ecclesiastical Insurance. The policy covers also other liabilities including Employer's Liability, Public Liability and Legal expenses. The total annual premium is £7,657 and this is paid by monthly instalments.

The St Mary's Handbridge Centre is insured under a separate policy, also with

Ecclesiastical Insurance. The current premium for the year is £1,483 and this is paid by monthly instalments. There were no claims under either policy in 2022 and there is no current claim or circumstance known to us which is considered likely to give rise to a claim.

Total Incoming Resources for 2022 were £241,218, ie £26,762 less than 2021 income.
Total Resources expended were £205,900, ie £5,940 more than 2021 expenditure
Incoming resources exceeded expenditure by £35,318.

The year ended with cash balances of £147,491, of which £46,043 is held in restricted funds and £23,896 has been designated for specific expenditure, leaving £77,552 available cash balances. This is an increase from last year end of £15,136.

Included in the available cash balances is £20,500 remaining from legacies received in the last 3 years which have not yet been allocated to a specific purpose, as per the PCC's legacy policy (page 3 of accounts summarises the legacy policy).

Income

Reduction in 2022 largely a result of there being no Coronavirus grant funding. In 2021 this had been £18,563. Also a reduction of £21,000 in general donations. Last year's figure included a donation of £10,500.

A number of donations in 2022 were for Choral Scholarships. These are included in the accounts in the restricted funds income, not in the general donation income. Grants received in 2022 were £900 from the Diocese (DBF Energy Grant) and £500 from Chester Community Council for the Warm Spaces initiative.

Grants were also received from the Ousley Church Music Trust (£2,000) and the Pilling Trust (£3,600) for the Choral Scholarships and are included in the restricted fund income shown for Choral Scholarships.

The regular income streams have all increased (Planned Giving, Gift Aid, Cash collections, wedding and funeral fees, Centre lettings).

Planned Giving has increased by 6% and is sufficient to cover Parish Share. It still does not cover the total Church running costs of £145,446 (excluding Parish Centre running costs). When Gift Aid is taken into account, together with cash collections, the shortfall is £7,437.

The shortfall is more than covered by unplanned donations, event income, wedding and funeral fees.

Cash collections includes cash donated from all sources: wall safe donations, magazine donations (excluding subscription income), baby and toddler donations, contactless giving donations, coffee donations, cake sales. Gift Aid will be claimed on these donations under the Gift Aid Small Donations category.

Expenditure

Running costs for both Church and Parish Centre continue to be closely controlled. The increase in overall expenditure has been held down at 3%.

Highest single cost is Parish Share. Up by £1,682 to £76,302.

Rectory costs lower than 2021 because 2021 included 2 years of Council Tax

Church running expenses. Main increase is in service costs, up by £2,143. All the service booklets have been reprinted in 2022 and there has been replenishment of stocks of wine, wafers, candles, worship items, now that on site attendance is increasing.

Church maintenance down by £7,448 as no stonework repairs carried out in 2022. Parish Centre running costs up by £5,113. Most of the increase is in repairs to, and maintenance of, the alarms, the CCTV system, the emergency lighting, and the heating and ventilation system. Also shelving has been fitted in store cupboards and the main rooms have been redecorated.

Parish Centre running costs are more than covered by its letting income. On the accruals accounting basis under which our accounts are drawn up, it has generated a surplus of £11,620:

Parish Centre Lettings	£51,266
Less Centre Running Costs	£33,280 (excludes £20,485 staff costs covered by Lottery funding)
Less MCA Loan Interest	£6,366
Surplus	£11,620

It has also generated enough cashflow to meet the annual repayment of loan capital of £12500. (actual letting income on receipts and payments accounting basis was £55227)

In line with the PCC's resolution in March 2022 to allocate 10% of any surplus made by the Parish Centre to planned charitable giving, £1162 has been put into the 2023 budget for charitable donations. The Community, Mission and Charities Cluster will arrange distribution to the 3 nominated charities.

The PCC manages the funds to ensure there is a sufficient reserve to cover the Church's basic running costs in difficult times and to cover essential church building maintenance. These costs are about £12500 per month. The available cash balances at the year end represent about 6 months church running costs.

The PCC is mindful that it is part of our Christian mission to give charitably. It is also one of our stated activities in our registration with the Charity Commission under Public Benefit Statement 1. (see above in report to APCM) It is a number of years since St Mary's has undertaken planned charitable giving. The giving from the Centre's surplus in 2022 resumes our planned charitable giving. The PCC aspires to increase our giving from this base level in future years, so that St Mary's is engaged in consistent giving from all the resources we are blessed to receive.

4f. Music and Worship

Guy Hirst, Michael Reynolds, Jane Williams, Joanne Das, Alison McLellan

Looking back over the last 12 months, there are many reasons to feel very positive about the music at St Mary's. We were successful in applications for the following grants:

- The Pilling Trust £3600
- The Ouseley Church Music Trust - £2000
- The Prayer book society - £1200 (to pay for organ lessons for 2 organ scholars)

As a result of these, in addition to the money raised from the Christmas concert in December 2021, we were able to go ahead with the Choral Scholarship programme. In June 2022 we held auditions for Choral Scholars and appointed 8 senior (aged 14-18) and 1 junior (aged 11). These represented 4 sopranos, 1 treble, 1 alto, 2 tenors and 1

bass. We now have a choir of more than 20 singers (including the voluntary members) who lead the sung worship at 3 morning services and 1 evening service each month. The evening services have been Choral Evensong, as well as Advent, Christmas and Epiphany carol services.

The addition of the Choral Scholars has boosted the confidence of the voluntary singers and enabled us to learn some more challenging music, as well as some unaccompanied anthems and motets. On Sunday 26th March 2023, we hosted a performance of Stainer's 'Crucifixion', together with Vox Vocavit and The King's School Choir, for a combined total of around 75 singers. The performance was very well received by a congregation of 130 people.

The 4th Sunday of the month is the Choral Scholars' morning off, and the sung worship is led by the Youth Choir (20 children aged 7-11) in the Church Without Walls service. Many members of the Youth Choir are keen to become Choral Scholars when they reach the appropriate age, ensuring the future of the scholarship programme.

The cluster group have reflected on the choices of hymns to be used at the Church Without Walls service to ensure a greater balance between thematic and familiar. Our series of Friday evening concerts (Music by the Bridge) have been very successful, and helped to maintain the fundraising for the Choral Scholarships. So far, we have had performances by The King's School, Deva Winds, Local Vocals (with the Youth Choir), Deva Brass, Piano Duets, as well as some solo performances.

In the summer, we will be losing 2 of our scholars who will go to university, but we will be opening auditions to the older children in Youth Choir for Junior Scholarships.

St Mary's was very fortunate this Lent to receive a series of talks from its own congregants during services of Said Compline (Night Prayer). The common theme across the evenings was discerning God's story in our stories over five Wednesday evenings. We are grateful to those who put so much time into reflecting on the journey in faith that has sustained the. More broadly, the provision within the parish for education and faith formation is enhanced by the diversity of voices offered on Thursday and Sunday mornings and during the monthly service of Choral Evensong. Both the ministry team and the music and worship cluster would be glad to hear from those who can suggest ways of broadening the appeal of the offering we make, especially making our events invitational for those not currently regularly involved at St Mary's.

5. Additional Reports

Safeguarding

Our Parish upholds a clear Child Protection Policy and we follow the safeguarding guidelines for good practice as set out by the Diocese, which in turn is based on the Church of England's safeguarding policy. A culture of informed vigilance, care for the rights of all and safer recruitment and role management for both paid staff and volunteers remains at the heart of updated safeguarding arrangements for the vulnerable.

We will continue to ensure that new volunteers are given the correct information required as they start their role within the church. As ever, it is important for us as a Parish to ensure we have a robust system that provides a level of contact between all new workers at St Marys and the PCC. By providing this level of contact, we can ensure that the safe environment that we have worked so hard to achieve over the years can be maintained. During 2022 the parish was glad to appoint Gemma Parisi as our safeguarding officer. The year has brought with it many incremental changes around safeguarding, including the parish taking more responsibility for documenting basic training, alongside more advanced DBS checks. We are grateful to Gemma for agreeing to serve.

Health and Safety

During the period since the last APCM, the PCC has not received a regular dedicated report regarding H&S. With the help of the Parish Manager, the Wardens and Incumbent have ensured that regular walk-rounds and testing/certifying of equipment has taken place. Equipment that is old or faulty and is not used has been disposed of with the help of the Building and Environment Cluster.

Deanery and Diocesan Synod

Chester Deanery Synod met in October 2022 (with Peter Froggatt, the Diocesan Director of Outreach), and January 2023 (with Harrier Roberts, as part of the diocesan-wide vision consultation). Diocesan Synod, where the Rector serves as an elected member of the house of clergy, met on November 5th 2022 at The Fuse Partington. The meeting was focussed on the 2023 diocesan-wide consultation around a collective vision for Chester Diocese (now know as "casting the net"). This was followed on 25th of March 2023 with a second synod at St Michael's Coppenhall. This meeting attended to the details of General Synod's discussions around the Living in Love and Faith project and related draft material for liturgy and pastoral measures.

The St Mary's Parochial Charities

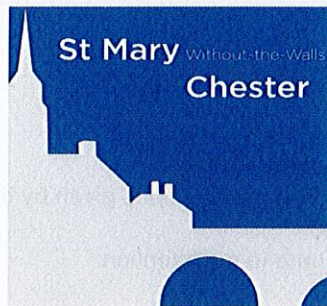
The Trustees of St Mary's Parochial Charities, who are the Rector, the two Churchwardens, and two representative trustees elected by the Vestry meeting of the Parish, continue to administer the Parochial Charities in accordance with the Charity Commission Scheme of 1889. In 2022 the newly appointed warden, David Gilbert, joined Lynne Jones, Chris Schofield and Helen Brophy. Chris and Helen will serve as elected representative trustees until 2025. The clerk to the trustees is Colin Pickering. Chris Schofield kindly produces the accounts.

Monies were donated on various dates from about the year 1600 to St Mary on the hill for the relief of the poor and for other charitable purposes. The income for the year ended 30th of April 2022 was £5951.13, which was an increase of £108.57 compared with the figure for 2021. We were able to make donations amounting to £5800. The donations during 2022 have been to The Baby and Toddler Group, Soul Kitchen, Chester Samaritans, the Wednesday Lunch Club, West Cheshire Food Bank and the Pastoral Fund at Overleigh St Mary Church of England Primary School.

The unit trust investments of the Parochial Charities had a value of approximately £118385 as at 30th of April 2022. Most of this value represents capital which cannot be spent under the terms of the Scheme.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER**

ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2022



McLintocks
Xeinaidin Group

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022**

INDEPENDENT EXAMINER'S REPORT

I report on the accounts of the Parochial Church Council for the year ended 31st December 2022, which are set out on pages 1 to 7.

Respective responsibilities of trustees and examiner

As the members of the Parochial Church Council you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under Regulation 3(3) of the Church Accounting Regulations 1997 and Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is required.

It is my responsibility to:

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

Basis of independent examiner's 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 Parochial Church Council and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of 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 statements 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:
 - (a) to keep accounting records in accordance with section 130 of the Charities Act; and
 - (b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.



**Alastair J Jeffcott BA FCA
McIntocks (NW) Ltd
Chartered Accountants
2 Hilliards Court
Chester Business Park
CHESTER
CH4 9PX**

20th March 2023

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2022

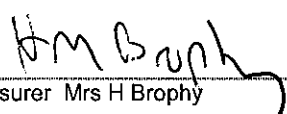
			<u>2022</u>		<u>2022</u>		<u>2021</u>		<u>2021</u>
Incoming Resources	Notes	General Fund	Restricted Funds	Designated Funds	Total Funds	General Fund	Restricted Funds	Designated Funds	Total Funds
		£	£	£	£	£	£	£	£
Incoming resources from donors	2	137,919		90	138,009	123,239		111	123,350
Other voluntary incoming resources	2	11,005			11,005	58,119			58,119
Activities for generating funds	2	65,930			65,930	48,475			48,475
Dividends and Interest		351			351	343			343
Donations, Grants, Events Income	4		25,923		25,923		37,693		37,693
Total incoming resources		215,205	25,923	90	241,218	230,176	37,693	-	267,980
Resources Expended									
Grants	3	323			323				-
Directly Relating to the work of the Church	3	160,147	24,958	201	185,306	158,374	20,007		178,381
Support costs	3	-			-	400			400
Church management & administration	3	13,905			13,905	14,764			14,764
Interest on Loan		6,366			6,366	6,415			6,415
Expenditure from Restricted Funds									
Expenditure from Designated Fund									
Total resources expended		180,741	24,958	201	205,900	179,953	-	-	199,960
Net (outgoing)/incoming resources for the year		34,464	965	(111)	35,318	50,223	17,686	111	68,020
Balances Brought forward at 1st January 2022		129,336	45,078	19,007	193,421	95,472	27,392	2,537	125,401
Reallocate legacy fund in general fund last YE						(10,000)		10,000	
Designated for AV system		(5,000)		5,000		(6,359)		6,359	
Balances Carried Forward at 31st December 2022		158,800	46,043	23,896	228,739	129,336	45,078	19,007	193,421

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
BALANCE SHEET AS AT 31st DECEMBER 2022

	Notes	2022 £	2021 £
Fixed Assets			
Parish Centre	8	284,789	284,789
Current Assets			
Sundry Debtors	9	2,448	2,309
Cash at Bank and in hand	6	147,491	126,501
		<u>149,939</u>	<u>128,810</u>
Liabilities: Amounts falling due within One Year			
Sundry Creditors	10	8,989	7,678
Loan repayments	11	12,500	12,500
		<u>21,489</u>	<u>20,178</u>
Net Current Assets		128,450	108,632
Liabilities: Amounts falling due after One Year			
Loan repayments	11	184,500	200,000
Net Assets		<u>228,739</u>	<u>193,421</u>
		2022 £	2021 £
Funds (Unrestricted)			
Designated Funds			
Rectory Maintenance Fund	5	2,537	2,537
Designated for AV	5	21,359	16,359
Choir's fund for music purchases	5	-	111
General Fund		<u>158,800</u>	<u>129,336</u>
		182,696	148,343
Restricted Funds			
Vestments	4	-	229
Quiet Corner Fund	4	344	344
Handbridge Community Covid-19 Relief Fund	4	1,120	1,120
Lottery Funded Grant re: costs of centre management	4	23,153	30,533
All churches Trust	4	5,651	6,250
Co op Local Community Grant	4	3,859	3,859
Choral Scholarship fund	4	10,480	2,333
Grounds and Gardens fund	4	-	410
Babies and Toddlers	4	<u>1,436</u>	-
		46,043	45,078
		<u>228,739</u>	<u>193,421</u>

Approved by the Parochial Church Council on 20th March 2023


Chairman Rev Dr R P Whaite


Hon Treasurer Mrs H Brophy

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022**

1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Funds

General Fund and Designated Funds are available for application on any of the general purposes of the PCC. Restrictive Funds are only available for the purpose or purposes for which they were established.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when they are claimed. Grants and legacies to the PCC are accounted for when received. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and Beneficed property is excluded from the accounts by S.96(2)(c) of the Charities Act 1993. No value is placed on movable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishing, whether maintenance or improvement, is written off. Other land and buildings held on behalf of the PCC for its own purposes is valued at cost. No depreciation is charged against such properties but any expenditure on maintenance or improvement is written off as incurred.

Legacies

The policy of the PCC is to use legacies to help fund significant development projects in the parish, whether buildings, equipment or staff. As circumstances change over the years, it may not be possible to fulfil specific donor requests so church members are encouraged to leave legacies for the general purposes of the parish.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022

2. Incoming Resources

	Notes	<u>2022</u> General Fund £	<u>2021</u> General Fund £
Incoming resources from donors			
Planned Giving: Stewardship		102,363	96,479
Income Tax Recoverable on Gift Aid		25,503	22,022
Cash Collections		9,221	2,971
Collections Funerals Weddings etc.		922	1,878
		<u>138,009</u>	<u>123,350</u>
Other voluntary Incoming resources			
Grant		1,400	9,543
Donations - General		6,598	27,659
Events		3,007	2,354
Coronavirus grants		-	18,563
		<u>11,005</u>	<u>58,119</u>
Activities for generating funds			
Magazine		2,044	1,691
Parish Centre lettings		51,266	30,028
Donations for use of Church		1,900	6,695
Fees		10,720	10,061
		<u>65,930</u>	<u>48,475</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022**

3. Resources expended

	Notes	<u>2022</u> £	<u>2021</u> £
Grants			
Missionary and Charitable Giving:			
Home Missions & other Church Societies		323	-
		<u>323</u>	<u>-</u>
Directly relating to the work of the church			
Parish Share		76,302	74,620
Rectory Costs		5,903	8,678
Assistant Clergy Costs		1,523	1,522
Church Running Expenses	3a	19,097	16,425
Church Maintenance		9,006	16,454
Funeral & wedding costs		3,922	2,920
CDBF Fees		2,653	2,456
Insurance		7,715	7,970
Magazine Costs		3,451	2,416
Parish Centre Running Costs	3b	53,765	44,920
Hospitality Costs		543	-
Outreach Costs		1,428	-
		<u>185,306</u>	<u>178,381</u>
<u>3a Church Running Expenses</u>			
Electricity		1,256	909
Gas		4,279	3,469
Director of music		6,442	6,220
Water		77	(268)
Service Costs		5,845	3,702
Sundries		1,199	2,393
		<u>19,097</u>	<u>16,425</u>
<u>3b Parish Centre Running Costs</u>			
Parish Administrator		8,982	7,995
Cleaning materials and refuse collection		1,821	1,011
Wages		25,965	25,514
Other staff costs		605	-
Electricity		3,115	3,083
Gas		1,363	1,409
Water		1,396	561
Repairs and maintenance		9,071	3,958
Insurance		1,447	1,389
		<u>53,765</u>	<u>44,920</u>
Support costs			
Event Costs		-	400
Church management and administration			
Parish Administrator		8,982	7,995
Printing, Stationery and associated office costs		2,565	2,898
Bank Charges		1,010	935
Audit and Accountancy		1,348	1,736
Legal & professional (Architect)		-	1,200
		<u>13,905</u>	<u>14,764</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022**

4. Restricted Funds

		Opening Balance brought fwd	Donations Grants Events	Income Interest and Tax Reclaimed	Expenditure	Closing Balance carried fwd
	Note	£	£	£	£	£
Vestments	1	229			229	-
Quiet Corner	2	344				344
Handbridge Community Covid-19 Relief Fund	3	1,120				1,120
Lottery Funded Grant re: costs of centre management	4	30,533	12,419		19,799	23,153
All churches Trust	5	6,250			599	5,651
Co op Local Community Grant	6	3,859				3,859
Choral Scholarship fund	7	2,333	10,614		2,467	10,480
Grounds and Gardens fund	8	410	30		440	-
Babies and Toddlers	9	-	2,860		1,424	1,436
		<u>45,078</u>	<u>25,923</u>	<u>-</u>	<u>24,958</u>	<u>46,043</u>

Note

1. Represents funds donated for the provision of clergy vestments.
2. Represents funds donated for the purpose of a Quiet Corner and associated activities.
3. Represents funds donated for the purposes of supporting members of the local community during and after the pandemic.
4. Represents funds periodically granted by the Lottery Fund to defray the cost of salaries for a period of 4 years.
5. Represents funds granted for the purpose of purchasing and installing AV equipment into the church.
6. Represents funds donated for the purpose of purchasing and installing AV equipment into the church.
7. Represents funds donated for the purpose of Choral scholarships. In 2022 The Ousley Church Music Trust provided a grant of £2,000 to assist with the objectives of the Choral Scholarship Fund.
8. Represents funds donated for the purpose of landscaping and maintaining the church garden.
9. Represents funds donated for purchase of toys, craft materials etc to run the weekly St Mary's Baby and Toddler Group.

5. Other Funds

Rectory Maintenance Fund (Designated) £2,537

Represents funds allocated by the PCC from its unrestricted funds for the maintenance of the Rectory.

Fund for the purchase & installation of AV equipment (Designated) £21,359

Represents funds allocated by the PCC from its general funds for the purchase and installation of AV equipment.

Choirs fund (Designated) £nil

Represents funds allocated by the PCC from its general funds for the purchase of music for the choir.

General Fund £158,800

Represents the balance of PCC funds, excluding Restricted Funds and after provision for Designated Funds.

6. Funds on Current Accounts, Deposit Accounts and Cash

	Unrestricted	Restricted	Total
	£	£	£
NatWest - Current Account - General Fund	7,581	17,911	25,492
NatWest - Current Account - St.Mary's Handbridge Centre	14,511	28,132	42,643
Lloyds Bank - Current Account	79,331	-	79,331
Parish Office - Change Float	25	-	25
	<u>101,448</u>	<u>46,043</u>	<u>147,491</u>

7. Staff Costs

	2022	2021
	£	£
Wages and salaries (including social security costs)	43,219	40,145
Pension costs	710	1,360
	<u>43,929</u>	<u>41,505</u>

During the year the PCC employed a part time Parish Administrator, 2 part time cleaners and 3 part time Centre Assistants, none of whom earned £60,000 per annum or more.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022**

8. Fixed Assets

	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>
Parish Centre	<u>284,789</u>	<u>284,789</u>

The Parish Centre was built for a total cost of approximately £1,600,000 mostly financed from restricted funds (Grants and Donations etc.). The Balance Sheet value represents the build cost net of grants and donations, financed internally by loans and the use of available unrestricted funds.

9. Debtors

	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>
Debtors and prepayments	<u>2,448</u>	<u>2,309</u>

10. Liabilities: amounts falling due within one year

	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>
Creditors, accruals and deferred income	<u>8,989</u>	<u>7,678</u>

11. Principal Loan repayments due within One Year

	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>
Loan repayments	<u>12,500</u>	<u>12,500</u>

Liabilities: Amounts falling due after One Year

	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>
Loan repayments	<u>184,500</u>	<u>200,000</u>

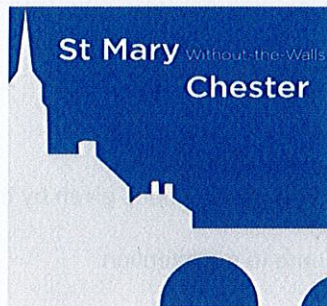
A £250,000 loan has been provided by Methodist Chapel Aid Ltd in order to complete the building of the Parish Centre. Repayable over twenty years at £12,500 p.a. together with interest. The interest rate is variable and at 31 December 2022 was 3.9% (2021: 2.9%).

12. Related Party Transactions

During the year no transactions with related parties outside the ordinary scope of the charity's activities were undertaken.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER**

ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2022



McLintocks
Xeinaadin Group

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022**

INDEPENDENT EXAMINER'S REPORT

I report on the accounts of the Parochial Church Council for the year ended 31st December 2022, which are set out on pages 1 to 7.

Respective responsibilities of trustees and examiner

As the members of the Parochial Church Council you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under Regulation 3(3) of the Church Accounting Regulations 1997 and Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is required.

It is my responsibility to:

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

Basis of independent examiner's 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 Parochial Church Council and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of 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 statements below.

Independent examiner's statement

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 - (a) to keep accounting records in accordance with section 130 of the Charities Act; and
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**Alastair J Jeffcott BA FCA
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Chartered Accountants
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CHESTER
CH4 9PX**

20th March 2023

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2022

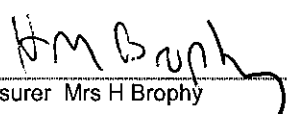
			<u>2022</u>		<u>2022</u>		<u>2021</u>		<u>2021</u>
Incoming Resources	Notes	General Fund	Restricted Funds	Designated Funds	Total Funds	General Fund	Restricted Funds	Designated Funds	Total Funds
		£	£	£	£	£	£	£	£
Incoming resources from donors	2	137,919		90	138,009	123,239		111	123,350
Other voluntary incoming resources	2	11,005			11,005	58,119			58,119
Activities for generating funds	2	65,930			65,930	48,475			48,475
Dividends and Interest		351			351	343			343
Donations, Grants, Events Income	4		25,923		25,923		37,693		37,693
Total incoming resources		215,205	25,923	90	241,218	230,176	37,693	-	267,980
Resources Expended									
Grants	3	323			323				-
Directly Relating to the work of the Church	3	160,147	24,958	201	185,306	158,374	20,007		178,381
Support costs	3	-			-	400			400
Church management & administration	3	13,905			13,905	14,764			14,764
Interest on Loan		6,366			6,366	6,415			6,415
Expenditure from Restricted Funds									
Expenditure from Designated Fund									
Total resources expended		180,741	24,958	201	205,900	179,953	-	-	199,960
Net (outgoing)/incoming resources for the year		34,464	965	(111)	35,318	50,223	17,686	111	68,020
Balances Brought forward at 1st January 2022		129,336	45,078	19,007	193,421	95,472	27,392	2,537	125,401
Reallocate legacy fund in general fund last YE						(10,000)		10,000	
Designated for AV system		(5,000)		5,000		(6,359)		6,359	
Balances Carried Forward at 31st December 2022		158,800	46,043	23,896	228,739	129,336	45,078	19,007	193,421

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
BALANCE SHEET AS AT 31st DECEMBER 2022

	Notes	2022 £	2021 £
Fixed Assets			
Parish Centre	8	284,789	284,789
Current Assets			
Sundry Debtors	9	2,448	2,309
Cash at Bank and in hand	6	147,491	126,501
		<u>149,939</u>	<u>128,810</u>
Liabilities: Amounts falling due within One Year			
Sundry Creditors	10	8,989	7,678
Loan repayments	11	12,500	12,500
		<u>21,489</u>	<u>20,178</u>
Net Current Assets		128,450	108,632
Liabilities: Amounts falling due after One Year			
Loan repayments	11	184,500	200,000
Net Assets		<u>228,739</u>	<u>193,421</u>
		2022 £	2021 £
Funds (Unrestricted)			
Designated Funds			
Rectory Maintenance Fund	5	2,537	2,537
Designated for AV	5	21,359	16,359
Choir's fund for music purchases	5	-	111
General Fund		<u>158,800</u>	<u>129,336</u>
		182,696	148,343
Restricted Funds			
Vestments	4	-	229
Quiet Corner Fund	4	344	344
Handbridge Community Covid-19 Relief Fund	4	1,120	1,120
Lottery Funded Grant re: costs of centre management	4	23,153	30,533
All churches Trust	4	5,651	6,250
Co op Local Community Grant	4	3,859	3,859
Choral Scholarship fund	4	10,480	2,333
Grounds and Gardens fund	4	-	410
Babies and Toddlers	4	<u>1,436</u>	-
		46,043	45,078
		<u>228,739</u>	<u>193,421</u>

Approved by the Parochial Church Council on 20th March 2023


Chairman Rev Dr R P Whaite


Hon Treasurer Mrs H Brophy

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022**

1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Funds

General Fund and Designated Funds are available for application on any of the general purposes of the PCC. Restrictive Funds are only available for the purpose or purposes for which they were established.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when they are claimed. Grants and legacies to the PCC are accounted for when received. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and Beneficed property is excluded from the accounts by S.96(2)(c) of the Charities Act 1993. No value is placed on movable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishing, whether maintenance or improvement, is written off. Other land and buildings held on behalf of the PCC for its own purposes is valued at cost. No depreciation is charged against such properties but any expenditure on maintenance or improvement is written off as incurred.

Legacies

The policy of the PCC is to use legacies to help fund significant development projects in the parish, whether buildings, equipment or staff. As circumstances change over the years, it may not be possible to fulfil specific donor requests so church members are encouraged to leave legacies for the general purposes of the parish.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022

2. Incoming Resources

	Notes	<u>2022</u> General Fund £	<u>2021</u> General Fund £
Incoming resources from donors			
Planned Giving: Stewardship		102,363	96,479
Income Tax Recoverable on Gift Aid		25,503	22,022
Cash Collections		9,221	2,971
Collections Funerals Weddings etc.		922	1,878
		<u>138,009</u>	<u>123,350</u>
Other voluntary Incoming resources			
Grant		1,400	9,543
Donations - General		6,598	27,659
Events		3,007	2,354
Coronavirus grants		-	18,563
		<u>11,005</u>	<u>58,119</u>
Activities for generating funds			
Magazine		2,044	1,691
Parish Centre lettings		51,266	30,028
Donations for use of Church		1,900	6,695
Fees		10,720	10,061
		<u>65,930</u>	<u>48,475</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022**

3. Resources expended

	Notes	<u>2022</u> £	<u>2021</u> £
Grants			
Missionary and Charitable Giving:			
Home Missions & other Church Societies		323	-
		<u>323</u>	<u>-</u>
Directly relating to the work of the church			
Parish Share		76,302	74,620
Rectory Costs		5,903	8,678
Assistant Clergy Costs		1,523	1,522
Church Running Expenses	3a	19,097	16,425
Church Maintenance		9,006	16,454
Funeral & wedding costs		3,922	2,920
CDBF Fees		2,653	2,456
Insurance		7,715	7,970
Magazine Costs		3,451	2,416
Parish Centre Running Costs	3b	53,765	44,920
Hospitality Costs		543	-
Outreach Costs		1,428	-
		<u>185,306</u>	<u>178,381</u>
<u>3a Church Running Expenses</u>			
Electricity		1,256	909
Gas		4,279	3,469
Director of music		6,442	6,220
Water		77	(268)
Service Costs		5,845	3,702
Sundries		1,199	2,393
		<u>19,097</u>	<u>16,425</u>
<u>3b Parish Centre Running Costs</u>			
Parish Administrator		8,982	7,995
Cleaning materials and refuse collection		1,821	1,011
Wages		25,965	25,514
Other staff costs		605	-
Electricity		3,115	3,083
Gas		1,363	1,409
Water		1,396	561
Repairs and maintenance		9,071	3,958
Insurance		1,447	1,389
		<u>53,765</u>	<u>44,920</u>
Support costs			
Event Costs		-	400
Church management and administration			
Parish Administrator		8,982	7,995
Printing, Stationery and associated office costs		2,565	2,898
Bank Charges		1,010	935
Audit and Accountancy		1,348	1,736
Legal & professional (Architect)		-	1,200
		<u>13,905</u>	<u>14,764</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022**

4. Restricted Funds

		Opening Balance brought fwd	Donations Grants Events	Income Interest and Tax Reclaimed	Expenditure	Closing Balance carried fwd
	Note	£	£	£	£	£
Vestments	1	229			229	-
Quiet Corner	2	344				344
Handbridge Community Covid-19 Relief Fund	3	1,120				1,120
Lottery Funded Grant re: costs of centre management	4	30,533	12,419		19,799	23,153
All churches Trust	5	6,250			599	5,651
Co op Local Community Grant	6	3,859				3,859
Choral Scholarship fund	7	2,333	10,614		2,467	10,480
Grounds and Gardens fund	8	410	30		440	-
Babies and Toddlers	9	-	2,860		1,424	1,436
		<u>45,078</u>	<u>25,923</u>	<u>-</u>	<u>24,958</u>	<u>46,043</u>

Note

1. Represents funds donated for the provision of clergy vestments.
2. Represents funds donated for the purpose of a Quiet Corner and associated activities.
3. Represents funds donated for the purposes of supporting members of the local community during and after the pandemic.
4. Represents funds periodically granted by the Lottery Fund to defray the cost of salaries for a period of 4 years.
5. Represents funds granted for the purpose of purchasing and installing AV equipment into the church.
6. Represents funds donated for the purpose of purchasing and installing AV equipment into the church.
7. Represents funds donated for the purpose of Choral scholarships. In 2022 The Ousley Church Music Trust provided a grant of £2,000 to assist with the objectives of the Choral Scholarship Fund.
8. Represents funds donated for the purpose of landscaping and maintaining the church garden.
9. Represents funds donated for purchase of toys, craft materials etc to run the weekly St Mary's Baby and Toddler Group.

5. Other Funds

Rectory Maintenance Fund (Designated) £2,537

Represents funds allocated by the PCC from its unrestricted funds for the maintenance of the Rectory.

Fund for the purchase & installation of AV equipment (Designated) £21,359

Represents funds allocated by the PCC from its general funds for the purchase and installation of AV equipment.

Choirs fund (Designated) £nil

Represents funds allocated by the PCC from its general funds for the purchase of music for the choir.

General Fund £158,800

Represents the balance of PCC funds, excluding Restricted Funds and after provision for Designated Funds.

6. Funds on Current Accounts, Deposit Accounts and Cash

	Unrestricted	Restricted	Total
	£	£	£
NatWest - Current Account - General Fund	7,581	17,911	25,492
NatWest - Current Account - St.Mary's Handbridge Centre	14,511	28,132	42,643
Lloyds Bank - Current Account	79,331	-	79,331
Parish Office - Change Float	25	-	25
	<u>101,448</u>	<u>46,043</u>	<u>147,491</u>

7. Staff Costs

	2022	2021
	£	£
Wages and salaries (including social security costs)	43,219	40,145
Pension costs	710	1,360
	<u>43,929</u>	<u>41,505</u>

During the year the PCC employed a part time Parish Administrator, 2 part time cleaners and 3 part time Centre Assistants, none of whom earned £60,000 per annum or more.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2022

8. Fixed Assets

	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>
Parish Centre	<u>284,789</u>	<u>284,789</u>

The Parish Centre was built for a total cost of approximately £1,600,000 mostly financed from restricted funds (Grants and Donations etc.). The Balance Sheet value represents the build cost net of grants and donations, financed internally by loans and the use of available unrestricted funds.

9. Debtors

	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>
Debtors and prepayments	<u>2,448</u>	<u>2,309</u>

10. Liabilities: amounts falling due within one year

	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>
Creditors, accruals and deferred income	<u>8,989</u>	<u>7,678</u>

11. Principal Loan repayments due within One Year

	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>
Loan repayments	<u>12,500</u>	<u>12,500</u>

Liabilities: Amounts falling due after One Year

	<u>2022</u>	<u>2021</u>
	<u>£</u>	<u>£</u>
Loan repayments	<u>184,500</u>	<u>200,000</u>

A £250,000 loan has been provided by Methodist Chapel Aid Ltd in order to complete the building of the Parish Centre. Repayable over twenty years at £12,500 p.a. together with interest. The interest rate is variable and at 31 December 2022 was 3.9% (2021: 2.9%).

12. Related Party Transactions

During the year no transactions with related parties outside the ordinary scope of the charity's activities were undertaken.

Accounts

The Ecclesiastical Parish of St Mary without the walls, Chester
within the ancient parish of St Mary on the hill

Registered charity number 1132533

Parochial Church Council Annual Report 2022

1. Introductory overview
2. Churchwarden's report
3. Incumbent's report
4. Reports from Clusters
 - a. Buildings and Environment (incl. The St Mary's Handbridge Centre)
 - b. Children and Young People
 - c. Communications
 - d. Community, Mission and Charities
 - e. Finance
 - f. Music and Worship
5. Additional reports

Accounts for the year ended 31st of December 2021 can be found on a separate document

1. Introductory overview

Public Benefit Statement (PB1)

St Mary's is a charity. PB1 is The Charity Commission's guidance on the legal requirement that charities provide public benefit. Public benefit is an essential part of what it is to be a charity. But it is not just a legal requirement that charities have to meet and that the commission regulates. It also provides charities with a positive opportunity to demonstrate the benefits they bring to the public, in return for the financial and other benefits that come from being a charity, such as public support.

The members of the PCC have complied with their duty as trustees having regard to the Guidance of Public Benefit published by the Charity Commission in exercising their powers: <https://www.gov.uk/government/publications/public-benefit-an-overview/public-benefit-an-overview>

Governing Documents

The PCC operates under three documents. Two of these are Church of England Measures:

1. The Parochial Church Council (Powers) measure 1956 as amended
2. The Church Representation Rules 2020 (CRR, contained in schedule 3 to the Synodical Government Measure 1969 as amended):
<https://www.churchofengland.org/about/leadership-and-governance/legal-services/church-representation-rules/contents>

The third document is a set of terms of reference, adopted by the Parochial Church Council, that guide St Mary's operations and mission. Copies of this are issued to members of the PCC in electronic format (PDF), and can be requested from the Incumbent.

Objectives and Activities

St Mary's PCC has the responsibility of co-operating with the Incumbent in promoting the whole mission of the church, pastoral, evangelistic, social and ecumenical, in the ecclesiastical parish. It also has responsibility for the buildings and environment of the site of St Mary without the walls, Chester and includes the St. Mary's Handbridge Centre.

PCC Membership

In 2021 the PCC met 6 times, both on-site and online, with an average attendance of 78%. Members of the PCC are either elected at the Annual Parochial Church Meeting (in accordance with the CRR), or are appointed ex officio, or are co-opted. In 2021 the following have served as members of St Mary's PCC:

elected members

Helen Brophy
Peter Collins
Emma Degg
Sue Fryer

David Gilbert
Catherine Jones
Joanne Lewis Palmer
John Scott

Mavis Sellers
Guy Shapland

ex officio

Revd Dr Richard Patrick Whaite (Incumbent/“Rector” and chair)

Patricia Lynne Jones (elected as Church Warden for 2nd term at APCM 2021)

Mary Alison McLellan (elected as Church Warden for 1st term at APCM 2021)

co-opted

Terry Coe (as St Mary’s representative on deanery synod until 2023)

Klaus Armstrong-Braun (as St Mary’s representative on deanery synod until 2023)

Hailey Mason (co-opted as PCC secretary between APCM 2021 and 2022)

At the APCM in 2022 there are 5 PCC vacancies for elected members. The Standing Committee (composed of the Incumbent, Church Wardens, Secretary and Honorary Treasurer) will explore with the new Health and Safety Officer and Safeguarding Officer whether their roles are best served as co-opted PCC members. Standing Committee is governed by paragraph 14 of Appendix II to the CRR. It has power to transact the business of the PCC subject to any directions given, and reports back regularly to the PCC (CRR, App. II, para. 14(b)). This is a wide power which enables the standing committee to carry on the routine work of the PCC between the meetings and to deal with most matters of real urgency.

Church Attendance

During 2021 the total number on the electoral roll was 209 of whom 61 were not resident in the parish.

The Ministry Team

Our regular pattern of services depends on members of St Mary’s who offer their gifts on-site and on-line as servers, readers, leaders of intercessors, choir members, chaperones, musicians, facilitators of refreshments, welcomers, church minders, cleaners and zoom facilitators. In addition to these people, younger and older, we also benefit from the care and insights of our Licensed Lay Minister (Reader Emeritus) Linda Manning and our assistant clergy John Carhart, Trevor Dennis, Bill Hamilton and Maureen Pickering. During 2021 we bade farewell to Laura Rhodes who was appointed vicar of St Peter’s in Hargrave. Though a regular pattern of weekly services was maintained, the limitations of a landscape still dominated by concerns for the health and well-being of our most vulnerable individuals has meant that both baptism and marriage preparation have been significantly revised during 2021. Responsibilities for home visits and regular home communions have also fallen on a few individuals. We must hope and pray for a change in this during 2022.

Clusters in 2021

In the report to APCM in 2021, one of the aims for the year was to establish and develop broader participation in the life of St Mary’s, including making it easier for more people to shape the work and witness of St Mary’s. The Cluster groups are the result of this development and are composed of members of the PCC and wider church. Participation is not determined by expertise or a surplus of previous experience, only a heartfelt interest in learning, listening and deepening St Mary’s witness across the six cluster areas. These groups were outlined in a new terms of reference document, adopted by

the PCC. The overall aim would always be to enrich and diversify our fellowship, making us a listening and receptive community who seek to respond faithfully and compassionately to both God's gifts and circumstances in which we live.

2. Churchwarden's Report

Church and Maintenance

The church's inventory has been checked and found correct. Although many of our worship traditions have been restored to us, we have proceeded with caution bearing in mind the vulnerability of many in our parish family. Continuing to Zoom and stream many of our services has helped many in our parish family to continue to worship together. The pandemic has cast a long shadow indeed.

Thanks to the grant from Historic England, £12000 of work on repairing and maintaining the roof and tower was carried out last summer.

The Quinquennial inspection happened in September. Unsurprisingly a programme of maintenance, specifically the stonework, was recommended by the church architect but particular praise was directed to the regular care taken in looking after the building.

An inspection of the electrical system has been carried out and essential maintenance work completed.

The triennial Archdeacon's Inspection took place in October. There were no recommendations other than to carry on the good work being done especially in the efforts to reach out to the community.

The newly formed Cluster groups are gradually establishing their place in taking an active part in moving the church forward. The addition of a wider range of expertise and enthusiasm for different aspects of church life without its being confined to the P.C.C. is beginning to demonstrate its value, but more members in all the groups would be very welcome. The more members who feel they can have a share in the active life of St Mary's the better.

The St Mary's Handbridge Centre

This year has seen the Centre gradually returning to normal use following the pandemic. Most of the regular users have returned, also some new initiatives are up and running. Following the departure of Sam [for the Royal Navy] a new appointment was made; we were pleased to welcome Michael Mitchell as a Centre Assistant. There is now a full complement of staff to support Doris with an increasingly demanding workload. St Mary's employs an administrator, three centre assistants and two cleaning staff.

Grounds

We are blessed with a score of volunteers who have made it a target to improve and maintain the grounds. The planting of two years ago is now well established, rose borders have been planted to the north of the church also a dozen multi stemmed birch trees underplanted with bulbs at the far end of the car park.

An audit of garden machinery was carried out and a new ride on mower purchased in a part exchange for the items that were coming to the end of their useful life.

Acknowledgements

Our warmest thanks go to the team of cleaners, the flower arrangers, the working parties and all who make St Mary's a labour of love; also to the Director of music and his team of volunteers who contribute to the worship each week: the sidespeople, the bellringers, the intercessions team, the readers and servers and not least those who undertake the backroom tasks of administration, usually unseen but essential to our existence as a community. This year has also seen a new team forming of people who are learning to facilitate the Zoom services.

The P.C.C. has frequently conducted business on Zoom instead of in person, often at short notice and we are grateful for everyone's patience and co-operation. As many of us are getting on in years it would be good to have some new people who would be willing to bring new areas of experience to St Mary's.

And last but by no means least, our thanks to the Rector for his devoted leadership throughout the 2 years of the pandemic, also for the loyal support from the retired members of the clergy team; through this most challenging time they have never failed us.

3. Incumbent's report

It is with some relief that I write this brief report anticipating an Easter season where on-site and online participation in the worshipping life of St Mary's exhibits greater parity. The return of sung worship, the endurance of our online provisions and how to resource and support outreach work in the parish have been recurring themes of the last 12 months. I am grateful to each of you for your prayers and support, offering your time and talents, to sustain the weary in times that continued to feel uncertain.

Since the 2021 report, I am pleased to note how much progress has been made changing the way we encourage participation in St Mary's. You'll notice from the structure of this annual report that clusters responsible for different aspects of St Mary's life, operational and strategic, are now well underway and finding ways to recruit interested and enthusiastic members. The sections of what follows were composed of submissions from different groups but were included under the broad areas covered by each cluster. I hope that reading what groups working within each cluster have been doing, and are planning to do, might encourage you to speak with one of the current members about getting involved. A sincere thank you to those named and un-named in what follows for your taking time to reflect and write for our APCM.

The year has also seen revisions to the ways we prepare families for baptism and couples preparing to be married at St Mary's. Though circumstances have (once again) limited how regularly we can work alongside our local schools, I am grateful to those who so regularly offer to support Messy Church and The Well. There have been some new beginnings working alongside Storyhouse, Queens Park High School and the Kings School. Integrated intergenerational fellowship is what we are hoping for; a church that

shares in the gifts and delights in the different ways God is at work with us. That must be near the heart of all we seek to do together at St Mary's over the next few years.

I am grateful for the opportunity of the APCM report to offer particular thanks. During the last year we have said farewell to Revd Laura Rhodes, who departed during the summer of 2021 to serve as incumbent of the parish of Hargrave and Huxley. She is much missed for her spiritual clarity and good humour. This APCM will also see one of our wardens, Alison Mclellan, step down. She kindly offered her experience and expertise during the Spring of 2021 when there were too few coordinates for what equilibrium might look like in any new landscape. I am glad she remains on-board the PCC and keen to champion the work of clusters. Lynne and I owe her a great deal for her friendship and solidarity.

I wish to end these remarks with a note of thanks. During 2021, the Planned Giving Officer and I, with the support of the PCC, chose to encourage members of St Mary's Electoral Roll to revisit and review their regular financial giving. The response, in an unpredictable financial landscape, was encouraging and enables St Mary's to get closer to our goal of sustainable ministry, where our costs are met by regular giving and not from other sources of income. We are grateful to those who undertook their own review and adjusted according to both circumstances and conviction. Just as our giving requires regular attention, so too our sharing requires spiritual attention. Vigilance can enable the release of gifts in our part of Christ's body, the church, to those whose need requires our solidarity in prayer, in word and in deed. I am encouraged that the PCC has begun to take steps to do this, with the advice of the Community, Mission and Charities Cluster.

4. Reports from Clusters

4a. Buildings and Environment

Lynne Jones, Alison Mclellan, John Parkin, Helen Pritchard, John Scott, Guy Shapland

The Buildings and Environment cluster is now well established and is making good progress in developing strategies, plans and proposals to enable the PCC to make informed decisions. There are 3 key priorities for the cluster, with a breakdown of each element below.

Eco Church:

We have set out an ambitious target to obtain gold status by the end of 2022. Gap analysis has been carried out against the gold criteria and a plan is being finalised to work towards our submission later this year.

Buildings:

The Quinquennial report was completed Q4 of 2021. A full inspection of the church building was carried out with the report advising on the maintenance required over the next 5 years. In general, the church is in good health but, due to the age of the building and weathering of the stonework, investment to maintain it will require an ongoing programme of works to ensure the building remains at the heart of the community for

many years to come. We are working closely with our architect and stone mason to draw up a programme of works and spend profile for the next 5 years for the ongoing maintenance of the stonework.

Plant:

A full audit and inspection was undertaken in February to establish what machinery, tools and equipment we have in the container. Following the inspection, a full review was done to ascertain if the equipment was still required. At the PCC meeting in March the B&E cluster presented a proposal to trade in the existing ride-on lawnmower, Billy Goat leaf collector and chainsaws for a brand new, more efficient ride-on mower. The proposal was fully approved, and Deva Mowers has delivered the new mower and taken the existing machinery away for disposal.

The St Mary's Handbridge Centre (Doris Keen, Parish Administrator & Centre Manager): After the third national lockdown in January 2021, the Centre re-opened mid-April 2021. During the lockdown, only one support group was allowed to meet in the centre. The number of centre users slowly increased through May and the following months in line with the government's road map of re-opening, as more and more groups returned to the Centre, still operating with various Covid measures and restrictions.

Centre staff who had been fully or partly furloughed, returned to work mid-May 2021. The departure of Sam Kelly, Centre Assistant, in early December 2021 led to a restructuring of Centre staff, and two Centre Assistants were recruited to fill his hours in December 2021 and February 2022. The centre staff now consist of three Centre Assistants – Joanna Polanczyk, John Rose and Michael Mitchell -, who work a total of 37 hours per week between them, funded by the People's Lottery grant. In addition, the Centre employs two cleaners, Sheila Jones and Lisa Jones.

After a challenging two years, and thanks to the efforts of the team and volunteers, the Centre has now almost returned to pre-pandemic hire income levels, accommodating a big variety of community, charity and commercial groups. Most of the pre-pandemic user groups have returned, and a number of new groups have made regular bookings. Children's party bookings and other one-off events have resumed. The Centre is once again a busy community hub.

4b. Children and Young People

Molly Degg, Kelly Davies, Sue Fryer, Sharon Johnson, Lynne Jones, Alison Mclellan, Maureen Pickering

The provision for children and their families at St Mary's consists of a variety of services/activities, most of which have been disrupted in the last two years. Let's keep in mind the outcome of the church survey organised by the Rector: your wish that engagement with children and families was the number one priority for St. Mary's.

Storytelling, for children from 0-6 years is at 9.30am on Sundays in term time and is led solely by Ric who offers a story, song and snack each week. Numbers attending have been variable but seem to be improving. It is much appreciated by parents (and children).

The Well, for children aged 7 upwards meets at 10.30am on Sundays. It started only last September as it was felt there was a need for provision for older children, and ideally to include children with disabilities such as autism. It mirrors the church service but with a fun element. At the end of the session the group attends church during Holy Communion to receive a blessing. The Well is led mainly by lay volunteers from church, with five leaders and helpers on a rota basis. The numbers are still low, but we are hoping that with increased advertising, on Facebook (thank you Christine Dukes) and through the Overleigh newsletter, numbers will improve. More volunteers and support for this important initiative would be much appreciated.

The **Messy Church** service is held on the third Sunday of each month, apart from August and December. It is well-organised with two planning meetings a year to set up themes and activities (Sharon Johnson leads the crafts) and it has a regular group of volunteers. It is a popular service and has had high numbers in the past – sometimes exceeding the main Sunday service. Numbers have been lower since Covid but we are hopeful they will improve post-pandemic. MC is a great opportunity for church to welcome children and adults alike to a more informal, simple, inclusive service. The food always goes down well!

For the above groups, the PCC has allotted £700 p.a. if needed.

St Mary's Babies and Toddlers group is the new name given to the previous Parent/Carer/ Toddler group which folded with the onset of Covid. We are presently re-establishing this group and aim to have our first session (launch) on Friday 22 April. It will now be a 'church' group, although largely 'secular' in its activities and, unlike the former group, it will be free of charge. The Llay charity has allocated £500 and the residual fund of £2000 in the previous bank account has also been donated. This group is a good way to support the community, especially post-covid, giving an opportunity for local parents/carers and babies/toddlers to meet together. It has always met a need in the community attracting a much wider range of people than would anything church-based. Previously, people have come forward for baptism from this group and attended storytelling. A core group is setting it up and we are hoping for lots of interest.

As a cluster group we also discuss and plan:

- when to implement **All-Age services** , **parade Sundays** and **special services** (eg a pet service) for children and their families.
- **Baptism preparation** (presently run by Ric) and support for Baptism families.
- **Holy Communion** for 8 plus children, which has now been approved by the PCC.
- **Junior Choir** and the forthcoming **Youth Choir**, and the accompanying adults required.
- **Links with local schools** – we have two Overleigh governors in the cluster group.

4c. Communications

Stuart Bull, Catherine Jones, Joanne Lewis-Palmer

The Communications Cluster has been focussing primarily on the following items:

Church Logo. The Logo designed for the Centre has been modified to establish a new Logo in a similar format for the Church.

St Mary's Website. Whilst the current web site has served the parish well over the past decade, it has its limitations and a new website was needed. Mark Rhodes had volunteered to set this up but with Laura's move, work and family commitments, the time challenge was greater than anticipated. As a result, the PCC has asked Tim Leaman, a website designer and developer, who was baptised at St Mary's, to redesign and maintain a new site for St Mary's. Members of the Cluster Group have been looking at examples from other churches to give us ideas.

Publicity. In addition to items in local publications (Westminster Park News; Overleigh Roundabout; Press etc.), there will be updates in external community notice boards around the parish. The "Welcome" card in Church is now in church.

Social Media Platforms. Christine Dukes is now producing updates to our Facebook site each week.

Church Noticeboards. Replacements (in landscape format) for the noticeboards on the railings outside the church have been ordered. The present ones are well past their use by dates!

Parish Magazine. Catherine Jones continues to produce an excellent Magazine each month. Future issues will each have a report from one of the Clusters.

Photos. It is planned that the present "Rogues Gallery" of photos of Clergy, Officeholders and Church Groups will be redesigned after the APCM.

Weekly email. Ric's weekly email has proved to be an excellent mode of communication to the parish, particularly during lockdown, and to help people feel that they still belong.

4d. Community, Missions and Charities

Veronica Bull, Trevor Dennis, Christine Dukes, Alice Jones, Helen Pritchard, Mavis Sellers

The purpose of the Missions and Charities Cluster ('the Cluster') is to make recommendations and work with the Parochial Church Council ('PCC') as to which community enterprises, missions and charities St Mary's should support. It also coordinates activities that help clarify the best ways we can offer support, including amplifying causes via social events. This is alongside encouraging the responsible use of the resource of the St Mary's Handbridge Centre, and where necessary liaising with the

local residents associations and community groups, alongside interest groups and charities (such as Christian Aid and St Mary's Parochial Charities/The Llay Estate).

During this year Linda Manning stepped down from her longstanding role as Christian Aid representative at St Mary's. Linda was kind enough to work, with Trevor Dennis, to encourage two members of St Mary's to coordinate Christian Aid going forward. We are grateful to Christine Dukes and Helen Pritchard for picking up the mantle!

St Mary's involvement in fundraising for Christian Aid's Chester Branch emphasises the parish's longstanding ecumenical partnerships, both to Churches Together in Chester (CTiC, where Stuart Bull has been our representative until the end of 2021) and to Open Table Chester an inclusive, ecumenical initiative with Wesley Methodist Church (where the Rector sits on the Steering Committee). St Mary's is also fortunate to have members of our community involved again in the Chester Passion Play on Good Friday in 2022.

It has been encouraging to support the return of the Wednesday lunch group to the St Mary's Handbridge Centre during the last year, after an absence driven by an abundance of care. We are glad to host this partnership of many people from around the parish and wider community. We hope that the next 12 months will allow other regular opportunities for sharing fellowship with both friends and strangers.

4e. Finance

Helen Brophy, Peter Collins, Emma Degg, David Gilbert

Total Incoming Resources for 2021 were £267980, an increase of £38736 from 2020.

Total Resources expended were £199960, an increase of £19788 from 2020.

So an overall improvement to the finances and the year finished with net incoming resources of £68020.

INCOME

Most of the increase in Income came from a rise in Planned Giving. Up from £75787 to £96479, an increase of £20692.

The Parish Centre was gradually able to open during the year, so room hire income slowly resumed. By the year end, hire income was £30028, up from £20228 in 2021. Not yet back to the 2019 level of £65000, but bookings for 2022 so far suggest that may be achieved this year.

COVID19 related financial assistance received in the form of a COVID19 Recovery grant from CWAC for £12000. This was to assist the Parish Centre with costs so that we were able to reopen as restrictions eased. We also received Job Retention Scheme funding of £6563 so that we could furlough some of our staff.

Other grants totalling £47236 received:

- £12776 Historic England and the Listed Places of Worship fund. Funded repairs to the Church building, hence the increase in Church maintenance expenditure to £16454.
- £6250 Allchurches Trust to fund upgrading the AV system in Church. Held on restricted funds.

- £3859 Co op Community fund to assist with AV upgrade and improved access between Church and Centre. Held on restricted funds.
- £24351 National Lottery. For costs of employing additional Centre Staff. Held on restricted funds.

Easing of restrictions has also meant that groups could use the Church. We received donations for use of the Church from Story House and from Chester Operatic Society totalling £6695.

EXPENDITURE

Running costs for both Church and Centre continue to be tightly controlled. The larger increases have been grant funded, i.e. the increase in Church maintenance and the increase in wages for Parish Centre staff.

Rectory costs rose by £7615 because the Council Tax for the years to April 2020 and April 2021 were both paid in 2021.

Clergy Expenses and Support costs are now recorded as Funeral and Wedding costs, which more clearly describes what they are.

Assistant Clergy costs have risen as there are now 4 Assistant Clergy, who receive a quarterly honorarium.

Parish Administrator costs are split equally between Church and Centre.

PARISH CENTRE INCOME AND EXPENDITURE

The figures are included within the accounts, but in order to show more clearly the cash surplus/deficit generated by the Parish Centre, are extracted, below:

Room Hire Income	£30028
CWAC Covid Recovery grant	£12000
Lottery Contrib to staff cost	£19496
Total Income	£61524
Centre Running Costs	£44920
Centre Loan Interest	£6415
Loan Capital Repayment	£12500
Total Expenditure	£63835
Net cash outflow	(£2311)

Centre Income for 2022 to date is ahead of the budgeted figure. It is anticipated that the Centre will generate a cash surplus during 2022.

The year ended with cash balances of £126501, of which £45078 are restricted and £19007 are designated, leaving £62416 available.

The PCC manages the funds to ensure there is a sufficient reserve to cover basic running costs in difficult times and to cover necessary building maintenance. It is part of our Christian mission to give charitably (and also one of our stated activities as recorded in our registration with the Charity Commission under PB1, above). It is quite a number of years since St Mary's has undertaken any planned charitable giving. The PCC has resolved that 10% of any future surplus generated by the operation of the Parish Centre will be set aside for planned charitable giving. The beneficiaries of such giving to be decided.

4f. Music and Worship

Guy Hirst, Michael Reynolds, Jane Williams

The Music and worship cluster met in October to reflect on feedback from members of the congregation and to discuss plans for the future of music at St Mary's. It was noted that some members of the congregation had found it difficult to adjust to the new sung communion setting, so a suggestion was made that the choir will sing from within the congregation and Michael will play the piano each time we change the setting to help people to learn it. Next time we do this, the choir will sing from the back of church so the congregation can hear them more clearly.

Plans for the future include taking on Choral Scholars (secondary school pupils recruited from the local schools who will join the choir for rehearsals and services), Junior Choral Scholars made up of members of the Youth Choir who wish to continue being part of the choir after they finish primary school, as well as two organ scholars. The organ scholars will receive free lessons from the Director of Music and will be expected to play occasionally in the services, as well as helping out with the Zoom facility.

The cluster group have planned the concert series 'Music by the Bridge' which will raise money towards the Choral Scholarship fund. The concerts will be on the second Friday of the month and will go up to July this year. The Director of Music has had several offers from performers for next year already. In addition to the fund raising concerts, we have applied for 3 Music Grants, the first of which, for organ lessons has been approved. We hope to hear about the other two in April.

The Parish Choir have been able to return to normal patterns of sung worship, following the lifting of Covid restrictions. In February we enjoyed a fantastic Choral Evensong, with the Parish Choir being joined by a visiting choir Vox Vocavit. The visiting choir would like to repeat the occasion in the not-too-distant future. The Youth Choir continues to grow in confidence and have joined the Parish Choir for several All-Age services, enhancing the music and bringing more families into church.

St Mary's was fortunate this Lent to receive a series of talks, following Said Compline (Night Prayer), from one of our assisting clergy, Trevor Dennis. Trevor addressed the topic of the Christian and Jewish scriptures over five Wednesday evenings. These talks were in addition to fundraising for Christian Aid, which involved imaginative and educational evenings around different liturgical themes in the year.

The provision within the parish for education and faith formation is enhanced by the diversity of voices offered on Thursday and Sunday mornings and during the monthly service of Choral Evensong. Both the ministry team and the music and worship cluster would be glad to hear from those who can suggest ways of broadening the appeal of the offering we make, especially making our events invitational for those not currently regularly involved at St Mary's.

5. Additional Reports

Safeguarding

Our Parish upholds a clear Child Protection Policy and we follow the safeguarding guidelines for good practice as set out by the Diocese, which in turn is based on the Church of England's safeguarding policy. A culture of informed vigilance, care for the rights of all and safer recruitment and role management for both paid staff and volunteers remains at the heart of updated safeguarding arrangements for the vulnerable.

We will continue to ensure that new volunteers are given the correct information required as they start their role within the church. As ever, it is important for us as a Parish to ensure we have a robust system that provides a level of contact between all new workers at St Marys and the PCC. By providing this level of contact, we can ensure that the safe environment that we have worked so hard to achieve over the years can be maintained. In early 2022 Peter Dove, our safeguarding officer, notified the PCC he wishes to step down from the role. The PCC are grateful to Pete for his diligence in the role as a successor is secured.

Health and Safety

During the period since the last APCM, the PCC has not received a regular dedicated report regarding H&S. The Wardens and Incumbent have ensured that regular walk-rounds and testing/certifying of equipment has taken place. Equipment that is old or faulty and is not used has been disposed of with the help of the Building and Environment Cluster. We hope to welcome a new H&S officer in Spring 2022.

Insurance summary

The insurance of the church building, the contents and the boundary walls runs from 25th December and is effected under a Parish Plus policy with Ecclesiastical Insurance. The policy covers also other liabilities including Employer's Liability, Public Liability and Legal expenses. The total annual premium is £7,657.31 and this is paid by monthly instalments. The St Mary's Handbridge Centre is insured under a separate policy, also with Ecclesiastical Insurance, and the policy runs from 4th June. The current premium for the year to 3rd June is £1,396.61 and this is paid by monthly instalments. There were no claims under either policy in 2021 and there is no current claim or circumstance known to us which is considered likely to give rise to a claim.

Deanery and Diocesan Synod

Chester Deanery Synod met in June 2021 (with Bishop Mark Tanner), October 2021 (to discuss Living in Love and Faith, "LLF") and February 2022 (with the diocesan healing advisor). Diocesan Synod, where the Rector serves as an elected member of the house of clergy, met on November 6th at the cathedral to commence a new synodical period and to meet the new Bishops of Birkenhead (Julie Conalty) and Stockport (Sam Corley). This was followed on 19th of March 2022 with a second synod at St John's Hartford that discussed the next stage of LLF. It is expected that in the next 12 months the synods will consider further developments within the LLF process and discuss how churches might approach contested histories and difficult legacies relating to monuments and buildings paid for by profits from the historic trade in enslaved persons and their labour.

Uniformed Organisations based at St Mary's

It has been a busy 18 months for 4th Chester St Mary's Rainbows and Brownies as we continue to adapt to life post-Covid restrictions. We were thrilled to return back to face-to-face meetings in April 2021 and despite additional precautions, including masks for adults and social distancing, we were able to regain a sense of normality and have lots of fun. We ended the summer term in July 2021 with a trip to the park at Edgars Field.

After a break for summer, both units returned back to meetings in September 2021 and welcomed lots of new members to both Rainbows and Brownies. The Rainbows got straight to work on their 'Take Action' theme award which included their Recycling badge and making thank you rainbows for local NHS workers. The Brownies completed their dancing badge during their meetings and also decorated some stones with kind words that they left throughout Handbridge during a walk, for local residents to find and enjoy. In November, we all attended an event at Pettypool Activity Centre to celebrate 50 years of Girlguiding in Cheshire Forest (our County).

We have loved getting back to normality and are so incredibly proud of the way that our Rainbows and Brownies have handled this incredibly challenging time – their enthusiasm and energy has made the past year so much fun and their dedication to earning badges has certainly kept us busy, we have given out hundreds of badges! We are also so excited for everything we have planned for the remainder of 2022... in May, the Rainbows will be having their first ever sleepover and in June, the Brownies will be doing their first 'Pack Holiday' weekend away in almost 3 years! What a fantastic way to celebrate our first year back meeting in person!

Both Guides and Rangers have continued to work hard on all aspects of the Girlguiding programme in 2021-2022. During the Summer term, where meetings were split between online (using the platform Zoom) and face-to-face outdoors, we enjoyed having visitors back to our meetings with an evening of Zumba, a fantastic cricket session led by the Cheshire Cricket Board and a night of bushcraft at Round Pond Adventure, fire lighting and outdoor cooking. We also enjoyed an evening of paddle boarding at Manley Mere, the Guides and Rangers were amazing, the leaders on the other hand were not!

For our 'Take Action' activities we collected pyjamas for the children's ward at the Countess of Chester Hospital to be given out over the Christmas period, Easter 2022 we have successfully collected Easter Eggs for KidsBank which will be distributed to families in need throughout our local community, and further afield we held a fundraising evening lead by the Rangers with all money raised going to 'Choose Love', a UK-based organisation which provides humanitarian aid for refugees, in this particular moment for Ukraine.

The St Mary's Parochial Charities

The Trustees of St Mary's Parochial Charities, who are the Rector, the two Churchwardens, and two representative trustees elected by the Vestry meeting of the Parish, continue to administer the Parochial Charities in accordance with the Charity Commission Scheme of 1889. Ted Graham had given up the trustee role associated with his service as a Churchwarden, and was replaced by Alison McLellan, the newly appointed warden, at the APCM on the 11th of April 2021. Chris Schofield and Helen

Brophy will serve as elected representative trustees until 2025. The clerk to the trustees is Colin Pickering. Chris Schofield assists the chair and the clerk in producing the accounts.

Monies were donated on various dates from about the year 1600 to St Mary on the hill for the relief of the poor and for other charitable purposes. The income for the year ended 30th of April 2021 was £5842, which was an decrease of £439 compared with the figure for 2020. We were able to make donations amounting to £5000. The donations during 2021 have been to Soul Kitchen, Chester Samaritans, the Wednesday Lunch Club, West Cheshire Food Bank and the Pastoral Fund at Overleigh St Mary Church of England Primary School.

The unit trust investments of the Parochial Charities had a value of approximately £115425 as at 30th of April 2021. Most of this value represents capital which cannot be spent under the terms of the Scheme.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER

ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2021



THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2021

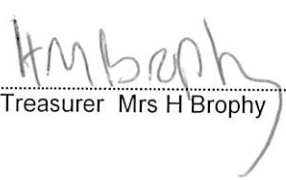
			2021		2021		2020		2020
Incoming Resources	Notes	General Fund	Restricted Funds	Designated Funds	Total Funds	General Fund	Restricted Funds	Designated Funds	Total Funds
		£	£	£	£	£	£	£	£
Incoming resources from donors	2	123,239		111	123,350	99,637			99,637
Other voluntary incoming resources	2	58,119			58,119	72,212			72,212
Activities for generating funds	2	48,475			48,475	28,539			28,539
Dividends and Interest		343			343	336			336
Donations, Grants, Events Income	4		37,693		37,693		28,520		28,520
Total incoming resources		230,176	37,693	111	267,980	200,724	28,520	-	229,244
Resources Expended									
Directly Relating to the work of the Church	3	158,374	20,007		178,381	153,510			153,510
Support costs	3	400			400	-			-
Church management & administration	3	14,764			14,764	12,191			12,191
Interest on Loan		6,415			6,415	6,775			6,775
Expenditure from Restricted Funds							7,650		7,650
Expenditure from Designated Fund								46	46
Total resources expended		179,953	20,007	-	199,960	172,476	7,650	46	180,172
Net (outgoing)/incoming resources for the year		50,223	17,686	111	68,020	28,248	20,870	(46)	49,072
Balances Brought forward at 1st January 2021		95,472	27,392	2,537	125,401	67,224	6,522	2,583	76,329
Reallocate legacy fund in general fund last YE		(10,000)		10,000		-		-	
Designated for AV system		(6,359)		6,359		-		-	
Balances Carried Forward at 31st December 2021		129,336	45,078	19,007	193,421	95,472	27,392	2,537	125,401

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
BALANCE SHEET AS AT 31st DECEMBER 2021

	Notes	£	2021	£	£	2020	£
Fixed Assets							
Parish Centre	8			284,789			284,789
Current Assets							
Sundry Debtors	9		2,309		1,632		
Cash at Bank and in hand	6		126,501		68,229		
			<u>128,810</u>		<u>69,861</u>		
Liabilities: Amounts falling due within One Year							
Sundry Creditors	10		7,678		4,249		
Loan repayments	11		12,500		12,500		
			<u>20,178</u>		<u>16,749</u>		
Net Current Assets				108,632			53,112
Liabilities: Amounts falling due after One Year							
Loan repayments	11			200,000			212,500
Net Assets				<u>193,421</u>			<u>125,401</u>
Funds (Unrestricted)							
		£	2021	£	£	2020	£
Designated Funds							
Rectory Maintenance Fund	5		2,537		2,537		
Designated for AV	5		16,359		-		
Choir's fund for music purchases	5		111		-		
General Fund			<u>129,336</u>	148,343	<u>95,472</u>		98,009
Restricted Funds							
Quiet Corner Fund	4		344		344		
Vestments	4		229		229		
Handbridge Community Covid-19 Relief Fund	4		1,120		1,120		
Lottery Funded Grant re: costs of centre management	4		30,533		19,341		
All churches Trust	4		6,250		-		
Co op Local Community Grant	4		3,859		-		
Choral Scholarship fund	4		2,333		-		
Grounds and Gardens fund	4		410		-		
Fixtures and fittings	4		-		6,358		
				45,078			27,392
				<u>193,421</u>			<u>125,401</u>

Approved by the Parochial Church Council on 22nd March 2022


Chairman Rev Dr R P Whaite


Hon Treasurer Mrs H Brophy

1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Funds

General Fund and Designated Funds are available for application on any of the general purposes of the PCC. Restrictive Funds are only available for the purpose or purposes for which they were established.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when they are claimed. Grants and legacies to the PCC are accounted for when received. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and Beneficed property is excluded from the accounts by S.96(2)(c) of the Charities Act 1993. No value is placed on movable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishing, whether maintenance or improvement, is written off. Other land and buildings held on behalf of the PCC for its own purposes is valued at cost. No depreciation is charged against such properties but any expenditure on maintenance or improvement is written off as incurred.

Legacies

The policy of the PCC is to use legacies to help fund significant development projects in the parish, whether buildings, equipment or staff. As circumstances change over the years, it may not be possible to fulfil specific donor requests so church members are encouraged to leave legacies for the general purposes of the parish.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2021

2. Incoming Resources

	Notes	<u>2021</u> General Fund £	<u>2020</u> General Fund £
Incoming resources from donors			
Planned Giving: Stewardship		96,479	75,787
Income Tax Recoverable on Gift Aid		22,022	22,120
Cash Collections		2,971	1,331
Collections Funerals Weddings etc.		1,878	399
		<u>123,350</u>	<u>99,637</u>
Other voluntary Incoming resources			
Grant		9,543	1,000
Donations - General		27,659	22,619
Donation - Legacy			36,000
Events		2,354	444
Coronavirus grants		18,563	12,149
		<u>58,119</u>	<u>72,212</u>
Activities for generating funds			
Magazine		1,691	1,815
Parish Centre lettings		30,028	20,228
Donations for use of Church		6,695	476
Fees		10,061	6,020
		<u>48,475</u>	<u>28,539</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2021

3. Resources expended

	Notes	<u>2021</u> £	<u>2020</u> £
Directly relating to the work of the church			
Parish Share		74,620	74,065
Clergy Expenses and Support costs		-	501
Rectory Costs		8,678	1,063
Assistant Clergy Costs		1,522	914
Church Running Expenses	3a	16,425	42,191
Church Maintenance		16,454	1,362
Assistant Clergy Fees		-	764
Funeral & wedding costs		2,920	-
CDBF Fees		2,456	3,848
Insurance		7,970	7,446
Magazine Costs		2,416	2,503
Parish Centre Running Costs	3b	44,920	18,786
Sunday School, Messy Church etc.		-	67
		<u>178,381</u>	<u>153,510</u>
 <u>3a Church Running Expenses</u>			
Electricity		909	759
Gas		3,469	1,714
Director of music		6,220	6,540
Water		(268)	138
Vergers		-	21,379
Service Costs		3,702	2,104
Sundries		2,393	9,557
		<u>16,425</u>	<u>42,191</u>
 <u>3b Parish Centre Running Costs</u>			
Parish Administrator		7,995	7,969
Cleaning materials and refuse collection		1,011	379
Wages		25,514	5,691
Electricity		3,083	1,889
Gas		1,409	357
Water		561	1,135
Repairs and maintenance		3,958	-
Insurance		1,389	1,366
		<u>44,920</u>	<u>18,786</u>
 Support costs			
Event Costs		<u>400</u>	<u>-</u>
 Church management and administration			
Parish Administrator		7,995	7,650
Printing, Stationery and associated office costs		2,898	2,970
Bank Charges		935	661
Audit and Accountancy		1,736	910
Legal & professional (Architect)		1,200	-
		<u>14,764</u>	<u>12,191</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2021

4. Restricted Funds

		Opening Balance <u>brought fwd</u>	Donations Grants <u>Events</u>	<u>Income</u> Interest and Tax <u>Reclaimed</u>	<u>Expenditure</u>	Closing Balance <u>carried fwd</u>
	<u>Note</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Vestments	1	229				229
Quiet Corner	2	344				344
Parish Centre Fixtures and Fittings	3	6,358			6,358	0
Handbridge Community Covid-19 Relief Fund	4	1,120				1,120
Lottery Funded Grant re: costs of centre management	5	19,341	24,351		13,159	30,533
All churches Trust	6		6,250			6,250
Co op Local Community Grant	7		3,859			3,859
Choral Scholarship fund	8		2,333			2,333
Grounds and Gardens fund	9		900		490	410
		27,392	37,693	-	20,007	45,078

Note

1. Represents funds donated for the provision of clergy vestments.
2. Represents funds donated for the purpose of a Quiet Corner and associated activities.
3. Represents funds granted for the purpose of fitting out the Parish Centre.
4. Represents funds donated for the purposes of supporting members of the local community during and after the pandemic.
5. Represents funds periodically granted by the Lottery Fund to defray the cost of salaries for a period of 4 years.
6. Represents funds granted for the purpose of purchasing and installing AV equipment into the church
7. Represents funds donated for the purpose of purchasing and installing AV equipment into the church
8. Represents funds donated for the purpose of Choral scholarships
9. Represents funds donated for the purpose of landscaping and maintaining the church garden

5. Other Funds

Rectory Maintenance Fund (Designated) £2,537

Represents funds allocated by the PCC from its unrestricted funds for the maintenance of the Rectory.

Fund for the purchase & installation of AV equipment (Designated) £16,359

Represents funds allocated by the PCC from its general funds for the purchase and installation of AV equipment.

Choirs fund (Designated) £111

Represents funds allocated by the PCC from its general funds for the purchase of music for the choir.

General Fund £129,336

Represents the balance of PCC funds, excluding Restricted Funds and after provision for Designated Funds.

6. Funds on Current Accounts, Deposit Accounts and Cash

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>
NatWest - Current Account - General Fund	22,198	9,566	31,764
NatWest - Current Account - St.Mary's Handbridge Centre	7,192	35,512	42,704
Lloyds Bank - Current Account	52,021	-	52,021
Parish Office - Change Float	12	-	12
	81,423	45,078	126,501

7. Staff Costs

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
Wages and salaries (including social security costs)	40,145	46,881
Pension costs	1,360	319
	41,505	47,200

During the year the PCC employed a part time Parish Administrator, 2 part time cleaners and 2 part time Centre Assistants, none of whom earned £60,000 per annum or more.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2021

8. Fixed Assets

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
Parish Centre	<u>284,789</u>	<u>284,789</u>

The Parish Centre was built for a total cost of approximately £1,600,000 mostly financed from restricted funds (Grants and Donations etc.). The Balance Sheet value represents the build cost net of grants and donations, financed internally by loans and the use of available unrestricted funds.

9. Debtors

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
Debtors and prepayments	<u>2,309</u>	<u>1,632</u>

10. Liabilities: amounts falling due within one year

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
Creditors, accruals and deferred income	<u>7,678</u>	<u>4,249</u>

11. Principal Loan repayments due within One Year

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
Loan repayments	<u>12,500</u>	<u>12,500</u>

Liabilities: Amounts falling due after One Year

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
Loan repayments	<u>200,000</u>	<u>212,500</u>

A £250,000 loan has been provided by Methodist Chapel Aid Ltd in order to complete the building of the Parish Centre. Repayable over twenty years at £12,500 p.a. together with interest. The interest rate is variable and at 31 December 2020 and 31 December 2021 was 2.9%

INDEPENDENT EXAMINER'S REPORT

TO THE PAROCIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY-ON-THE-HILL, CHESTER KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER

I report on the accounts of the Parochial Church Council for the year ended 31st December 2021, which are set out on pages 1 to 7.

Respective responsibilities of trustees and examiner

As the members of the Parochial Church Council you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under Regulation 3(3) of the Church Accounting Regulations 1997 and Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is required.

It is my responsibility to:

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

Basis of independent examiner's 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 Parochial Church Council and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of 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 statements 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:
 - (a) to keep accounting records in accordance with section 130 of the Charities Act; and
 - (b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.



Alastair J Jeffcott BA FCA
McIntocks (NW) Ltd
Chartered Accountants
2 Hilliards Court
Chester Business Park
CHESTER
CH4 9PX

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER

ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2021



THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2021

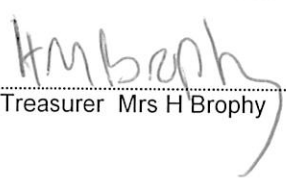
			2021		2021		2020		2020
Incoming Resources	Notes	General Fund	Restricted Funds	Designated Funds	Total Funds	General Fund	Restricted Funds	Designated Funds	Total Funds
		£	£	£	£	£	£	£	£
Incoming resources from donors	2	123,239		111	123,350	99,637			99,637
Other voluntary incoming resources	2	58,119			58,119	72,212			72,212
Activities for generating funds	2	48,475			48,475	28,539			28,539
Dividends and Interest		343			343	336			336
Donations, Grants, Events Income	4		37,693		37,693		28,520		28,520
Total incoming resources		230,176	37,693	111	267,980	200,724	28,520	-	229,244
Resources Expended									
Directly Relating to the work of the Church	3	158,374	20,007		178,381	153,510			153,510
Support costs	3	400			400	-			-
Church management & administration	3	14,764			14,764	12,191			12,191
Interest on Loan		6,415			6,415	6,775			6,775
Expenditure from Restricted Funds							7,650		7,650
Expenditure from Designated Fund								46	46
Total resources expended		179,953	20,007	-	199,960	172,476	7,650	46	180,172
Net (outgoing)/incoming resources for the year		50,223	17,686	111	68,020	28,248	20,870	(46)	49,072
Balances Brought forward at 1st January 2021		95,472	27,392	2,537	125,401	67,224	6,522	2,583	76,329
Reallocate legacy fund in general fund last YE		(10,000)		10,000		-		-	
Designated for AV system		(6,359)		6,359		-		-	
Balances Carried Forward at 31st December 2021		129,336	45,078	19,007	193,421	95,472	27,392	2,537	125,401

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
BALANCE SHEET AS AT 31st DECEMBER 2021

	Notes	£	2021	£	£	2020	£
Fixed Assets							
Parish Centre	8			284,789			284,789
Current Assets							
Sundry Debtors	9		2,309			1,632	
Cash at Bank and in hand	6		126,501			68,229	
			<u>128,810</u>			<u>69,861</u>	
Liabilities: Amounts falling due within One Year							
Sundry Creditors	10		7,678			4,249	
Loan repayments	11		12,500			12,500	
			<u>20,178</u>			<u>16,749</u>	
Net Current Assets				108,632			53,112
Liabilities: Amounts falling due after One Year							
Loan repayments	11			200,000			212,500
Net Assets				<u>193,421</u>			<u>125,401</u>
Funds (Unrestricted)							
		£	2021	£	£	2020	£
Designated Funds							
Rectory Maintenance Fund	5		2,537			2,537	
Designated for AV	5		16,359			-	
Choir's fund for music purchases	5		111			-	
General Fund			<u>129,336</u>	148,343		<u>95,472</u>	98,009
Restricted Funds							
Quiet Corner Fund	4		344			344	
Vestments	4		229			229	
Handbridge Community Covid-19 Relief Fund	4		1,120			1,120	
Lottery Funded Grant re: costs of centre management	4		30,533			19,341	
All churches Trust	4		6,250			-	
Co op Local Community Grant	4		3,859			-	
Choral Scholarship fund	4		2,333			-	
Grounds and Gardens fund	4		410			-	
Fixtures and fittings	4		-			-	
				45,078		<u>6,358</u>	27,392
				<u>193,421</u>		<u>125,401</u>	

Approved by the Parochial Church Council on 22nd March 2022


Chairman Rev Dr R P Whaite


Hon Treasurer Mrs H Brophy

1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Funds

General Fund and Designated Funds are available for application on any of the general purposes of the PCC. Restrictive Funds are only available for the purpose or purposes for which they were established.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when they are claimed. Grants and legacies to the PCC are accounted for when received. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and Beneficed property is excluded from the accounts by S.96(2)(c) of the Charities Act 1993. No value is placed on movable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishing, whether maintenance or improvement, is written off. Other land and buildings held on behalf of the PCC for its own purposes is valued at cost. No depreciation is charged against such properties but any expenditure on maintenance or improvement is written off as incurred.

Legacies

The policy of the PCC is to use legacies to help fund significant development projects in the parish, whether buildings, equipment or staff. As circumstances change over the years, it may not be possible to fulfil specific donor requests so church members are encouraged to leave legacies for the general purposes of the parish.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2021

2. Incoming Resources

	Notes	<u>2021</u> General Fund £	<u>2020</u> General Fund £
Incoming resources from donors			
Planned Giving: Stewardship		96,479	75,787
Income Tax Recoverable on Gift Aid		22,022	22,120
Cash Collections		2,971	1,331
Collections Funerals Weddings etc.		1,878	399
		<u>123,350</u>	<u>99,637</u>
Other voluntary Incoming resources			
Grant		9,543	1,000
Donations - General		27,659	22,619
Donation - Legacy			36,000
Events		2,354	444
Coronavirus grants		18,563	12,149
		<u>58,119</u>	<u>72,212</u>
Activities for generating funds			
Magazine		1,691	1,815
Parish Centre lettings		30,028	20,228
Donations for use of Church		6,695	476
Fees		10,061	6,020
		<u>48,475</u>	<u>28,539</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2021

3. Resources expended

	Notes	<u>2021</u> £	<u>2020</u> £
Directly relating to the work of the church			
Parish Share		74,620	74,065
Clergy Expenses and Support costs		-	501
Rectory Costs		8,678	1,063
Assistant Clergy Costs		1,522	914
Church Running Expenses	3a	16,425	42,191
Church Maintenance		16,454	1,362
Assistant Clergy Fees		-	764
Funeral & wedding costs		2,920	-
CDBF Fees		2,456	3,848
Insurance		7,970	7,446
Magazine Costs		2,416	2,503
Parish Centre Running Costs	3b	44,920	18,786
Sunday School, Messy Church etc.		-	67
		<u>178,381</u>	<u>153,510</u>
 <u>3a Church Running Expenses</u>			
Electricity		909	759
Gas		3,469	1,714
Director of music		6,220	6,540
Water		(268)	138
Vergers		-	21,379
Service Costs		3,702	2,104
Sundries		2,393	9,557
		<u>16,425</u>	<u>42,191</u>
 <u>3b Parish Centre Running Costs</u>			
Parish Administrator		7,995	7,969
Cleaning materials and refuse collection		1,011	379
Wages		25,514	5,691
Electricity		3,083	1,889
Gas		1,409	357
Water		561	1,135
Repairs and maintenance		3,958	-
Insurance		1,389	1,366
		<u>44,920</u>	<u>18,786</u>
 Support costs			
Event Costs		<u>400</u>	<u>-</u>
 Church management and administration			
Parish Administrator		7,995	7,650
Printing, Stationery and associated office costs		2,898	2,970
Bank Charges		935	661
Audit and Accountancy		1,736	910
Legal & professional (Architect)		1,200	-
		<u>14,764</u>	<u>12,191</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2021

4. Restricted Funds

		Opening Balance <u>brought fwd</u>	Donations Grants <u>Events</u>	<u>Income</u> Interest and Tax <u>Reclaimed</u>	<u>Expenditure</u>	Closing Balance <u>carried fwd</u>
	<u>Note</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Vestments	1	229				229
Quiet Corner	2	344				344
Parish Centre Fixtures and Fittings	3	6,358			6,358	0
Handbridge Community Covid-19 Relief Fund	4	1,120				1,120
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Grounds and Gardens fund	9		900		490	410
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Note

1. Represents funds donated for the provision of clergy vestments.
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3. Represents funds granted for the purpose of fitting out the Parish Centre.
4. Represents funds donated for the purposes of supporting members of the local community during and after the pandemic.
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Represents funds allocated by the PCC from its unrestricted funds for the maintenance of the Rectory.

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Represents funds allocated by the PCC from its general funds for the purchase and installation of AV equipment.

Choirs fund (Designated) £111

Represents funds allocated by the PCC from its general funds for the purchase of music for the choir.

General Fund £129,336

Represents the balance of PCC funds, excluding Restricted Funds and after provision for Designated Funds.

6. Funds on Current Accounts, Deposit Accounts and Cash

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
	<u>£</u>	<u>£</u>	<u>£</u>
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	81,423	45,078	126,501

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	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
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OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2021

8. Fixed Assets

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
Parish Centre	<u>284,789</u>	<u>284,789</u>

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	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
Debtors and prepayments	<u>2,309</u>	<u>1,632</u>

10. Liabilities: amounts falling due within one year

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
Creditors, accruals and deferred income	<u>7,678</u>	<u>4,249</u>

11. Principal Loan repayments due within One Year

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
Loan repayments	<u>12,500</u>	<u>12,500</u>

Liabilities: Amounts falling due after One Year

	<u>2021</u>	<u>2020</u>
	<u>£</u>	<u>£</u>
Loan repayments	<u>200,000</u>	<u>212,500</u>

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INDEPENDENT EXAMINER'S REPORT

TO THE PAROCIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY-ON-THE-HILL, CHESTER KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER

I report on the accounts of the Parochial Church Council for the year ended 31st December 2021, which are set out on pages 1 to 7.

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- examine the accounts under Section 145 of the Charities Act;
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Basis of independent examiner's report

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Independent examiner's statement

In connection with my examination, no matter has come to my attention:

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



Alastair J Jeffcott BA FCA
McIntocks (NW) Ltd
Chartered Accountants
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CH4 9PX

Accounts

**THE ECCLESIASTICAL PARISH OF ST MARY - ON - THE HILL, CHESTER ST
MARY WITHOUT - THE – WALLS CHURCH, CHESTER**

Registered Charity Number 1132533

PCC ANNUAL REPORT 2021

1. Introduction and overview	pages 2-5
2. Highlights in 2020	pages 6-7
3. Churchwardens' Report	page 8
4. Safeguarding Report	page 9
5. Deanery Synod Report	page 10
6. Stewardship and Parish Giving	page 11
7. Treasurer's Report	page 12-13

ACCOUNTS for the year ended 31 December 2020 (separate document)

ADDITIONAL REPORTS of Parochial Activities 2020 (separate document)

1.Introduction and overview

Public Benefit statement

The members of the PCC have complied with their duty as charity trustees having regard to the Guidance of Public Benefit published by the Charities Commission in exercising their powers.

Governing Documents

The PCC operates under two approved governing documents which are both Church of England Measures :

- 1.The Parochial Church Councils (Powers) Measure 1956 as amended.
- 2.The Church Representation Rules as updated in 2020 (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

Objectives and Activities

St Mary's PCC has the responsibility of co-operating with the Incumbent in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical, in the ecclesiastical parish. It also has maintenance responsibility for the Church of St Mary Without-the-Walls, Chester and of the St. Mary's Handbridge Centre.

Church Attendance

In April 2020 the total number on **St. Mary's Electoral Roll** was **207** of whom **62** were not resident in the parish. Diocesan statistics record that during October 2020 the average Sunday attendance at St. Mary's was 56 adults aged 16yrs+.The numbers were considerably higher at the main Christmas services (220 adults, including 79 communicants).

Membership

In 2020 the PCC met 6 times with an average attendance of 85 %

Members of the PCC are either elected by the APCM in accordance with Church Representation Rules, appointed as ex-officio or are co-opted..

Since April 2019 the following have served as members of St. Mary's PCC:

Incumbent: Revd. Richard Patrick Whaite (Rector since September 2019 and PCC Chair)

Assistant Priest: Revd. Laura Rhodes (ex officio: also serves as Chaplain at Chester University)

Churchwardens (elected):

- Edward (Ted) W Graham (re-elected for 6th annual term at APCM 2020)
- Patricia Lynne (Lynne) Jones since election for 1st term at APCM 2020)
- Helen M Brophy (until APCM in Sept 2020 after six years of continuous service)

PCC Elected Members

Peter Collins
Emma Degg
Peter Dove
David Gilburt
Catherine Jones
Joanne Lewis Palmer
Alison McLellan

Denise Parkin (Secretary)
John Parkin (Treasurer)
John Scott
Mavis Sellers
Guy Shapland
Alun Williams

At this Annual Meeting in 2021 there are 5 PCC vacancies for elected members (excluding the churchwardens). Whilst he will continue in the role of Safeguarding Officer, Pete Dove has decided to stand down as a PCC member, and Alun Williams will also be

leaving the PCC. Alun served on PCC and offered support as Health and Safety Advisor. They are both thanked for their years of loyal service.

Deanery Synod Representatives until 2023 : John Parkin (also on Diocesan Synod and PCC elected member), Klaus Armstrong Braun (DS elected and co-opted onto PCC), and Terry Coe (DS elected and co-opted onto PCC),

During 2020 PCC members, Pete Dove (**Safeguarding**), Peter Collins (**Insurance**) and Alun Williams (**Health and Safety**) maintained these important areas of responsibility, and regularly reported to the PCC. Catherine Jones continued as **Editor of the Parish Magazine**.

At the 2020 Annual Vestry Meeting both Peter Collins and Derek Lawson announced their retirement from **St. Mary's Parochial Charities**, and commendation was duly extended to them both by the Rector on behalf of the PCC for their many years of service on this local charity.

The Church's paid staff are Doris Keen (**Parish Administrator and, from 2020, Centre Manager**), Sheila Jones (**Cleaning Staff**), Joanna Polanczyk (**Cleaning Staff and Centre Assistant**) and Sam Kelly (**Centre Assistant**). In August 2020, after 14 years of service and hard work at St. Marys, Brian Dickinson has stood down as Verger in line with fully compliant terms of redundancy.

The Ministry Team

Incumbent: Revd. Ric Whaite, Rector

Assistant Priest: Revd. Laura Rhodes

Honorary Assistant Clergy: Revd. John Carhart, Revd. Maureen Pickering, Revd. William Hamilton and Revd. Trevor Dennis (since October 2020)

Reader Emeritus: Linda Manning

Director of Music: Michael Reynolds

Ordinand (September 2020 - April 2021): Michaila Roberts was based at St. Mary's for the academic year 2020-21 whilst studying at Cranmer Hall in Durham. Michaila is completing her doctorate on the challenges presented to churches by issues of inclusivity.

The **Ministry Team** met regularly throughout 2020 to plan the pattern of continued ministry and worship offered from St. Mary's. In line with Diocesan Guidelines the church building was closed in both Spring and Autumn. But, with a very effective grasp of the technology required, it was made possible to stream regular services via Zoom and Social Media. Whenever possible, in line with guidelines for the safe conduct of public worship, our *servers, chalice assistants and Choir members* continued to take part in church services whilst congregation members, either online or in person, maintained the rotas for lesson readers and intercession leaders.

In 2020, Covid restrictions also meant a new challenge in the pattern and management of pastoral offices. Funerals and marriages were conducted under new guidelines, with limited in-person attendance. Two baptisms, both within the main Sunday morning service, were conducted according to revised Church of England guidelines. For most of the year the Clergy were not permitted to continue home administration of the Eucharist to the elderly and housebound. Most pastoral support was provided by telephone, letter or weekly email.

The church was closed in March 2020 in line with the guidance issued by the Archbishops of York and Canterbury. Earlier in the same month the administration of the chalice in services was suspended as well as handshaking or other direct contact during the sharing of the peace. St Mary's introduced two Makaton signs that were adopted in lieu of the usual

greeting at the exchange of the peace.

Between March- July (Lockdown One) there was no in-person congregational presence at the St Mary's building. The "Together Apart" Zoom services commenced, streamed online and via social media outlets. Thanks to all the hard work of the Ministry Team and others, all St. Mary's regular services continued in this way with direct online transmission alongside a live presence in church (when this was again permitted in the autumn). Numbers between 60-80 attending Sunday "Together Apart" Zoom Services were very encouraging, and included some participants new to St. Mary's as well as those returning after a long break away. Those participating online received communion spiritually and were able to join in with singing the hymns. Those participating in person at St Mary's building received communion in one kind. When permitted, under guidelines, a reduced number of singers from the choir joined together to lead the sung portion of the "Together Apart" services, from Spring 2020. The latest revision to Church of England guidelines was in Holy Week 2021.

Children's Ministry: during 2020, under the leadership of Rev. Laura, a review of the current service provision started, bearing in mind the wide age-range of young people coming to St. Mary's, either as part of a family group or with school or as members of a uniformed organisation. This, too is a ministry with historic support offered by lay church members, and it has been heartening to recognise all the families who have continued to keep links with the church (even through lockdown whenever possible) via the **Storytelling Service** and **Messy Church activities**. A consultation process has now been undertaken with these families to ascertain further ideas and direction for future planning.

During 2020 Youth Group team leaders, Jackie Hirst and John Scott decided to stand down after many years of dedicated, loyal service for which they were thanked officially by the PCC.

The weekly **Mother and Toddler Group** was halted from March 2020, but hopefully will resume during 2021 when Covid restrictions are lifted.

The Choir, under the skilful direction of Michael Reynolds continued to hold practice sessions online and have also recorded some hymn singing for playback in church where congregation singing was not permitted. Unexpectedly during 2020 St. Mary's was gifted a Yamaha grand piano from Mr. and Mrs Gibson for regular use in church. The transportation and complete refurbishment of this gift was paid for by a member of The Silver Singers.

The **Flower Arrangers** have continued to make a very meaningful contribution to church life through their ongoing and steadfast ministry; whilst, during Lockdown, the **Bell Ringers** started to offer handbell ringing on the front lawn of Church before Sunday Eucharist, and before some occasional offices (weddings).

PCC Committees

The PCC operates through a number of Committees and Groups. However, **Standing Committee** is governed by paragraph 14 of Appendix II to the Church Representation Rules (CRR). It has power to transact the business of the PCC subject to any directions given, and reports back regularly to the PCC (CRR, App. II, para. 14(b)). This is a wide power which enables the standing committee to carry on the routine work of the PCC between the meetings and to deal with most matters of real urgency.

During 2020, under the guidance and support of the Rector, consideration started to be given to a revision St. Mary's Committees and Groups. The aim is to arrive at St Mary's stated objective of a ministry of outreach and welcome to our community. These groups were outlined in a new document, reviewed by the PCC, under the working title "Terms of

Reference". This document details explicitly and transparently what each aspect of St Mary's common life is concerned with, and how it relates to the broader witness of the church in the locality. It is hoped that each section will be composed of a group of church members, PCC members and other interested parties (from the community, for example). The overall aim would always be to enable those we serve "to know how to offer their insight, feedback and talents".

Sadly, during 2020, the year of Covid restrictions and lockdowns, following the Annual Beetle Drive in February activities under consideration by the **Social Committee** have had to be set aside and future plans are uncertain

This is also the case for **St. Mary's Luncheon** Club which has been unable to meet in the Centre or elsewhere for reasons linked to the vulnerability of Club attendees in terms of health/self-isolation etc.

2. Overview of highlights from 2020:

Shortly before Lockdown, on the 6th March 2020, the annual **Women's World Day of Prayer** was marked in Chester by a memorable service at St. Mary's written by the women of Zimbabwe: "Rise! Take Your Mat and Walk". The event included contributions from members of the Chester University chaplaincy community.

With Diocesan approval the **2020 APCM** was itself moved to September when it was possible once again to hold the meeting in Church. And, of course, that provided the opportunity to consider the PCC Annual Report and Accounts for 2019.

In 2020 the popular Christmas Lantern Procession for children and staff from Overleigh School did not take place due to the Covid restrictions. On Christmas Eve, a daytime Nativity Procession for children and their families took place in the church grounds.

Most services in **Advent and Christmas** were attended via Zoom. The lockdown break over Christmas enabled the three Eucharist services (Midnight, 8am and 1030am on Christmas Day) to proceed. These were spatially distanced services, where masks were worn and there was no congregational singing.

Community Outreach

In 2020 links were maintained both in terms of ministry and community outreach, between St. Mary's and vulnerable families, those self-isolating and local schools. During the lockdowns volunteers from the Handbridge Community Association, including the Rector and some PCC members, worked out of the Centre car park area to distribute food boxes of locally sourced provisions. During Lockdown the Rector kept in touch with the congregation and beyond via a weekly newsletter sent directly to more than 170 households.

Overleigh St. Marys C of E Primary School. During the last year most weekly acts of worship have taken place either outside or via pre-prepared films. Unfortunately, a number of intergenerational initiatives between our church school and the local community have been postponed during 2020. Ms. Emma Drew, the headteacher, has become a regular contributor to the Parish Magazine with updated news of life Overleigh. At the end of the 2019-20 academic year John Scott stood down from the role of Foundation Governor at **Overleigh St. Marys** after 35 years of service, and in the Parish Magazine (Dec 2020) he was thanked by Head Teacher for his "remarkable support which had made such a difference to the lives of so many children at the school". In September 2020 The Diocese of Chester confirmed the PCC's nomination of the Rector as John's successor in the Foundation vacancy on the Governing Body of Overleigh St Mary's.

Social and Fundraising activities: Shortly before lockdown the annual Beatle Drive organised by Veronica and Stuart Bull on behalf of the Social Committee was, once again a great success. As national guidelines have been extended and reintroduced during 2020-21, social activities have been curtailed and are due to be reviewed later in the year.

Charitable Giving

Christian Aid: Sadly, in 2020 the Lent Bread and Share Lunches were forced to cancel. However, in October Revd. Canon Trevor Dennis led another series of discussion sessions entitled "**The Bible in Troubled Times**", and then . **on 16 Dec**, the fundraising event "**Do you want to hold him for a moment – stories, poetry and music for Advent and Christmas**" raised more than £3500 for Christian Aid. This event was followed in Passiontide with a similarly successful evening. In December **Youth Group** organised a Christmas Card "Display and Donate Scheme" on behalf of Christian Aid

Ecumenical Outreach included an invitation extended to members of the Society of Friends to hold their Sunday meetings in the Centre, and also for the congregation of the

recently closed St. Andrew's URC in Handbridge to join the for Advent and Christmas St. Mary's online services.

3. Churchwardens Report 2020 *(with thanks to Lynne Jones & Ted Graham)*

The year started off normally but it soon became apparent that a virus was spreading throughout the country. The ensuing pandemic led to radical changes in our working and social lives.

For St Mary's, this had a dramatic and ongoing impact on our Church life. The closure of the Church led to new ways of delivering services. We are very grateful to the Rector and the clergy team in maintaining services through Zoom, Facebook and Youtube. At times, this was not easy and we are grateful to Michael Reynolds for helping with the technology involved and also for maintaining the musical content of services.

Lockdowns during the year have been difficult for many. Those with access to technology could attend services virtually, but there are others who could not. Social isolation became a real issue for many of our parishioners during lockdowns. However, the clergy team tried to maintain regular contact with all the people on the electoral roll. There have been many acts of kindness and care for others. People often went out of their way to check on others and provide assistance, with shopping for example.

Between lockdowns, the Church was open for socially distanced services and at times for private prayer. Fortunately, the APCM was able to take place in church and it was live streamed as well. The APCM also provided the opportunity to ask the congregation about their views on church life at St Mary's; what we are doing well and to identify goals for the future. The results are to be discussed by the PCC. Helen Brophy finished her six-year tenure as churchwarden and we are extremely grateful for her dedication and service to St Mary's. She will, however, continue to serve and support other aspects of church life. At the APCM meeting we were very pleased to elect and welcome Lynne Jones as our newly appointed churchwarden.

The closure of the Church and Centre had an impact on reducing income and there will be difficult times in the year ahead to address the financial short-fall to meet our ongoing commitments. The delicate financial situation unfortunately led to the redundancy of our verger, Brian Dickinson. We are very grateful for his many years of dedicated service, not just as Verger, but also for his active involvement in the life of the church in so many different ways.

There has been a focus during the year, by the Rector, to increase our involvement with young children through activities relating to Story Telling, Messy Church and working closely with Overleigh School. During the year, Michaila Roberts, an ordinand in training from Durham University, joined St Mary's and has been taking part in services. She is completing a doctorate and, as part of her training, is undertaking research with the congregation relating to diversity and inclusion. We are also grateful to Catherine Jones, the editor of the church magazine, for the way in which she has enlivened its presentation and content to make it a popular format, accessible to the local community.

Church Maintenance and Grounds

We are fortunate to have a committed and valued team of volunteers who clean the church and arrange flowers. This has continued throughout the year, including during lockdowns. Volunteers maintain the Church grounds and over the year they have continued to develop and landscape, with extensive planting, the land bordering the Centre car park.

Maintaining a sandstone church building is an ongoing challenge and repair work is required on the nave roof, the tower, walls and windows. We have been fortunate to obtain a grant from Historic England to cover the cost of repairs and the work will be carried out in 2021.

Finally, as churchwardens, may we express our thanks to the many people who have helped us during the year, particularly in these difficult times, to maintain our regular worship and fellowship at St Mary's.

4. SAFEGUARDING REPORT *(with thanks to Pete Dove, Safeguarding Officer)*

Our Parish upholds a clear Child Protection Policy and we follow the safeguarding guidelines for good practice as set out by the Diocese, which in turn is based on the Church of England's safeguarding policy. A culture of informed vigilance, care for the rights of all and safer recruitment for both paid staff and volunteers remains at the heart of updated safeguarding arrangements for the vulnerable.

The last 12 months have been understandably quiet for all activity related to new volunteers. That being said, we still maintain a good position and our current level of volunteers remains steady and consistent. We will continue to ensure that new volunteers are given the correct information required as they start their role within the church. All the activity at our church has been so successfully completed thanks to the continuing support and understanding of everyone who is in a position of leadership in a variety of different areas of the church, and I would like to thank everyone for their continued diligence and hard work.

As ever, it is important for us as a Parish to ensure we have a robust system that provides a level of contact between all new workers at St Marys and the PCC. By providing this level of contact, we can ensure that the safe environment that we have worked so hard to achieve over the years can be maintained.

5. DEANERY SYNOD REPORT *(with thanks to John, Terry & Klaus, DS Reps)*

Apart from a film of "Pilgrims Progress" by John Bunyan in Feb 2020, there have been just two meetings held by ZOOM during the past year: on 1 Dec. and most recently, on 9 Feb when the Deanery Synod said goodbye to Bishop Keith Sinclair. This meeting was attended by fellow St. Mary's Synod member, Terry Coe and myself, as well as the Rector.

During the meeting, Bishop Keith was offered a gift from the Chester Deanery Synod, Chapter and Clergy and was thanked graciously for all the service and encouragement he had given to the Diocese during his 14 years' service. The Bishop would now be moving closer to family in Openshaw, Manchester. Thanking everyone for their good wishes, the Bishop said he would be going on to serve as an Assistant Bishop in the Manchester Diocese whilst also working with the Church of England Evangelical Council.

Future Chester Deanery Meetings in 2021 will be on Thurs 29 April, Weds.23 June (when the speaker will be Bishop Mark) and Mon 18 Oct.

6. STEWARDSHIP REPORT *(with thanks to Helen Brophy, Parish Giving Recorder)*

We continue to run our Planned Giving programme, in which parishioners make a considered decision to contribute a regular amount towards sustaining our ministry in the parish. Giving is either by a weekly envelope contribution placed on the offertory plate or by setting up a standing order directly into the church bank account. Most of the planned giving is gift aided. This adds 25% to the donation.

During 2020, we lost 8 planned givers. 4 people became new planned givers. We ended 2020 with 121 planned givers, ie 4 fewer than 2019.

At the start of 2020, 88 people donated by standing order, 33 people used the weekly envelope system. For most of 2020, church services have not been 'in person'. This affected the envelope giving. Most envelope givers have sent in lump sum donations when they have not been able to come to church. And now (March 2021) the majority of envelope users have moved over to giving by standing order.

The average weekly giving is £12.58 per donor (total planned giving divided by 121 donors). The median giving is £6.92 per week (ie 60 people give less than £6.92, 60 people give more than £6.92). The average per donor ranges from £1.06 weekly to £98.56 weekly.

We have 5 givers who between them donate 25% of total giving and 77 givers who between them give 24% of the total. This accounts for the big difference between the midpoint of average weekly giving and the mean average.

Thank you to all who give so faithfully to St Mary's. Without your cheerful giving, our ministry to our local community could not continue and our church building could not be kept in good repair.

7. TREASURER'S REPORT for year ended 31 December 2020 *(with thanks to JP, Treasurer)*

Accounts Summary for St Mary Without the Walls. Total incoming resources for the year were £200,724 compared to £213,807 in 2019, a decrease of £13,083. There was an overall reduction due to a decrease in lettings for the St. Marys Handbridge Centre due to the "Covid 19" pandemic. The cumulative balance on the General Fund was £95,472 an increase of £28,248.

Income

- (i) **Overall Income from Planned Giving, Income Tax Recovered on Gift Aided Donations.** Cash Collections at the regular services together with collections at Weddings and Funerals showed a decrease of £18,155 to £99,637. This compared with £117,792 in 2019.
- (ii) **The total for Other Voluntary Income** was £72,212 showing an increase of £48,080 compared to 2019. This was due to legacies (£36,000), and Coronavirus grants (£12,149) mainly due to Furlough grants from HMRC.
- (iii) **Income from Activities for Generating Funds** decreased by £42,985. Church Centre lettings were reduced by £45,501 due to "Covid 19". Donations for use of the Church were halved due the pandemic. The PCC fees increased from £2,748 to £6020 due to the high number of funerals.
- (iv) **Legacies** There were 3 legacies in 2020 amounting to £36,000 compared with no legacies in 2019.

Expenditure

Total Expenditure for the year on the General Fund was £172,476 compared to £181,984 in 2019 – a decrease of £9,508. Much of this decrease related to the lower running costs of the Church and Centre due to closure during the pandemic:

- (i) Complex arrangements for the new Centre led to increased **administration costs**, which included the salary costs of 2 cleaners and, starting in 2020, two Centre manager support staff, paid for by the Lottery Grant to the Centre. Salary costs have been apportioned between Centre Administration and Church Administration. In 2020 **total salaries** increased from £39,344 in 2019 to £46,881 – an increase of £7,537.
- (ii) **Fees paid to retired clergy and to the CDBF** of £4612 showed an increase of £1343 on the previous year. These figures reflect the fees paid to CDBF for a high number of funerals.
- (iii) **The Parish Share** (money paid by St Mary's to support other churches and the work of the the Diocese of Chester) increased by £1807 to £74,065 in 2020
- (iv) **Running Costs for the Church** were £42,191 compared to £37,869 in the previous year, an increase of £4322. This increase was due mainly to redundancy arrangements and sundries.
- (v) **Running Costs for the Centre** were £18,786 compared to £24,785 in 2018 – a decrease of £5999. This was due to a decrease in utilities payments, owing to lower occupancy of the Centre, The Centre Management Team have worked hard on improving the control system for utilities in the Centre (gas and electricity) and this has resulted in lower costs compared to previously.
- (vi) Payment to **Methodist Chapel Aid Ltd** in 2 instalments in June and December (£9667 and £9608) were paid from reserve funds. The MCA loan is for £250,000 repayable over 20 years and the yearly principal repayment is £12,500. The repayments of principal remain at the same value throughout the loan period with interest calculated on the reducing capital balance. The interest rate is variable and at 31 December 2020 was 2.9%]

N.N.B.: during 2020, lettings' income for the Centre decreased by £45,501 due to closures.

Summary of Income and Expenditure for the St. Mary's Handbridge Centre during 2020.

Due to the pandemic, the income generated by the Centre has not been sufficient to cover the running costs and the annual repayments of the loan and interest to Methodist Chapel Aid Ltd. These have been covered from reserve funds. It is hoped that from July onwards due to relaxation of the "Covid 19" shutdowns, the financial situation of the Centre will substantially improve.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER

ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2020



THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2020

		2020			2020			2019		
Incoming Resources	Notes	General Fund	Restricted Funds	Designated Funds	Total Funds	General Fund	Restricted Funds	Designated Funds	Total Funds	
		£	£	£	£	£	£	£	£	
Incoming resources from donors	2	99,637			99,637	117,792			117,792	
Other voluntary incoming resources	2	72,212			72,212	24,132			24,132	
Activities for generating funds	2	28,539			28,539	71,524			71,524	
Dividends and Interest		336			336	359			359	
Donations, Grants, Events Income	4		28,520		28,520		2,180		2,180	
Total incoming resources		200,724	28,520	-	229,244	213,807	2,180	-	215,987	
Resources Expended										
Grants	3	-			-	200			200	
Directly Relating to the work of the Church	3	153,510			153,510	161,112			161,112	
Support costs	3	-			-	1,517			1,517	
Church management & administration	3	12,191			12,191	12,000			12,000	
Interest on Loan		6,775			6,775	7,155			7,155	
Expenditure from Restricted Funds	4		7,650		7,650		7,287		7,287	
Expenditure from Designated Fund	5			46	46			767	767	
Total resources expended		172,476	7,650	46	180,172	181,984	7,287	767	190,038	
Net (outgoing)/incoming resources for the year		28,248	20,870	(46)	49,072	31,823	(5,107)	(767)	25,949	
Balances Brought forward at 1st January 2020 (2019)		67,224	6,522	2,583	76,329	35,401	11,629	3,350	50,380	
Allocated to Rectory Maintenance Fund		-	-	-	-	-	-	-	-	
Balances Carried Forward at 31st December 2020 (2019)		95,472	27,392	2,537	125,401	67,224	6,522	2,583	76,329	

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
BALANCE SHEET AS AT 31st DECEMBER 2020

	Notes	2020 £	2020 £	2019 £	2019 £
Fixed Assets					
Church Centre	8		284,789		284,789
Current Assets					
Sundry Debtors	9	1,632		1,507	
CCLA Deposit Account - General Fund	6	-		351	
Cash at Bank and in hand	6	68,229		65,931	
		<u>69,861</u>		<u>67,789</u>	
Liabilities: Amounts falling due within One Year					
Sundry Creditors	10	4,249		38,749	
Loan repayments	11	12,500		12,500	
		<u>16,749</u>		<u>51,249</u>	
Net Current Assets			53,112		16,540
Liabilities: Amounts falling due after One Year					
Loan repayments	11		212,500		225,000
Net Assets			<u>125,401</u>		<u>76,329</u>
Funds (Unrestricted)		2020 £	2020 £	2019 £	2019 £
Designated Funds					
Rectory Maintenance Fund	5	2,537		2,583	
General Fund	5	<u>95,472</u>	98,009	<u>67,224</u>	69,807
Restricted Funds					
Quiet Corner Fund	4	344		1,044	
Choir, Vestment, Altar Linen and Youth Activities	4	-		-	
Vestments	4	229		229	
St.Mary's Handbridge Centre Building Fund	4	-		-	
Handbridge Community Covid-19 Relief Fund	4	1,120		-	
Lottery Funded Grant re: costs of centre management	4	19,341		-	
Fixtures and fittings	5	<u>6,358</u>		<u>5,249</u>	
			27,392		6,522
			<u>125,401</u>		<u>76,329</u>

Approved by the Parochial Church Council on 22 March 2021

Chairman Rev Dr R P Whaite

Hon Treasurer J Parkin

1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Funds

General Fund and Designated Funds are available for application on any of the general purposes of the PCC. Restrictive Funds are only available for the purpose or purposes for which they were established.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when they are claimed. Grants and legacies to the PCC are accounted for when received. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and Beneficed property is excluded from the accounts by S.96(2)(c) of the Charities Act 1993. No value is placed on movable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishing, whether maintenance or improvement, is written off. Other land and buildings held on behalf of the PCC for its own purposes is valued at cost. No depreciation is charged against such properties but any expenditure on maintenance or improvement is written off as incurred.

Legacies

The policy of the PCC is to use legacies to help fund significant development projects in the parish, whether buildings, equipment or staff. As circumstances change over the years, it may not be possible to fulfil specific donor requests so church members are encouraged to leave legacies for the general purposes of the parish.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2020

2. Incoming Resources

	Notes	<u>2020</u> General Fund £	<u>2019</u> General Fund £
Incoming resources from donors			
Planned Giving: Stewardship		75,787	82,410
Income Tax Recoverable on Gift Aid		22,120	26,756
Cash Collections		1,331	7,300
Collections Funerals Weddings etc.		399	1,326
		<u>99,637</u>	<u>117,792</u>
Other voluntary Incoming resources			
Grant		1,000	1,000
Donations - General		22,619	18,679
Donation - Legacy		36,000	-
Events		444	4,453
Coronavirus grants		12,149	-
		<u>72,212</u>	<u>24,132</u>
Activities for generating funds			
Magazine		1,815	2,097
Church Centre lettings		20,228	65,729
Donations for use of Church		476	950
Fees		6,020	2,748
		<u>28,539</u>	<u>71,524</u>

3. Resources expended

	£	£
Grants		
Missionary and Charitable Giving:		
Home Missions & Other Church Societies	-	200
	<u>-</u>	<u>200</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2020

	Notes	<u>2020</u> £	<u>2019</u> £
Directly relating to the work of the church			
Parish Share		74,065	72,258
Clergy Expenses and Support costs		501	541
Rectory Costs		1,063	1,282
Assistant Clergy Costs		914	1,242
Church Running Expenses	3a	42,191	37,869
Church Maintenance		1,362	10,328
Curates Housing and Support costs		-	-
Assistant Clergy Fees		764	2,237
CDBF Fees		3,848	1,052
Insurance		7,446	7,679
Magazine Costs		2,503	1,773
Church Centre Running Costs	3b	18,786	24,785
Sunday School, Messy Church etc.		67	66
		<u>153,510</u>	<u>161,112</u>
<u>3a Church Running Expenses</u>			
Electricity		759	1,071
Gas		1,714	3,909
Organist		6,540	6,300
Water		138	183
Verger		21,379	18,879
Service Costs		2,104	2,440
Sundries		9,557	5,087
		<u>42,191</u>	<u>37,869</u>
<u>3b Church Centre Running Costs</u>			
Administration		7,969	7,844
Cleaning materials and refuse collection		379	658
Wages		5,691	5,538
Electricity		1,889	4,347
Gas		357	4,517
Water		1,135	503
Repairs		-	-
Insurance		1,366	1,378
		<u>18,786</u>	<u>24,785</u>
Support costs			
Event Costs		-	1,517
Church management and administration			
Parish Administration		7,650	7,464
Printing, Stationery and associated office costs		2,970	2,956
Bank Charges		661	952
Audit and Accountancy		910	628
		<u>12,191</u>	<u>12,000</u>

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2020

4. Restricted Funds

		Opening Balance <u>brought fwd</u>	Donations Grants <u>Events</u>	<u>Income</u> Interest and Tax <u>Reclaimed</u>	<u>Expenditure</u>	Closing Balance <u>carried fwd</u>
	Note	£	£	£	£	£
St.Mary's Handbridge Centre Building Fund	1	-	-	-	-	-
Choir, Vestments, Altar Linen and Youth Activities	2	-	-	-	-	-
Vestments	3	229	-	-	-	229
Quiet Corner	4	1,044	-	-	700	344
Church Centre Fixtures and Fittings	5	5,249	3,526	-	2,417	6,358
Handbridge Community Covid-19 Relief Fund	6	-	1,120	-	-	1,120
Lottery Funded Grant re: costs of centre management	7	-	23,874	-	4,533	19,341
		<u>6,522</u>	<u>28,520</u>	<u>-</u>	<u>7,650</u>	<u>27,392</u>

Note

1. Represents funds for the purpose of replacement of facilities lost from disposal of Parish Room including Church Hall Replacement.
2. Represents funds donated for the purpose of supporting the Choir, servers, provision of Altar linen and youth group activities.
3. Represents funds donated for the provision of clergy vestments.
4. Represents funds donated for the purpose of a Quiet Corner and associated activities.
5. Represents funds granted for the purpose of fitting out the Church Centre.
6. Represents funds donated for the purposes of supporting members of the local community during and after the pandemic.
7. Represents funds periodically granted by the Lottery Fund to defray the cost of salaries for a period of 4 years.

5. Other Funds

Rectory Maintenance Fund (Designated) £2,537

Represents funds allocated by the PCC from its unrestricted funds for the maintenance of the Rectory.

General Fund £95,472

Represents the balance of PCC funds, excluding Restricted Funds and after provision for Designated Funds.

6. Funds on Current Accounts, Deposit Accounts and Cash

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
	£	£	£
NatWest - Current Account - General Fund	31,256	1,120	32,376
NatWest - Current Account - St.Mary's Handbridge Centre	(2,680)	26,272	23,592
Lloyds Bank - Current Account	12,231	-	12,231
Parish Office - Change Float	30	-	30
	<u>40,837</u>	<u>27,392</u>	<u>68,229</u>
CCLA Deposit Account - General Fund	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>

7. Staff Costs

	<u>2020</u>	<u>2019</u>
	£	£
Wages and salaries (including social security costs)	46,881	39,344
Pension costs	319	383
	<u>47,200</u>	<u>39,727</u>

During the year the PCC employed a Parish Administrator, Verger, and two part time cleaners, none of whom earned £60,000 per annum or more.

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2020

8. Fixed Assets

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Church Centre	<u>284,789</u>	<u>284,789</u>

The Church Centre was built for a total cost of approximately £1,600,000 mostly financed from restricted funds (Grants and Donations etc.). The Balance Sheet value represents the build cost net of grants and donations, financed internally by loans and the use of available unrestricted funds.

9. Debtors

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Debtors and prepayments	<u>1,632</u>	<u>1,507</u>

10. Liabilities: amounts falling due within one year

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Creditors, accruals and deferred income	<u>4,249</u>	<u>38,749</u>

2019 includes £30,753 due for the final contract payment for the Church Centre.

11. Principal Loan repayments due within One Year

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Loan repayments	<u>12,500</u>	<u>12,500</u>

Liabilities: Amounts falling due after One Year

	<u>2020</u>	<u>2019</u>
	<u>£</u>	<u>£</u>
Loan repayments	<u>212,500</u>	<u>225,000</u>

A £250,000 loan has been provided by Methodist Chapel Aid Ltd in order to complete the building of the Church Centre. Repayable over twenty years at £12,500 p.a. together with interest. The interest rate is variable and at 31 December 2020 was 2.9%

INDEPENDENT EXAMINER'S REPORT

TO THE PAROCIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE-HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER

I report on the accounts of the Parochial Church Council for the year ended 31st December 2020, which are set out on pages 1 to 7.

Respective responsibilities of trustees and examiner

As the members of the Parochial Church Council you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under Regulation 3(3) of the Church Accounting Regulations 1997 and Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is required.

It is my responsibility to:

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

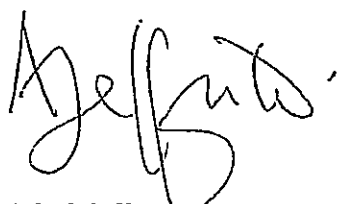
Basis of independent examiner's report

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 Parochial Church Council and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of 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 statements 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:
 - (a) to keep accounting records in accordance with section 130 of the Charities Act; and
 - (b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities 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.



Alastair J Jeffcott BA FCA
McIntocks (NW) Ltd
Chartered Accountants
2 Hilliards Court
Chester Business Park
CHESTER
CH4 9PX

8th March 2021

Financial Report for Year Ended 31 December 2020 *(with thanks to John Parkin, Treasurer)*

Accounts Summary for St Mary Without the Walls. Total incoming resources for the year were £200,724 compared to £213,807 in 2019, a decrease of £13,083. There was an overall reduction due to a decrease in lettings for the St. Marys Handbridge Centre due to the "Covid 19" pandemic. The cumulative balance on the General Fund was £95,472 an increase of £28,248.

Income

(i) Overall Income from Planned Giving, Income Tax Recovered on Gift Aided Donations. Cash Collections at the regular services together with collections at Weddings and Funerals showed a decrease of £18,155 to £99,637. This compared with £117,792 in 2019.

(ii) The total for Other Voluntary Income was £72,212 showing an increase of £48,080 compared to 2019. This was due to legacies (£36,000), and Coronavirus grants (£12,149) mainly due to Furlough grants from HMRC.

(iii) Income from Activities for Generating Funds decreased by £42,985. Church Centre lettings were reduced by £45,501 due to "Covid 19". Donations for use of the Church were halved due the pandemic. The PCC fees increased from £2,748 to £6020 due to the high number of funerals.

(iv) Legacies There were 3 legacies in 2020 amounting to £36,000 compared with no legacies in 2020.

Expenditure

Total Expenditure for the year on the General Fund was £172,476 compared to £181,984 in 2019 – a decrease of £9,508. Much of this decrease related to the lower running costs of the Church and Centre due to closure during the pandemic.

(i) Complex arrangements for the new Centre led to increased **administration costs**, which included the salary costs of 2 cleaners and, starting in 2020, two Centre manager support staff, paid for by the Lottery Grant to the Centre. Salary costs have been apportioned between Centre Administration and Church Administration. In 2020 **total salaries** increased from £39,344 in 2019 to £46,881 – an increase of £7,537.

(ii) Fees paid to retired clergy and to the CDBF of £4612 showed a increase of £1343 on the previous year. These figures reflect the fees paid to CDBF for a high number of funerals.

(iii) The Parish Share increased by £1807 to £74,065 in 2020

(iv) Running Costs for the Church were £42,191 compared to £37,869 in the previous year, an increase of £4322. This increase was due mainly to redundancy arrangements and sundries.

(v) Running Costs for the Centre were £18,786 compared to £24,785 in 2018 – a decrease of £5999. This was due to a decrease in utilities payments, owing to lower occupancy of the Centre, The Centre Management Team have worked hard on improving the control system for utilities in the Centre (gas and electricity) and this has resulted in lower costs compared to previously.

(vi) Payment to Methodist Chapel Aid Ltd in 2 instalments in June and December (£9667 and £9608) were paid from reserve funds. The MCA loan is for £250,000 repayable over 20 years and the yearly principal repayment is £12,500. The repayments of principal remain at the same value throughout the loan period with interest calculated on the reducing capital balance. The interest rate is variable and at 31 December 2020 was 2.9%].

It should be noted that, during 2020, lettings' income for the Centre decreased by £45,501 due to the pandemic closures.

Summary of Income and Expenditure for the St. Mary's Handbridge Centre during 2020. Due to the pandemic, the income generated by the Centre has not been sufficient to cover the running costs and the annual repayments of the loan and interest to Methodist Chapel Aid Ltd. These have been covered from reserve funds. It is hoped that from July onwards due to relaxation of the "Covid 19" shutdowns, the financial situation of the Centre will substantially improve.

J G. Parkin PCC Treasurer