

**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

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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 vergier, Brian Dickinson. We are very grateful for his many years of dedicated service, not just as Vergier, 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

| | | <u>2020</u> | | | <u>2020</u> | | | <u>2019</u> | | |
|--|-------|-----------------|---------------------|---------------------|----------------|-----------------|---------------------|---------------------|----------------|--|
| | Notes | General Fund | Restricted Funds | Designated Funds | Total Funds | General Fund | Restricted Funds | Designated Funds | Total Funds | |
| Incoming Resources | | £ | £ | £ | £ | £ | £ | £ | £ | |
| 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 | £ | £ | 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) | | | | | | | |
| | | | | | | | |
| Designated Funds | | | | | | | |
| Rectory Maintenance Fund | 5 | | 2,537 | | | 2,583 | |
| General Fund | 5 | | <u>95,472</u> | | | <u>67,224</u> | |
| | | | | 98,009 | | | 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> |

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

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.

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

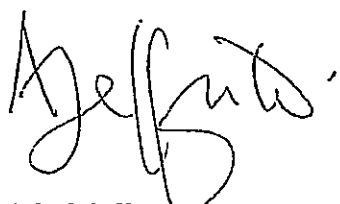
Basis of independent examiner's report

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