

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. MARY UPTON (OVERCHURCH)

England & Wales · Charity number 1132542

Details

Other names	ST. MARY'S PCC UPTON (OVERCHURCH)
Status	Registered
Legal form	Previously excepted
Registered	2009-11-07
Register	View on the Charity Commission register

Contact

Address	St Mary's Church Upton Wirral CH49 6JZ
Phone	01516771186
Email	office@stm-upton.org.uk
Website	www.stm-upton.org.uk

Activities

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

Activities: Public worship for all. Sacred space for personal prayer. Pastoral work visiting sick/bereaved/neededy.Christian teaching through sermons,courses,groups. Religious assemblies in schools. Youth project with christian ethos. Promoting christianity through events/meetings/literature and activities for seniors/parents/children/community groups. Support of charities/individuals in UK / abroad.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Environment/conservation/heritage, Economic/community Development/employment, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£530,943	£701,396	£2,120,732	12
2023-12-31	£596,071	£601,319	£2,291,435	12
2022-12-31	£509,833	£611,320	£2,296,845	14
2021-12-31	£515,365	£542,831	£2,398,932	12
2020-12-31	£484,136	£462,549	-	-

Trustees

Name	Role	Appointed
ALASTAIR DAVID MIATT		2017-04-26
ALISON JEAN ELLIOTT		2014-04-09
Ann Thorne		2025-05-14
Annemarie GILLETT		2020-10-25
Barbara Riordan		2025-05-14
David Christopher Roberts		2021-04-28
Dr Anne Tomlinson		2023-04-26
Elizabeth Jill OLSEN MA		2021-04-28
Geoff Caton		2025-05-14
Graham Leslie MORRIS FCCA		2021-04-28
Jenny Burrows		2025-05-14
Kenneth London		2022-04-27
Michael Dunkin		2025-05-14
Nick Johnson		2025-05-14
Paul Michael EDDON		
Rev Alasdair Rodgers		2025-09-29
Rev Alec HAM		2020-08-20
Richard FARRELL		2020-10-21
Rosalind CARTER		2020-10-21
Rosemary Finlayson		2025-05-14
Stephen Johns		2022-04-27

Accounts

THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)

Church Road Upton Wirral CH49 6JZ

www.stm-upton.org.uk

Email: office@stm-upton.org.uk

CHARITY NUMBER: 1132542

ANNUAL REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2024

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

Administrative information

St Mary's Church Upton (Overchurch) is situated in Church Road, Upton, Wirral. It is part of the Diocese of Chester within the Church of England.

The Church office is on the premises:

Address:

St Mary's Church Office, 2 Church Road, Upton, Wirral, CH49 6JZ

Telephone no. 0151 677 1186.

Email: office@stm-upton.org.uk

Structure, governance and management

All members of the Parochial Church Council are Trustees. The method of appointment of PCC members is set out in the Church of England Representation Rules.

The PCC consists of the Vicar and Associate Vicar, the Churchwardens and Treasurers, 15 members elected at the Annual Parochial Meeting which usually takes place in April, and similarly elected members of Deanery Synod. Members of the congregation who live within the Parish boundaries, or who attend our services regularly, are eligible and encouraged to register on the Church Electoral Roll prior to the APCM each year. This then entitles them to vote and to be nominated for PCC membership.

The Electoral Roll is completely revised every six years. PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds are spent. The full PCC meets at least six times a year. Given its wide range of responsibilities, the PCC also has a number of sub committees, each dealing with a particular aspect of church life. The committees at St Mary's include:

- Standing Committee
- World Church Group
- Financial Management Group
- Centre Management Committee
- Christians Against Poverty (CAP) Management Committee
- Fabric and Property Committee
- Children & Young People (CYP) Management Committee
- ECO Group
- Carbon Neutral Group

Each committee includes a member(s) of the PCC, and provides minutes to report back to the PCC following each meeting. The minutes are considered and discussed, and recommendations made by the full PCC are taken back to the committees to be acted upon. Committees may include other church members not on the PCC, but on the electoral role, as required. In this way every PCC member is made aware of decisions taken by each specific committee. This is especially important for any financial implications of decisions made at committee stage. The PCC is continually reviewing and updating policies and procedures in line with guidance from the Church of England and the Charity Commission.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF

ST MARY, UPTON (OVERCHURCH)

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)

Trustees

Up to 5 members elected each year at the APCM for a 3 year term, maximum 2 continuous terms, giving a degree of continuity with regular turnover.

PCC members for years 2024-25

Ex Officio members:

Incumbent and Chair: The Reverend Nicola Eastwood (until 10 November 2024)

Associate Vicar: The Reverend Alec Ham

Churchwardens: Paul Eddon 2020-24

Dr Anne Tomlinson 2023-27

Mr Kenneth London 2024-28

Associate Wardens: Mr Paul Eddon (Vice Chair) (co-opted*)

Mrs Alison Elliott (co-opted*)

World Church Group Chair: Mr Alastair Miatt (co-opted*)

PCC Members:

2021-2024

Miss Liz Olsen

Mr David Roberts

2022-2025

Mrs Christine Allen

Mr Martin Hallett

Mrs Ruth Richards

Mr Paul Wilson

2023-2026

Mrs Rosalind Carter

Mr Richard Farrell

Mrs Annemarie Gillett

2024-2027

Mrs Jenny Burrows
Mr Geoff Caton
Mr Steve Johns
Miss Liz Olsen
Mr David Roberts

Deanery Synod: Mr Graham Morris

Treasurers: Mr John Hughes (resigned 10 June 2024)
Mr Graham Morris (appointed 10 June 2024)

Assistant Treasurer: Mr Steve Johns

PCC Secretary: Mrs Sian Turner

* co-opted but not a voting member.

Main Bankers:

HSBC, 4 Dale St Liverpool

Independent Examiners:

GRC Accountants 166 Banks Road West Kirby CH48 0RH

Making a difference wherever we are as we share faith for life in Christ

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)

Aims and Purposes

St Mary's Church, Upton (Overchurch) exists to promote the Christian faith through its five stated objectives, in accordance with the mission of the Church of England.

- Celebrating our faith through worship in the widest sense.
- Welcoming people and helping them to belong to our church family.
- Becoming a healing community where people can be helped in their pain and struggles.
- Equipping disciples to 'make a difference wherever we are'.
- Sharing our faith in relevant ways.

In accordance with these objectives, St Mary's Parochial Church Council (PCC) has the responsibility for co-operating with the clergy and staff team, in promoting within our ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Staff team

Clergy

Incumbent Vicar: Rev Nicola Eastwood (until 10 November 2024)

Associate Vicar: Rev Alec Ham

Caretaker

Sandra Fletcher

Operations Manager

David Steele (appointed 1 June 2024)

Administrators

Morgan Downs (until 9 July 2024)

Inga Lanigan

Pastoral Coordinator

Tracey Pugh

Parish Nurse

Lizzie Hsuan

0-18s team

Cat Farrell

Becca Johnson

Malcolm Kydd

Christians Against Poverty (CAP Wirral)

Jess Parkhouse

Christina Green

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)

Cleaners

Joshua Hoyle (until August 2024),
Yuliia Pavlova (until July 2024)
Sandra Cookson (appointed July 2024)
Rachel Lavin (appointed September 2024, resigned October 2024)
Darren Jones (appointed November 2024)
Catherine Graham (appointed December 2024)

Premises

St Mary's Parish Church complex and grounds
St Mary's Centre, Saughall Massie Road
The Bank, Upton Village
43 Grafton Drive, Upton
10 Manor Drive, Upton
Salacre Lane Graveyard

The PCC is also specifically responsible for the maintenance of the church and all its buildings, grounds, two graveyards, and car park. Maintenance of all the buildings is overseen by the Fabric and Property Committee, and the resident caretaker. The committee plans a rolling programme of maintenance and improvement and arranges any necessary work identified in the diocesan Quinquennial Church inspection. The Church building in particular needs careful maintenance being Grade 2 listed. The Centre on Saughall Massie Road, about a mile from the Parish Church, holds services and activities, mainly for people living in that area of the parish. It has its own congregation although there is some overlap with the Parish Church.

When planning Church activities for the year, the incumbent and the PCC have to consider the Charity Commission's guidance on public benefit and, in particular, the specific guidance to charities for the advancement of religion. We aim to enable people in the parish and local area to live out their faith as part of our commitment to "Faith for Life in Jesus". We also enable our buildings to be used by the community for a variety of purposes, and our car park is normally available for general use during the day.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)

Objectives and Activities

Celebrating our faith through worship in the widest sense

The PCC is committed to enabling as many people as possible to worship and to become part of our church community, and an overview of worship throughout the parish is maintained. Our aim is to make church services varied, relevant, helpful, and spiritually enriching to all who attend. We try to enable people to develop a deeper faith through participating in prayer, reading, music, learning from scripture, and the sacrament.

St Mary's has been fortunate that its modern comprehensive audio-visual system which provides high quality sound, recording, lighting and visual facilities and expertise has been able to support the livestreamed services.

The website and Facebook page have continued to inform, encourage, and inspire our congregations and the local and wider community in their faith. Sermons, videos and Bible study notes are available to view or listen to at leisure. Two services each month are livestreamed. We have a card payment machine enabling contactless giving and payment for church functions.

Welcoming people and helping them belong to our Church family

It continues to be important that St Mary's should constantly review and adapt activities where necessary to demonstrate the increasing relevance of the Christian message in people's daily lives.

Currently there are 4 services on Sundays, 3 at the parish church - a quiet, reflective traditional service (8.45am); a lively family orientated service (10.30am) with children's groups running simultaneously; a more relaxed style evening service (6pm), a Sunday evening teenager group; a friendly informal service at The Centre (11am). Holy Communion is available on a monthly rotation between the Sunday services, and every week at a Wednesday 11am service at the parish church. The 10.30am service has been livestreamed when possible since the Covid19 pandemic as some people are unable to attend Church. We consider it an important way to make our services open and easily accessible. The pastoral coordinator and assistants continue to support and help those in need or ill.

The 0-18s staff run a variety of activities through the week for children and young people as well as the Sunday groups. The teenage work is based at The Bank, with various groups and after-school drop-ins during the week. They also run "Treading the Boards" theatre group who perform 2 shows per year, a School of Rock instrumental teaching and performance group plus two residentials each year with Christian input.

Groups and activities are in place to encourage people of all ages to connect with St Mary's and The Centre and to make friendships. The nature of such groups is fluid and adapted to specific needs and interests, including elderly, bereaved, lonely, toddlers and carers, children, teenagers, reading groups, new parents, Rainbows/Brownies and Guides, knitters/crafters, walkers, retired men, homegroups, Bible Studies and prayer groups.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)

Welcoming people and helping them belong to our Church family (continued)

Numbers at our independent Pre-School have increased this year. It has its own Facebook page for communication with parents and supporters. Its Mission Statement is: 'St Mary's Preschool aims to educate, develop and share our faith with the children and families in a secure, caring and sharing environment.' The NHS continues to hire rooms 3 times a week for respiratory clinics. Those attending are welcomed warmly by church staff and volunteers. Similarly, a local children's dance club meets twice weekly. There is a lively weekly after-school FUSE club in association with a local primary school.

In June we held a church weekend – 'All Together Now' which was similar to the one we held in May 2023. It started with a session with our invited speaker and a Fish & Chip supper on the Friday evening at the Parish Church. We then spent Saturday morning and afternoon at a church a few miles away where we combined worship sessions with talks from the speaker. This was followed by a barbecue and ceilidh back at St. Mary's in the evening. On Sunday there was one morning service for all four congregations after which most people stayed for lunch.

St. Mary's has a great team of employed staff and none of them are paid less than the real living wage. In June we welcomed David Steele as our Operations Manager. His role is to support the ministry and mission at St Mary's that happens throughout the week. It is a leadership position within the staff structure and includes projects to improve communications, health and safety, HR and volunteer development.

Becoming a healing community where people are helped in their pain and struggles

As a church we recognise that there are times when people need additional support and help because of circumstances such as crisis, need, illness or bereavement. The clergy and pastoral team support many needy or bereaved families, as well as those suffering physically and mentally. Some people who were supported during the pandemic have now become part of our church community by attending services or other groups. This has given opportunities for learning about Christian faith through Bible study, prayer and discussion, and provided contact, healing and support. The Elder Branch group leaders have been especially careful to support their members, who mostly lack online media access, and need personal contact. 'Our Place', at The Centre and the Forget Me Not Café, Monday Makers and Midweek service at the Parish Church all provide refreshments and companionship.

Our Parish Nurse is able to support and advise people with health issues including end of life care. She holds drop-in sessions and can do home visits when needed. Her role is to link health and spiritual care but doesn't include prescribing or altering treatment regimes. We have increased the number of trained First Aiders.

In 2024 St. Mary's received both Summer and Winter grants from Wirral Borough Council totalling £9200. This has been used to provide meals and food hampers for elderly people and families in particular need. As well as this we have a team of licensed Communion Assistants who administer communion to those who are housebound in their own home or Care Home when needed. This is greatly appreciated by those who receive such visits. A Church member runs a bereavement course several times per year and bereaved people are invited to the weekly Forget Me Not Café.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)

Becoming a healing community where people are helped in their pain and struggles (continued)

The bereaved families may have no prior association with St. Mary's, but are invariably pleased and thankful to be supported during a very difficult time.

Christians Against Poverty (CAP) is a national organisation which supports people in managing a way out of debt and back into solvency. Supported by the CAP head office in Bradford, CAP Wirral has for many years run a Debt Centre hosted and supported by St Mary's, with other local churches. It has 2 part-time staff – a Debt Centre Manager, and a debt coach, assisted by a network of volunteer befrienders. There have been many life-changing stories of the impact CAP has had on lives of local people. A second Wirral Debt Centre opened in Wallasey in 2022.

St Mary's staff continue to provide the Chaplaincy for the local Woodchurch CofE High School, and they have particular input in delivery of the assemblies, RE lessons and developing the school's values.

St Mary's believes that God answers prayer and Christians are called to pray for one another. There are several organised open prayer groups which anyone can join during the week, and specific prayer can be requested. There is a Whole Church Prayer Meeting once a month, held at The Centre. Many Church members belong to small home groups which meet regularly for Bible study, prayer and fellowship.

Equipping disciples to make a difference wherever we are

Our clergy team carefully plan a preaching and teaching programme for Sunday services which is followed up in homegroups. This provides a solid base of practical and biblical teaching to help build up church members into Christian maturity and equip them for service 'wherever they are.' As well as the varied activities referred to previously, church members are encouraged to make their faith relevant in ways relating to their interests and concerns.

As a church and PCC it is considered that part of Christian responsibility is to care for God's creation in line with the principles of the A Rocha organisation, which started from St Mary's in 1983. Our hardworking 'Eco team' help to raise our awareness of local and wider environmental issues and encourages people to think about their personal use of the Earth's resources based on the ethos of "Living Lightly". We have also developed a managed conservation garden in the Church grounds. We are very pleased to have received two Eco-Congregation Awards for this and other specified environmental initiatives. The Church of England has encouraged Churches to be carbon-neutral by 2030, a major challenge. In July 2024 a Carbon Neutral Group was set up to explore ways in which we could reduce our gas use. Possible solutions include chandelier electric heating in the church (which aims to heat the people and not the whole space) and solar panels on parts of the roof of the new Parish Building. Although there was a slight increase in total energy consumption over the whole church estate in April 2024-March 2025 compared with the previous year, a genuine reduction of about 12% is suggested when the outside temperature is taken into account.

Alongside initiating local outreach activities, St Mary's supports a number of church members working overseas through its World Church Group. Our link missionaries are spread across countries in Europe and Africa, and are involved in projects such as medical work, Bible translation, water treatment, conservation, international justice and drug rehabilitation. They appreciate the prayer, financial and friendship support that St Mary's offers.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)

Equipping disciples to make a difference wherever we are (continued)

We distributed £40,920 to our link missionaries and other mission organisations in 2024. For some of these people it is their only income. Within its scope is a Young People in Mission fund which helps to support young church members who want to participate and gain experience in fulltime service for a short period with overseas or UK based Christian organisations; young people are encouraged to apply.

St Mary's also runs courses introducing the basics of Christian faith (ALPHA) and offers further teaching and training in more specific areas as the need arises. Throughout the year a series of courses and Bible Studies are held to enable Christians to develop and grow in their faith, knowledge and understanding. We continue to recognise our Christian responsibility to share our resources and personal wealth with others as we collect food, clothing and toiletries on a weekly basis which are then donated to local charities.

As part of our decisions relating to our Faith Building project 7 years ago, a tithe was made of money donated to be used to support local and worldwide mission. Discussions are ongoing to select suitable initiatives and organisations for these gifts. The total sum to be distributed was in the region of £173K. Money has been allocated to various projects since 2015, but mainly since 2021. In 2024 £47,785 was allocated and £48,655 remains to be allocated in 2025.

Delighting in sharing our faith in relevant ways

Church members are encouraged to share their faith when appropriate with people they know and meet. One way is by inviting them to events and activities where they can visit church in a relaxed environment with hospitality and opportunities to meet other people. During 2024 we have held a ladies' curry night, a men's breakfast and a quiz night.

On the first Sunday of the month, eight or nine times a year, instead of the usual evening service, we have Sundays@7 during which a Christian with an interesting life story is interviewed, with time to chat and enjoy refreshments. This is an ideal opportunity for church members to bring friends or family and invitation cards are widely circulated. Several members are actively involved with the Upton Village Community Group, and take part in activities such as litter-picking and gardening. St. Mary's and the Community Group jointly organise events which are often hosted by St Mary's. In September we again held Heritage Open Days which included Heritage Trail walks and an exhibition about the history of Upton and St. Mary's itself, held within in the church. There was a talk about a local benefactor and shipping line owner who provided funding for the building of the present St. Mary's Church. Also, a local resident and artist ran two 'Let's Sketch Upton' groups. In late November we hosted the Christmas Lights Switch On with included music and dancing displays and carol singing.

We continue to hold monthly Repair Cafés. People can bring household items, clothes, computers, bikes etc in need of repair and a group of volunteers will repair them if possible.

Before Easter and Christmas each year, cards with details of church services and other church activities are delivered by volunteers to every home in the parish.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)

Future Developments

We are looking into ways of increasing regular church income as although we receive one-off gifts and legacies we can't rely on them to finance regular payments and salaries.

We continue to welcome new opportunities to forge links with the local community.

Training for volunteers who serve in many ways continues along with renewal and updating of correct policies and procedures to ensure smooth and safe operations. Safeguarding training is imperative and there is an ongoing programme implemented by our Safeguarding Officer who ensures volunteers, trustees and staff complete all relevant Safeguarding courses and DBS checks. All PCC members complete basic levels of Safeguarding Training. We intend to increase the number of people who have completed the Safeguarding Leadership course which is run by Chester Diocese.

We continue to look into ways of saving energy.

On the 8th September 2024, our Vicar, Revd Nikki Eastwood, took her last service at St. Mary's before officially leaving in November to take up a new position. We were very grateful for her ministry at St. Mary's as a Curate, an Associate Vicar and then, since 2018, as the Incumbent Vicar. The process to appoint her replacement then started and we will be welcoming a new vicar in the Autumn 2025.

Volunteers

The Churchwardens would like to acknowledge the enormous contribution made by the very large number of volunteers to all aspects of St Mary's Church in its ministry to the Church family and wider community. Much valuable work is done in support of our Sunday services by welcomers, pray-ers and readers, musicians, audio-visual technicians, Holy Communion assistants and those who serve refreshments after each service.

We continue to be particularly grateful to the treasurers and team for their invaluable work on the Church finances and to all members of the PCC for their contribution and commitment to our Church ministry. It is not overstating things to say that without its willing volunteers St Mary's could not fulfil its ministry to the Parish in the way it currently manages to do. We are immensely grateful to all those who give so generously of their time, skills and resources to enable this work to continue.

The Church is our people, God's people.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)

Financial Review

The church made an overall deficit of £170,703 for the year to 31 December 2024 (2023: £5,410). An analysis of this is as follows:-

General Fund – Deficit	(71,646)
Faith Building Project – Deficit	(49,549)
Children’s Youth Project – Surplus	14,485
Christians Against Poverty – Deficit	(5,547)
World Church – Deficit	(3,954)
Legacy Fund – Deficit	(12,174)
Reserve Fund – Deficit	(44,724)

Total Unrestricted Funds – Deficit	(173,109)
Restricted Funds – Surplus	2,406

Deficit	(170,703)

Over the last few years we have a widening gap opening between what it costs to run St Mary’s Church every month and the regular income we receive. The increase has been due to rising energy costs, annual pay increases for our staff plus inflation on all other expenditure. The treasurers are aware of this and, as the general economic outlook is improving, it is hoped that the Church members will meet the challenge to correct the situation during 2025. Following guidance from the Charity Commission, the PCC have agreed that the Church should have 2 months of normal expenditure in our Reserve Fund. As at 31 December 2024 this policy was met excluding Legacy and other Unrestricted Funds.

Risk

The PCC is very aware of the risks that the Church is exposed to, and continues to undertake policies to minimize them. They include the proper DBS clearance according to Diocesan policy and training of people working with children and vulnerable adults, taking out insurance to cover all known risks, and from a financial point of view the large number of committed members giving regularly is thought to ensure the sustaining of the Lord’s work at St Mary’s.

Training

All elected members are asked to read the information contained in the booklet ‘Trusteeship - an introduction for PCC members’ a publication produced jointly by the Archbishop’s Council and the Charity Commission outlining the duties and responsibilities of those engaged in PCC membership to ensure they are accepting of and familiar with, the requirements that will be made upon them. All members of the PCC are encouraged to go on courses where appropriate, to keep up-to-date.

Public Benefit

The trustees believe that the report and accounts clearly indicates continued compliance with the duty in section 17 of the Charities Act 2011 regarding public benefit.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)

Statement of Trustees' responsibilities

Law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with applicable law, regulations and trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of St Mary's Parish Church Council

Paul Eddon (PCC Vice Chairman)

Dated:

INDEPENDENT EXAMINERS' REPORT TO THE PAROCHIAL CHURCH COUNCIL OF

THE ECCLESIASTICAL PARISH OF ST MARY'S CHURCH, UPTON (OVERCHURCH)

I report on the accounts for the year ended 31 December 2024 set out on pages 14 to 25

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required. The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Certified Accountants.

It is my responsibility to:

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

Basis of the 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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the 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
 - to keep accounting records in accordance with Section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act.have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

G Cooper

[Date]

GRC Accountants
166 Banks Road
West Kirby
Wirral
CH48 0RH

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF
ST MARY, UPTON (OVERCHURCH)**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024**

						Total Funds	
						2024	2023
	Note	General £	Faith Building Project £	Children & Young People £	Restricted Funds £	£	£
INCOME AND ENDOWMENTS FROM							
Donations and legacies	2(a)	374,678	-	19,248	14,852	408,778	478,005
Charitable activities	2(b)	69,223	-	34,650	-	103,873	106,001
Other trading income	2(c)	-	-	6,604	-	6,604	2,804
Investment Income	2(d)	8,283	3,288	117	-	11,688	9,261
TOTAL		452,184	3,288	60,619	14,852	530,943	596,071
EXPENDITURE ON							
Raising funds	3(a)	-	-	2,515	-	2,515	2,300
Charitable activities							
Grants	3(b)	40,920	47,785	-	12,446	101,151	51,112
Other activities directly relating to the work of the church	3(c)	417,139	4,992	41,903	-	464,034	425,436
Management and administration	3(d)&(e)	131,920	60	1,716	-	133,696	122,471
TOTAL		589,979	52,837	46,134	12,446	701,396	601,319
Net gains/(losses) on investments	11	(250)	-	-	-	(250)	(162)
NET INCOME/(EXPENDITURE)		(138,045)	(49,549)	14,485	2,406	(170,703)	(5,410)
Total funds brought forward		2,128,897	104,045	46,867	11,626	2,291,435	2,296,845
BALANCES CARRIED FORWARD AT 31 DECEMBER 2024 (2023)		1,990,852	54,496	61,352	14,032	2,120,732	2,291,435

Comprises:

St Mary's Church - Unrestricted	1,968,279
World Church Fund	2,044
Christians Against Poverty	20,529
BALANCE CARRIED FORWARD	1,990,852

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF
ST MARY, UPTON (OVERCHURCH)**

BALANCE SHEET AS AT 31 DECEMBER 2024

		2024		2023	
	Note	£	£	£	£
FIXED ASSETS					
Tangible Fixed Assets	5		1,779,187		1,822,370
CURRENT ASSETS					
Stock		50		1,166	
Debtors	7	23,504		25,055	
Investments	11	2,700		2,950	
Short term deposits		269,078		405,878	
Cash at bank and in hand		79,800		89,149	
		375,132		524,198	
CREDITORS					
Amounts falling due within one year	8	33,587		55,133	
NET CURRENT ASSETS			341,545		469,065
TOTAL ASSETS LESS					
CURRENT LIABILITIES			2,120,732		2,291,435
FUNDS					
Unrestricted:	10				
Faith Building Project		54,496		104,045	
Church		1,990,852		2,128,897	
Children & Young People Project		61,352		46,867	
			2,106,700		2,279,809
Restricted:	9				
Church		13,957		10,651	
Children & Young People Project		75		975	
			14,032		11,626
			2,120,732		2,291,435

Approved by St Mary's Parish Church Council on
and signed on its behalf by:-

Dr A Tomlinson (Warden) _____

Mr K London (Warden) _____

Dated:

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF
ST MARY, UPTON (OVERCHURCH)**

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 £	2023 £
Cash flows from operating activities:			
Cash generated from operations	1	(153,445)	23,415
Interest paid		-	-
Net cash provided by (used in) operating activities		(153,445)	23,415
Cash flows from investing activities:			
Purchase of tangible fixed assets		(4,392)	(27,966)
Disposal of tangible fixed assets		-	-
Interest received		11,688	9,261
Net cash provided by (used in) investing activities		7,296	(18,705)
Net cash provided by (used in) financing activities		(146,149)	4,710
Change in cash and cash equivalents in the reporting period		(146,149)	4,710
Cash and cash equivalents at the beginning of the reporting period		495,027	490,317
Cash and cash equivalents at the end of the reporting period		348,878	495,027

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024

**1 RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM
OPERATING ACTIVITIES**

	2024	2023
	£	£
Net income (expenditure) for the reporting period (as per the statement of financial activities)	(170,703)	(5,410)
Adjustments for:		
Depreciation charges	47,575	46,475
Loss(gain) on investments	250	162
Interest received	(11,688)	(9,261)
Decrease(increase) in stock	1,116	(460)
Decrease(increase) in debtors	1,551	(2,051)
(Decrease) increase in creditors	(21,546)	(6,040)
	<u>(153,445)</u>	<u>23,415</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

1. ACCOUNTING POLICIES

Basis of accounting

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCC's, and with the Regulations' 'true and fair view' provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value.

Financial instruments

The Charity has chosen to adopt Sections 11 and 12 of FRS 102 in respect of financial instruments.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the purpose of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts 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 gathering of Church members.

Incoming Resources

- (a) Collections are recognised when received by or on behalf of the PCC.
- (b) Planned giving receivable under gift aid is normally recognised only when received, the exception being when it can be assessed with reasonable accuracy.
- (c) Income tax recoverable on covenants or gift aid donations is recognised when the income is recognised.
- (d) Donations are accounted for on receipt, legacies on a receivable basis when they can be determined with reasonable accuracy.
- (e) Rental income from the letting of church premises is recognised when the rental is due.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024 (continued)

1. ACCOUNTING POLICIES (continued)

Resources used

Donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Other expenses are accounted for when payable. All expenses, including support and governances are allocated or apportioned to the general fund. Any expenses unpaid at 31 December are provided for in these accounts as an operational expense and are shown as creditors in the Balance Sheet.

Fixed assets

(a) Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by S.10(2)a of the Charities Act 2011. No value is placed on movable church furnishings held by the church wardens 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 furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA.

(b) Other fixed assets

Fixed assets are stated at cost or valuation less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold Property (excluding land)	- 2% on cost
Grand Piano	- Nil on cost
Motor vehicles	- 25% on cost
Sundry equipment	- 10%/25% on cost

Up until December 2015 no depreciation was provided for in relation to the freehold property owned by the Church due to it being all well maintained and therefore had a useful life in excess of 50 years if not substantially more. In 2016, the estimated remaining life of these buildings has been assessed as 50 years and depreciation commenced accordingly. No depreciation is provided on the piano as it is well maintained and modernisations are not capitalised. Strictly this is not in accordance with FRS 102 but shows a more realistic view of the financial position.

Stocks

Stocks have been valued at the lower of cost and net realisable value, after making due allowances for obsolete and slow moving items.

Volunteers

The value of voluntary work done by Church members and associates is not accounted for in these accounts although much appreciated. Voluntary work by individuals/businesses not attached to the Church is accounted for as a donation and an expense when it occurs.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF
ST MARY, UPTON (OVERCHURCH)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024					Total Funds	
	General	FBP	Children & Youth Project	Restricted Funds	2024	2023
	£	£	£	£	£	£
2 INCOME AND ENDOWMENTS FROM						
(a) Donations and legacies						
Planned giving:						
Gift Aid	204,895	-	11,673	-	216,568	201,759
Income tax recoverable on gift aid etc	51,224	-	2,918	-	54,142	50,486
Cash collections	16,929	-	-	-	16,929	11,818
Governments Grants		-	-	14,852	14,852	5,525
Sundry donations	76,630	-	4,657		81,287	118,654
Legacy	25,000	-	-	-	25,000	69,763
Aspirational and Outreach	-	-	-	-	-	20,000
	374,678	-	19,248	14,852	408,778	478,005
(b) Charitable activities						
Courses etc	-	-	23,373	-	23,373	22,101
Wedding fees etc	4,653	-	-	-	4,653	7,987
Church hall lettings etc	39,891	-	11,277	-	51,168	45,603
Other	24,679	-	-	-	24,679	30,310
	69,223	-	34,650	-	103,873	106,001
(c) Other trading income						
Sundry	-	-	6,538	-	6,538	776
Unique Shop	-	-	66	-	66	2,028
	-	-	6,604	-	6,604	2,804
(d) Investment Income						
Bank deposit interest etc	8,283	3,288	117	-	11,688	9,261
	8,283	3,288	117	-	11,688	9,261
TOTAL	452,184	3,288	60,619	14,852	530,943	596,071

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF
ST MARY, UPTON (OVERCHURCH)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

				Total Funds	
	General	FBP	Children & Youth Project	Restricted Funds	
	£	£	£	£	£
3 EXPENDITURE ON					
(a) Raising funds					
Village Youth Project	-	-	1,302	-	1,302 354
Village Youth Project Unique	-	-	1,213	-	1,213 1,946
	-	-	2,515	-	2,515 2,300
(b) Grants					
Missionary and charitable giving Church overseas					
- missionary societies	16,540	-	-	-	16,540 16,200
- relief and development agencies	17,400	2,000	-	-	19,400 17,265
Home missions and other Church society	6,980	45,785	-	-	52,765 7,599
Other	-	-	-	12,446	12,446 10,048
	40,920	47,785	-	12,446	101,151 51,112
(c) Other activities directly relating to the work of the church					
Ministry: Diocesan quota	143,154	-	-	-	143,154 136,337
Staff expenses	3,184	-	-	-	3,184 4,799
Salaries etc	164,815	-	-	-	164,815 133,976
Buildings running costs	46,940	-	4,851	-	51,791 63,421
Building maintenance	41,493	4,992	2,132	-	48,617 40,478
Training	264	-	120	-	384 1,275
Catering	3,409	-	-	-	3,409 2,574
Cemetery maintenance	6,140	-	-	-	6,140 3,625
Music	2,272	-	-	-	2,272 1,519
Special activities	2,235	-	-	-	2,235 3,916
Minibus and Travel expenses	-	-	-	-	- 2,037
Course costs	-	-	34,800	-	34,800 29,042
Outreach and Aspirational	3,233	-	-	-	3,233 2,437
	417,139	4,992	41,903	-	464,034 425,436
(d) Management and administration					
Printing & stationery	2,461	-	-	-	2,461 3,424
Telephone	3,181	-	-	-	3,181 2,894
Salaries	51,879	-	-	-	51,879 48,307
Consultancy	7,200	-	-	-	7,200 7,200
Depreciation	47,573	-	-	-	47,573 46,475
Equipment repairs	8,212	-	-	-	8,212 4,894
Sundries	8,414	60	1,716	-	10,190 6,277
	128,920	60	1,716	-	130,696 119,471
(e) Independent examination	3,000	-	-	-	3,000 3,000
TOTAL	589,979	52,837	46,134	12,446	701,396 601,319

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF
ST MARY, UPTON (OVERCHURCH)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

4 STAFF COSTS

	2024	2023
	£	£
Wages and salaries	197,528	173,952
Social security costs (employment tax)	10,977	5,579
Pension contributions	8,189	2,752
	216,694	182,283

No employee earned more than £40,000 (2023 - £40,000)

	2024	2023
	Headcount	Headcount
The average number of employees (including part-time and clergy) during the year was:-		
Clergy (paid by Chester Diocese)	2	2
Administration	2	3
Others	10	9
	14	14

During the year the Church continued a pension scheme under the Government's Auto-Enrolment Regulations. The monies are invested with NEST on a defined contribution basis. Contributions payable are charged to the Statement of Financial Activities in the period to which they relate.

No trustees other than clergy received any remuneration or reimbursed expenses for services provided to the charity during the year (2023 – Nil).

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF
ST MARY, UPTON (OVERCHURCH)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

5 FIXED ASSETS FOR USE BY THE PCC

	Freehold land & buildings £	Minibus £	Sundry equipment £	Total £
GROSS BOOK VALUE				
As at 1 January 2024	2,036,110	1,250	328,310	2,365,670
Additions	-	-	4,392	4,392
Disposals	-	1,250	-	1,250
As at 31 December 2024	2,036,110	-	332,702	2,368,812
DEPRECIATION				
As at 1 January 2024	244,572	1,248	297,480	543,300
Charge for year	38,525	2	9,048	47,575
Disposals	-	1,250	-	1,250.00
As at 31 December 2024	283,097	-	306,528	589,625
NET BOOK VALUE				
As at 31 December 2024	1,753,013	-	26,174	1,779,187
As at 31 December 2023	1,791,538	2	30,830	1,822,370

The historical cost of the freehold land and buildings purchased prior to 31.12.1997, is £127,149; the valuation of £150,000 was done as at 1 January 1996 by the PCC on an existing use basis. The properties purchased and improvements since then are shown at cost which amounts to £1,886,110. The trustees are not aware of any material changes since the last valuation.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF
ST MARY, UPTON (OVERCHURCH)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

6 ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Total £
Fixed Assets	1,779,187	-	1,779,187
Current Assets	361,100	14,032	375,132
Creditors - within one years	(33,587)	-	(33,587)
Fund balance	2,106,700	14,032	2,120,732

7 DEBTORS

	2024 £	2023 £
Income tax recoverable	16,047	19,988
Prepayments	1,881	1,788
Other debtors	5,346	3,279
	23,504	25,055

**8 LIABILITIES: AMOUNTS FALLING DUE
WITHIN ONE YEAR**

	£	£
Accruals	30,536	40,917
Creditors for goods and services	3,051	14,216
	33,587	55,133

**9 ANALYSIS OF MOVEMENT ON
RESTRICTED FUNDS**

	Balance @ 31.12.23 £	Income £	Transfer £	Resources used £	Balance @ 31.12.24 £
(a) CHURCH:					
Wirral Borough Council	2,377	9,200	-	7,272	4,305
Miss W Hodgson-Jones	114	-	-	114	-
Mrs M P Owen (dec'd)	100	-	-	100	-
Mrs G H Beasley (dec'd) Trust	3,883	-	-	-	3,883
Roy Barker Young People in Mission Fund	4,177	-	-	-	4,177
	10,651	9,200	-	7,486	12,365
(b) CHILDREN & YOUNG PEOPLE:					
Transforming Lives for Good (TLG)	975	-	-	900	75
(c) CHRISTIANS AGAINST POVERTY:					
Wirral Borough Council	-	5,652	-	4,060	1,592
	11,626	14,852	-	12,446	14,032

Notes:

CHURCH and CHRISTIANS AGAINST POVERTY:-

The WBC grants are to assist the needy in the locality.

The Miss W. Hodgson-Jones Fund is for the maintenance of the Church Bells and related assets.

The Mrs. G.H. Beasley Trust Fund is for the furtherance of Church work as decreed by the Vicar and wardens.

Roy Barker Young People in Mission Fund – to assist and promote education and experience in overseas mission.

CHILDREN & YOUNG PEOPLE:-

TLG (Transforming Lives for Good) is a charity for helping disadvantaged children develop their full potential.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTIC PARISH OF
ST MARY, UPTON (OVERCHURCH)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

10 ANALYSIS OF MOVEMENTS ON UNRESTRICTED FUNDS

	General	Legacy & Reserve Funds	Faith Building Project	Children & Young People	Christians Against Poverty	World Church	Total
	£	£	£	£	£	£	£
Balance at at 1 January 2024	1,853,795	243,028	104,045	46,867	26,076	5,998	2,279,809
Income	393,433	25,000	3,288	60,619	31,916	1,835	516,091
Fund Transfers	40,800	(77,800)	-	-	1,000	36,000	-
	2,288,028	190,228	107,333	107,486	58,992	43,833	2,795,900
Resources used	505,629	4,098	52,837	46,134	38,463	41,789	688,950
Net gains/(losses) on investments	(250)	-	-	-	-	-	(250)
Balance as at 31 December 2024	1,782,149	186,130	54,496	61,352	20,529	2,044	2,106,700
NET INCOME/(EXPENDITURE)	(71,646)	(56,898)	(49,549)	14,485	(5,547)	(3,954)	(173,109)
Fixed Assets	1,779,187	-	-	-	-	-	1,779,187
Net Current Assets	2,962	186,130	54,496	61,352	20,529	2,044	327,513
Balance as at 31 December 2024	1,782,149	186,130	54,496	61,352	20,529	2,044	2,106,700

	Balance at at 1 January 2024	Income	Fund Transfers	Resources used	Balance as at 31 December 2024
	£	£	£	£	£
Legacy & Reserve Funds					
This is made up as follows:					
Legacy Funds	119,357	25,000	(37,174)	-	107,183
Parish Share Fund	28,626		(28,626)		-
Contingency Fund	45,900		(12,000)		33,900
General Fund	21,582				21,582
Aspirational Fund	15,000			(910)	14,090
Outreach Fund	12,563			(3,189)	9,374
	243,028	25,000	(77,800)	(4,098)	186,130

11 INVESTMENTS

	£
Value at 1 January 2024	2,950
Revaluation surplus (deficit)	(250)
Valuation at 31 December 2024	2,700

Original cost £1,250 (2023 - £1,250)

12 FINANCIAL COMMITMENTS

There were no material financial commitments as at 31 December 2024.

13 RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2024.

14 GOING CONCERN

The trustees are confident that the Church will continue to be able to meet its liabilities for the foreseeable future, as they fall due. They therefore consider that it is appropriate to prepare the financial statements on a going concern basis.

Accounts

**THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

Church Road Upton Wirral CH49 6JZ

www.stm-upton.org.uk

Email: office@stm-upton.org.uk

CHARITY NUMBER: 1132542

ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

Administrative information

St Mary's Church Upton (Overchurch) is situated in Church Road, Upton, Wirral. It is part of the Diocese of Chester within the Church of England.

The Church office is on the premises:

Address:

St Mary's Church Office, 2 Church Road, Upton, Wirral, CH49 6JZ

Telephone no. 0151 677 1186.

Email: office@stm-upton.org.uk

Structure, governance and management

All members of the Parochial Church Council (PCC) are Trustees. The method of appointment of PCC members is set out in the Church of England Representation Rules.

The PCC consists of the Vicar and Associate Vicar, the Churchwardens and Treasurers, up to 15 members elected at the Annual Parochial Church Meeting (APCM) which usually takes place in April, and similarly elected members of Deanery Synod. Congregation members are eligible and encouraged to register on the Church Electoral Roll prior to the APCM each year. This then entitles them to vote and to be nominated for PCC membership.

The Electoral Roll is completely revised every six years. PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds are spent. The PCC meets at least six times a year. Given its wide range of responsibilities, the PCC operates through a number of sub committees, each dealing with a particular aspect of Church life. The committees at St Mary's are:

Standing Committee
World Church Group
Financial Management Group
Centre Management Committee
Christians Against Poverty (CAP) Management Committee
Fabric and Property Committee
Children & Young People (CYP) Management Committee
ECO Group
Governance Advisory Group

Each committee includes a member(s) of the PCC, and provides minutes to report back to the PCC following each meeting. The minutes are considered and discussed, and recommendations made by the PCC are taken back to the committees to be acted upon.

Committees may include other Church members not on the PCC, but on the electoral role, as required. In this way every PCC member is made aware of decisions taken by each specific committee. This is especially important for any financial implications of decisions made at committee stage. The PCC is continually reviewing and updating policies and procedures, through the Governance Advisory Group, in line with guidance from the Church of England and the Charity Commission.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

Trustees

5 members elected each year at the APCM for a 3 year term, maximum 2 consecutive terms, giving a degree of continuity, with regular turnover.

PCC members for year 2023/24

Ex Officio members:

Incumbent: The Reverend Nicola Eastwood (until 10 November 2024)

Associate Vicar: The Reverend Alec Ham

Churchwardens: Mr Paul Eddon
Mrs Alison Elliott (appointed 27 April 2022, resigned 24 April 2023)
Dr Anne Tomlinson

Associate Wardens: Mr Mark Turner (appointed 27 April 2022)
Mrs Alison Elliott (appointed 24 April 2023)

2020-23

Mr Richard Farrell
Mrs Annemarie Gillet
Mrs Rosalind Carter
Mr Alastair Miatt

2021-2024

Miss Elizabeth Olsen
Mr David Roberts
Mrs Alison Elliott

2022 – 2025

Mrs Christine Allen
Mr Paul Wilson
Mrs Ruth Richards
Mr Ken London
Mr Martin Hallett

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

Deanery Synod 2022-2025

Mr Graham Morris

2023-2026

Mr Richard Farrell

Mrs Rosalind Carter

Mrs Annemarie Gillett

Treasurer:

Mr John Hughes

Assistant Treasurer:

Mr Stephen Johns

PCC Secretary:

Mrs Sian Turner

Main Bankers:

HSBC, 4 Dale St Liverpool

Independent Examiners:

GRC Accountants 166 Banks Road West Kirby CH48 0RH

Making a difference wherever we are as we share faith for life in Christ

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

Aims and Purposes

St Mary's Church, Upton (Overchurch) exists to promote the Christian faith through its five stated objectives, in accordance with the mission of the Church of England.

- Celebrating our faith through worship in the widest sense.
- Welcoming people and helping them to belong to our Church family.
- Becoming a healing community where people can be helped in their pain and struggles.
- Equipping disciples to 'make a difference wherever we are'.
- Sharing our faith in relevant ways.

In accordance with these objectives, St Mary's Parochial Church Council (PCC) has the responsibility for co-operating with the clergy and staff team, in promoting within our ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Staff team

Clergy

Rev Nicola Eastwood
Rev Alec Ham

Caretaker

Sandra Fletcher

Office Manager

David Steele (appointed 3 June 2024)

Administrators

Rhonda Anson (resigned 30 June 2023)
Inga Lanigan

Pastoral Coordinator

Tracey Pugh

Parish Nurse

Elizabeth Hsuan (appointed 1 October 2023)

0-18s team

Cat Farrell
Becca Johnson
Malcolm Kydd

Christians Against Poverty (CAP Wirral)

Jess Parkhouse
Christina Green

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

Cleaners

Karen Bradley (resigned early 2023)
Gretta Chadwick (resigned early 2023)
Di Collins (retired June 2023)
Emma Hoyle (resigned October 2023)
Joshua Hoyle (appointed June 2023, left August 2024)
Yuliia Pavlova (appointed November 2023, left July 2024)
Sandra Cookson (appointed July 2024)
Rachael Lavin (appointed September 2024)

Premises

St Mary's Parish Church complex and grounds
St Mary's Centre, Saughall Massie Road
The Bank, Upton Village
43 Grafton Drive, Upton
10 Manor Drive, Upton
Salacre Lane Graveyard

The PCC is also specifically responsible for the maintenance of the Church and all its buildings, grounds, two graveyards, car park. Maintenance of all the buildings is overseen by the Fabric and Property Committee, and the resident caretaker. The committee plans a rolling programme of maintenance and improvement and arranges any necessary work identified in the diocesan Quinquennial Church inspection. The Church building in particular needs careful maintenance being Grade 2 listed. The Centre on Saughall Massie Road, about a mile from the Parish Church, holds services and activities, mainly for people living in that area of the parish. It has its own congregation although there is some overlap with the Parish Church.

When planning Church activities for the year, the incumbent and the PCC have to consider the Charity Commission's guidance on public benefit and, in particular, the specific guidance to charities for the advancement of religion. We aim to enable people in the parish and local area to live out their faith as part of our commitment to "Faith for Life in Jesus". We also enable our buildings to be used by the community for a variety of purposes, and our car park is normally available for general use during the day.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

Objectives and Activities

Celebrating our faith through worship in the widest sense

The PCC is committed to enabling as many people as possible to worship and to become part of our Church community. An overview of worship throughout the parish is maintained. Our aim is to make Church services varied, relevant, helpful and spiritually enriching to all who attend. We try to enable people to develop a deeper faith through participating in prayer, reading, music, learning from scripture, and the sacrament.

St Mary's has been fortunate that its modern comprehensive audio-visual system which provides high quality sound, recording, lighting and visual facilities and expertise has been able to support the livestreamed services.

The website and Facebook page have continued to inform, encourage and inspire our congregations and the local and wider community in their faith. Sermons, videos and bible study notes are available to view or listen to at leisure. We now have a card payment machine enabling contactless giving and payment for Church functions.

Welcoming people and helping them belong to our Church family

It continues to be important that St Mary's should constantly review and adapt activities where necessary to demonstrate the increasing relevance of the Christian message in people's daily lives.

Currently there are 4 services on Sundays, 3 at the Parish Church- a quiet, reflective traditional service (8.45am); a more lively family orientated service (10.30am) with children's groups running alongside; a relaxed style evening service (6pm), with a teenage group afterwards and a friendly informal service at The Centre (11am). Holy Communion is available on a monthly rotation between the Sunday services, and every week at a Wednesday 11am service at the Parish Church. The 10.30am service has been recorded when possible since the Covid19 pandemic as some people are unable to attend Church. We consider it an important way to make our services open and easily accessible.

The 0-18s staff run a variety of activities through the week for different age groups as well as the Sunday groups. The teenage work runs mainly from The Bank, with various groups and after-school drop-ins during the week. They also run "Treading the Boards" theatre group who do 2 shows per year, and a School of Rock instrumental teaching and performance group. Two residentials are also run each year with Christian input.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

Welcoming people and helping them belong to our Church family (continued)

Groups and activities are in place to encourage people of all ages to connect with St Mary's and The Centre and to make friendships. The nature of such groups is fluid and adapted to specific needs and interests, including elderly, bereaved, lonely, toddlers and carers, children, teenagers, reading groups, new parents, Rainbows/Brownies and Guides, knitters/crafters, walkers, retired men, homegroups, Bible Studies and prayer groups. The Centre received a grant of £800 through a local councillor.

Numbers at our independent Pre-School have dropped this year but it has always had a good reputation and hopefully numbers will increase again soon. It has its own Facebook page for communication with parents and supporters. The NHS now hires rooms 3 times a week for respiratory clinics. Those attending are welcomed warmly by Church staff and volunteers. Similarly, a local children's dance club meets twice weekly. There is a lively weekly after-school FUSE club in association with a local primary school.

In May we held a Church weekend – 'All Together Now'. It was felt that it might be too expensive for some Church members if we went away from Wirral for the weekend so instead we spent the Saturday morning and afternoon at a Church a few miles away where we combined worship sessions with talks from an invited speaker. This was followed by a barbecue and ceilidh back at St. Mary's in the evening. On Sunday there was one morning service for all four congregations after which most people stayed for lunch.

St. Mary's has a great team of employed staff and none of them are paid less than the real living wage.

Becoming a healing community where people are helped in their pain and struggles

As a Church we recognise that there are times when people need additional support and help, because of circumstances such as crisis, need, illness or bereavement. The clergy and pastoral team support many needy or bereaved families, as well as those suffering physically and mentally. Some people who were supported during the pandemic have now become part of our Church community by attending services or other groups. This has given opportunities for learning about Christian faith through Bible study, prayer and discussion, and provided contact, healing and support. The Elder Branch group leaders have been especially careful to support their members, who mostly lack online media access, and need personal contact. Our Place, at The Centre and the Forget Me Not Café, Monday Makers and Midweek service at the Parish Church all provide refreshments and companionship.

This year we appointed a Parish Nurse who commenced working one day a week in October. She is able to support and advise people with health issues including end of life care. She holds drop-in sessions and can do home visits when needed. Her role is to link health and spiritual care but doesn't include prescribing or altering treatment regimes.

We have increased the number of trained First Aiders.

Following on from the Winter grant that we were awarded by Wirral Borough Council in 2022, this year we received a Summer grant. Like last year, this has been used to provide meals and food hampers for elderly people and families in particular need.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
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ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

As well as this we have a team of licensed Communion Assistants who administer communion when needed to those who are housebound in their own home or nursing home. This is greatly appreciated by those who receive such visits. We have a bereavement team who are members of the congregation who have been trained to visit and support those who are newly bereaved. The bereaved families may have no prior association with St Mary's, but are invariably pleased and thankful to be supported during a very difficult time. Bereaved people are invited to the Forget Me Not Café each Monday morning.

Christians Against Poverty (CAP) is a national organisation which supports people in managing a way out of debt and back into solvency. Supported by the CAP head office in Bradford, CAP Wirral has for many years run a Debt Centre hosted and supported by St Mary's with other local churches. It has 2 part-time staff – a debt centre manager, and a debt coach, assisted by a volunteer network. There have been many life-changing stories of the impact CAP has had on lives of local people.

St Mary's staff continue to provide the Chaplaincy for the local Woodchurch CofE High School, and they have particular input in delivery of the RE lessons, assemblies and developing the school's values.

St Mary's believes that God answers prayer and Christians are called to pray for one another. There are several organised open prayer groups which anyone can join during the week, and specific prayer can be requested. Many Church members belong to small home groups which meet regularly for Bible study, prayer and fellowship.

Equipping disciples to make a difference wherever we are

Our clergy team carefully plan a preaching and teaching programme for Sunday services which is followed up in homegroups. This provides a solid base of practical and biblical teaching to help build up Church members into Christian maturity and equip them for service 'wherever they are'. As well as the varied activities referred to previously, Church members are encouraged to make their faith relevant in ways relating to their interests and concerns.

As a Church and PCC it is considered that part of Christian responsibility is to care for God's creation in line with the principles of the A Rocha organisation, which started from St Mary's in 1983. Our hardworking 'Eco team' help to raise our awareness of local and wider environmental issues and encourages people to think about their personal use of the Earth's resources based on the ethos of "Living Lightly". We have also developed a managed conservation garden in the Church grounds. We are very pleased to have received two Eco-Congregation Awards for this and other environmental initiatives. The Church of England has encouraged Churches to be carbon-neutral by 2030, a major challenge. In the year 2023/24 we reduced our energy use by 7%. We held a 'Living Lightly' and sustainability weekend in September to coincide with A Rocha's 40th birthday. In 2024 an air source heat pump and solar panels have been installed at the Bank.

Alongside initiating local outreach activities, St Mary's supports a number of Church members working overseas through its World Church Group. Our link missionaries are spread across countries in Europe and Africa, and are involved in projects such as medical work, Bible translation, water treatment, conservation, international justice and drug rehabilitation. They appreciate the prayer, financial and friendship support that St Mary's offers.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

We distribute nearly £40,000 annually to our link missionaries and other mission organisations. For some of these people it is their only income. Within its scope is a Young People in Mission fund which helps to support young Church members who want to participate and gain experience in fulltime service for a short period with overseas or UK based Christian organisations; young people are encouraged to apply.

St Mary's also runs courses introducing the basics of Christian faith (ALPHA) and offers further teaching and training in more specific areas as the need arises. Throughout the year a series of courses and Bible Studies are held to enable Christians to develop and grow in their faith, knowledge and understanding. We continue to recognise our Christian responsibility to share our resources and personal wealth with others as we collect food, clothing and toiletries on a weekly basis which are then donated to local charities. As part of our decisions relating to our Faith Building project a tithe was made of money donated to be used to support local and worldwide mission. Discussions are ongoing to select suitable initiatives and organisations for these gifts. The total sum to be distributed is in the region of £173,000.

Delighting in sharing our faith in relevant ways

Church members are encouraged to share their faith when appropriate with people they know and meet. One way is by inviting them to events and activities where they can visit Church in a relaxed environment with hospitality and opportunities to meet other people. During 2023 we have held a ladies' curry night, a men's breakfast and a quiz night.

On the first Sunday of the month, eight or nine times a year, instead of the usual evening service, we have Sundays@7 during which a Christian with an interesting life story is interviewed, with time to chat and enjoy refreshments. This is an ideal opportunity for Church members to bring friends or family and invitation cards are widely circulated. Several members are actively involved with the Upton Village Community Group, and take part in activities such as litter-picking and gardening. St. Mary's and the Community Group jointly organise events which are often hosted by St Mary's. In September we held Heritage Open Days which included Heritage Trail walks, an exhibition in the Church, a talk about church bells and refreshments. In late November we hosted the Christmas Lights Switch On with included music, dancing displays and carol singing.

In September we held the first of our monthly Repair Cafés. People can bring household items, clothes, computers, bikes etc in need of repair and a group of volunteers will repair them if possible. Before Easter and Christmas each year, cards with details of Church services and other Church activities are delivered by volunteers to every home in the parish.

Future Developments

We continue to welcome new opportunities to forge links with the local community.

Training for volunteers who serve in many ways continues, along with renewal and updating of correct policies and procedures to ensure smooth and safe operations. Safeguarding training is imperative and there is an ongoing programme implemented by our Parish Safeguarding Officer who ensures volunteers, trustees and staff complete all relevant courses and DBS checks. All PCC members complete basic levels of Safeguarding Training. We intend to increase the number of people who have completed the Safeguarding Leadership course run by Chester Diocese.

The Church weekend in May was very successful and a similar weekend was held in 2024.

We will continue to look into ways of saving energy.

On 8 September 2024 our vicar, Rev Nikki Eastwood took her last service at St Mary's. The leadership team have already started the process of appointing her replacement.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

Volunteers

The Churchwardens would like to acknowledge the enormous contribution made by the very large number of volunteers to all aspects of St Mary's Church in its ministry to the Church family and wider community. Much valuable work is normally done in support of our Sunday services by welcomers, pray-ers and readers, musicians, audio-visual technicians, Holy Communion assistants and those who serve refreshments after each service.

We continue to be particularly grateful to the treasurers for their invaluable work on the Church finances and to all members of the PCC for their contribution and commitment to our ministry. It is not overstating things to say that without its willing volunteers St Mary's could not fulfil its ministry to the parish and we are immensely grateful to all those who give so generously of their time, skills and resources to enable this work to continue.

The Church is our people, God's people.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

Financial Review

Results

The church made an overall deficit of £5,410 (see page 15) for the year. An analysis of this is as follows:-

World Church – Surplus	(2,439)
C.A.P – Surplus	3,958
Childrens Youth Project – Deficit	(1,140)
Faith Building Project – Surplus	3,021
General Fund – Deficit	(1,389)
Legacy Fund – Surplus	57,217
Reserve Fund – Deficit	(24,037)
Property Fund - Deficit	(36,078)
Total Unrestricted Funds – Deficit	(887)
Restricted Funds – Deficit	(4,523)
Deficit	(5,410)

The Unrestricted Funds Deficit of £887 becomes a surplus of £35,191 if the movement on the Property Fund (largely depreciation) is excluded. However, if the exceptional net movement on the Legacy Fund (an increase of £57,217) is taken out and the transfers from the Parish Share Fund and Contingency Fund are similarly excluded then the deficit becomes £63,626. The treasurers are aware of this and as the general economic outlook is improving it is hoped that the Church members will meet the challenge to correct the situation over a period of time.

Following guidance from the Charity Commission, the PCC have agreed that the Church should have at least 2 months of normal expenditure in reserves at 31 December 2023 (approximately £87,000), was easily met.

Risk

The PCC is very aware of the risks that the Church is exposed to, and continues to undertake policies to minimize them. They include the proper DBS clearance according to Diocesan policy and training of people working with children, taking out insurance to cover all known risks, and from a financial point of view the large number of committed members giving regularly is thought to ensure the sustaining of the Lord's work at St Mary's.

Training

All elected members are asked to read the information contained in the booklet 'Trusteeship - an introduction for PCC members' a publication produced jointly by the Archbishop's Council and the Charity Commission outlining the duties and responsibilities of those engaged in PCC membership to ensure they are accepting of and familiar with, the requirements that will be made upon them. All members of the PCC are encouraged to go on courses where appropriate, to keep up-to-date.

Public Benefit

The trustees believe that the report and accounts clearly indicates continued compliance with the duty in section 17 of the Charities Act 2011 regarding public benefit.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

Statement of Trustees' responsibilities

Law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with applicable law, regulations and trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of St Mary's Parish Church Council

Paul Eddon (Chairman)

20 October 2024

INDEPENDENT EXAMINERS' REPORT TO THE PAROCHIAL CHURCH COUNCIL OF

THE ECCLESIASTICAL PARISH OF ST MARY'S CHURCH, UPTON (OVERCHURCH)

I report on the accounts for the year ended 31 December 2023 set out on pages fifteen to twenty-eight.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required. The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Certified Accountants.

It is my responsibility to:

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

Basis of the 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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the 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
 - to keep accounting records in accordance with Section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act.

have not been met; or

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

G Cooper

21 October 2024

GRC Accountants
166 Banks Road
West Kirby
Wirral
CH48 0RH

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2023

		General	FBP	Children & Youth Project	Restricted Funds	Total Funds	
	Note	£	£	£	£	2023 £	2022 £
INCOME AND ENDOWMENTS FROM							
Donations and legacies	2(a)	456,171	863	15,446	5,525	478,005	414,185
Charitable activities	2(b)	71,571	-	34,430	-	106,001	89,115
Other trading activities	2(c)	-	-	2,804	-	2,804	3,287
Investment income	2(d)	5,531	3,630	100	-	9,261	3,246
TOTAL		533,273	4,493	52,780	5,525	596,071	509,833
EXPENDITURE ON							
Raising funds	3(a)	-	-	2,300	-	2,300	2,239
Charitable activities							
Grants	3(b)	41,064	-	-	10,048	51,112	69,303
Other activities directly relating to the work of the church	3(c)	372,544	1,411	51,481	-	425,436	419,715
Management and administration	3(d) & (e)	122,271	61	139	-	122,471	120,063
TOTAL		535,879	1,472	53,920	10,048	601,319	611,320
Net gains/(losses) on investments	11	(162)	-	-	-	(162)	(600)
NET INCOME/(EXPENDITURE)		(2,768)	3,021	(1,140)	(4,523)	(5,410)	(102,087)
TRANSFERS:-							
To		-	-	-	-	-	-
From		-	-	-	-	-	-
NET INCOME/(EXPENDITURE) AFTER TRANSFERS		(2,768)	3,021	(1,140)	(4,523)	(5,410)	(102,087)
Total funds brought forward		2,131,665	101,024	48,007	16,149	2,296,845	2,398,932
BALANCES CARRIED FORWARD AT 31 DECEMBER 2023 (2022)		2,128,897	104,045	46,867	11,626	2,291,435	2,296,845

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

BALANCE SHEET AS AT 31 DECEMBER 2023

	Note	2023	2022
		£	£
FIXED ASSETS			
Tangible fixed assets	5	1,822,370	1,840,879
CURRENT ASSETS			
Stock		1,166	706
Debtors	7	25,055	23,004
Investments	11	2,950	3,112
Short term deposits		405,878	377,076
Cash at bank and in hand		89,149	113,241
		<u>524,198</u>	<u>517,139</u>
CREDITORS			
Amounts falling due within one year	8	55,133	61,173
NET CURRENT ASSETS		<u>469,065</u>	<u>455,966</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>2,291,435</u>	<u>2,296,845</u>
FUNDS			
Unrestricted:-	10		
Faith Building Project		104,045	101,024
Church		2,128,897	2,131,665
Children and Youth Project		46,867	48,007
		<u>2,279,809</u>	<u>2,280,696</u>
Restricted:-	9		
Church		10,651	14,274
Children and Youth Project		975	1,875
		<u>11,626</u>	<u>16,149</u>
		<u>2,291,435</u>	<u>2,296,845</u>

Approved by St Mary's Parish Church Council on 20 October 2024
and signed on its behalf by:-

Dr A Tomlinson (Warden)

Mr P Eddon (Chairman)

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	2023 £	2022 £
Cash flows from operating activities:			
Cash generated from operations	1	23,415	(94,971)
Interest paid		-	-
Net cash provided by (used in) operating activities		23,415	(94,971)
Cash flows from investing activities:			
Purchase of tangible fixed assets		(27,966)	-
Disposal of tangible fixed assets		-	-
Interest received		9,261	3,246
Net cash provided by (used in) investing activities		(18,705)	3,246
Net cash provided by (used in) financing activities		4,710	(91,725)
Change in cash and cash equivalents in the reporting period		4,710	(91,725)
Cash and cash equivalents at the beginning of the reporting period		490,317	582,042
Cash and cash equivalents at the end of the reporting period		495,027	490,317

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023

**1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM
OPERATING ACTIVITIES**

	2023	2022
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(5,410)	(102,087)
Adjustments for:		
Depreciation charges	46,475	43,604
Loss(gain) on investments	162	600
Interest received	(9,261)	(3,246)
Decrease/(increase) in stock	(460)	(89)
Decrease/(increase) in debtors	(2,051)	(206)
(Decrease)/increase in creditors	(6,040)	(33,547)
Net cash provided by (used in) operating activities	23,415	(94,971)

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES

Basis of accounting

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCC's, and with the Regulations' 'true and fair view' provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value.

Financial instruments

The Charity has chosen to adopt Sections 11 and 12 of FRS 102 in respect of financial instruments.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the purpose of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts 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 gathering of Church members.

Incoming Resources

- (a) Collections are recognised when received by or on behalf of the PCC.
- (b) Planned giving receivable under gift aid is normally recognised only when received, the exception being when it can be assessed with reasonable accuracy.
- (c) Income tax recoverable on covenants or gift aid donations is recognised when the income is recognised.
- (d) Donations are accounted for on receipt, legacies on a receivable basis when they can be determined with reasonable accuracy.
- (e) Rental income from the letting of church premises is recognised when the rental is due.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

1. ACCOUNTING POLICIES (continued)

Resources used

Donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Other expenses are accounted for when payable. All expenses, including support and governances are allocated or apportioned to the general fund. Any expenses unpaid at 31 December are provided for in these accounts as an operational expense and are shown as creditors in the Balance Sheet.

Fixed assets

(a) Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by S.10(2)a of the Charities Act 2011.

No value is placed on movable church furnishings held by the church wardens 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 furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA.

(b) Other fixed assets

Fixed assets are stated at cost or valuation less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold Property (excluding land)	- 2% on cost
Grand Piano	- Nil on cost
Motor vehicles	- 25% on cost
Sundry equipment	- 10%/25%/33 1/3 on cost/reducing balance
Fixtures and fittings	- 10%/25%/33 1/3 on cost/reducing balance

Up until December 2015 no depreciation was provided for in relation to the freehold property owned by the Church due to it being all well maintained and therefore had a useful life in excess of 50 years if not substantially more. In 2016, the estimated remaining life of these buildings has been assessed as 50 years and depreciation commenced accordingly.

No depreciation is provided on the piano as it is well maintained and modernisations are not capitalised. Strictly this is not in accordance with FRS 102 but shows a more realistic view of the financial position.

Stocks

Stocks have been valued at the lower of cost and net realisable value, after making due allowances for obsolete and slow moving items.

Volunteers

The value of voluntary work done by Church members and associates is not accounted for in these accounts although much appreciated. Voluntary work by individuals/businesses not attached to the Church is accounted for as a donation and an expense when it occurs.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

2. INCOME AND ENDOWMENTS FROM

	General	FBP	Children & Youth Project	Restricted Funds	Total Funds	
	£	£	£	£	2023 £	2022 £
(a) Donations and legacies						
Planned giving:						
Gift aid	192,855	650	8,254	-	201,759	221,359
Income tax recoverable on gift aid, etc.	48,210	213	2,063	-	50,486	55,339
Cash collections	11,818	-	-	-	11,818	11,930
Government Grants	-	-	-	5,525	5,525	5,000
Sundry donations	113,525	-	5,129	-	118,654	119,557
Legacy	69,763	-	-	-	69,763	1,000
Aspirational & Outreach	20,000	-	-	-	20,000	-
	456,171	863	15,446	5,525	478,005	414,185
(b) Charitable activities						
Courses, etc.	-	-	22,101	-	22,101	23,425
Wedding fees, etc.	7,987	-	-	-	7,987	9,919
Church hall lettings, etc.	33,274	-	12,329	-	45,603	36,818
Other	30,310	-	-	-	30,310	18,953
	71,571	-	34,430	-	106,001	89,115
(c) Other trading activities						
Sundry	-	-	776	-	776	402
Unique Shop	-	-	2,028	-	2,028	2,885
	-	-	2,804	-	2,804	3,287
(d) Investment income						
Bank deposit interest, etc.	5,531	3,630	100	-	9,261	3,246
	5,531	3,630	100	-	9,261	3,246
TOTAL	533,273	4,493	52,780	5,525	596,071	509,833

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)**

3. RESOURCES EXPENDED						
	General	FBP	Children & Youth Project	Restricted Funds	Total Funds	
	£	£	£	£	2023 £	2022 £
(a) Raising funds						
Village Youth Project	-	-	354	-	354	321
Village Youth Project Unique	-	-	1,946	-	1,946	1,918
-	-	-	2,300	-	2,300	2,239
(b) Grants						
Missionary and charitable giving:						
Church overseas						
- missionary societies, etc.	16,200	-	-	-	16,200	31,030
- relief and development agencies	17,265	-	-	-	17,265	15,015
Home missions and other Church societies	7,599	-	-	-	7,599	21,358
Other	-	-	-	10,048	10,048	1,900
	41,064	-	-	10,048	51,112	69,303
(c) Activities directly relating to the work of the Church						
Ministry: Diocesan quota	136,337	-	-	-	136,337	132,367
Staff expenses	4,799	-	-	-	4,799	1,749
Salaries, etc.	122,976	-	11,000	-	133,976	126,232
Buildings – running costs	56,907	-	6,514	-	63,421	50,802
Building maintenance	37,009	1,411	2,058	-	40,478	56,538
Training	445	-	830	-	1,275	3,613
Catering	2,574	-	-	-	2,574	6,328
Cemetery maintenance, etc.	3,625	-	-	-	3,625	900
Music	1,519	-	-	-	1,519	4,308
Special activities	3,916	-	-	-	3,916	4,757
Minibus and travel expenses	-	-	2,037	-	2,037	2,015
Course costs, etc	-	-	29,042	-	29,042	30,106
Outreach	2,437	-	-	-	2,437	-
	372,544	1,411	51,481	-	425,436	419,715
(d) Church management and administration						
Printing and stationery, etc.	3,424	-	-	-	3,424	4,159
Telephone	2,894	-	-	-	2,894	6,833
Salaries	48,307	-	-	-	48,307	48,150
Consultancy	7,200	-	-	-	7,200	6,000
Depreciation	46,475	-	-	-	46,475	43,604
Equipment repairs, etc.	4,894	-	-	-	4,894	2,499
Sundries	6,077	61	139	-	6,277	5,818
	119,271	61	139	-	119,471	117,063
(e) Governance						
Independent examination	3,000	-	-	-	3,000	3,000
TOTAL RESOURCES USED	535,879	1,472	53,920	10,048	601,319	611,320

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

4. STAFF COSTS	<u>2023</u>	<u>2022</u>
	£	£
Wages and salaries	173,952	166,081
Social security costs (employment tax)	5,579	5,604
Pension contributions	2,752	2,697
	<u>182,283</u>	<u>174,382</u>

No employee earned more than £40,000 (2022 – £40,000).

The average number of employees (including part-time and clergy) during the year was:-

	<u>2023</u>	<u>2022</u>
Clergy (paid by Chester Diocese)	2	2
Administration	3	3
Others	9	9
	<u>14</u>	<u>14</u>

During the year the Church continued a pension scheme under the Government's Auto-Enrolment Regulations. The monies are invested with NEST on a defined contribution basis. Contributions payable are charged to the Statement of Financial Activities in the period to which they relate.

No trustees other than clergy received any remuneration or reimbursed expenses for services provided to the charity during the year (2022 – Nil).

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

5. FIXED ASSETS FOR USE BY THE PCC

	Freehold land & buildings £	Minibus £	Sundry equipt, etc £	Total £
GROSS BOOK VALUE				
At 1 January 2023	2,033,663	1,250	302,791	2,337,704
Additions	2,447	-	25,519	27,966
Disposals	-	-	-	-
At 31 December 2023	2,036,110	1,250	328,310	2,365,670
DEPRECIATION				
At 1 January 2023	206,047	1,248	289,530	496,825
Charge for the year	38,525	-	7,950	46,475
Disposals	-	-	-	-
At 31 December 2023	244,572	1,248	297,480	543,300
NET BOOK VALUE				
At 31 December 2023	1,791,538	2	30,830	1,822,370
At 31 December 2022	1,827,616	2	9,557	1,840,879

The historical cost of the freehold land and buildings purchased prior to 31.12.1997, is £127,149; the valuation of £150,000 was done as at 1 January 1996 by the PCC on an existing use basis. The properties purchased and improvements since then are shown at cost which amounts to £1,886,110. The trustees are not aware of any material changes since the last valuation.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Total £
Fixed assets	1,822,370	-	1,822,370
Current assets	512,572	11,626	524,198
Creditors – within one year	(55,133)	-	(55,133)
Fund balance	2,279,809	11,626	2,291,435

7. DEBTORS

	<u>2023</u> £	<u>2022</u> £
Income tax recoverable (including NI refund)	21,054	18,900
Prepayments	1,788	4,064
Other debtors	2,213	40
	<u>25,055</u>	<u>23,004</u>

**8. (a) LIABILITIES: AMOUNTS FALLING DUE
WITHIN ONE YEAR**

	£	£
Accruals	40,917	48,283
Creditors for goods and services	14,216	12,890
	<u>55,133</u>	<u>61,173</u>

**9. ANALYSIS OF MOVEMENTS ON
RESTRICTED FUNDS**

	<u>Balance @ 01.01.23</u> £	<u>Income</u> £	<u>Transfer</u> £	<u>Resources used</u> £	<u>Balance @ 31.12.23</u> £
(a) CHURCH:-					
Wirral Borough Council	5,000	5,525	-	8,148	2,377
Miss W. Hodgson-Jones	114	-	-	-	114
Mrs M.P. Owen dec'd	100	-	-	-	100
Mrs G.H. Beasley (dec'd) Trust	3,883	-	-	-	3,883
Roy Barker Young People in Mission Fund	5,177	-	-	1,000	4,177
	<u>14,274</u>	<u>5,525</u>	<u>-</u>	<u>9,148</u>	<u>10,651</u>
(b) CYP:-					
TLG	1,875	-	-	900	975

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

Notes:

CHURCH:-

The WBC grants are to assist the needy in the locality.

The Miss W. Hodgson-Jones Fund is for the maintenance of the Church Bells and related assets.

The Mrs G.H. Beasley Trust Fund is for the furtherance of Church work as decreed by the Vicar and wardens.

Roy Barker Young People in Mission Fund – to assist and promote education and experience in overseas mission.

CYP:-

TLG (Transforming Lives for Good) is a charity for helping disadvantaged children develop their full potential.

10(a) ANALYSIS OF MOVEMENTS ON UNRESTRICTED FUNDS (excluding Faith Building Project)

	General	CAP	Reserve	Children & Youth	Property	World	Legacy	Total
	£	£	Funds	Project	£	Church	Fund	£
			£	£	£	£	£	
Balance 01.01.23	63,646	22,118	147,708	48,007	1,827,616	8,437	62,140	2,179,672
Income	405,727	34,735	20,000	52,780	-	3,048	69,763	586,053
Transfer in	56,583	1,500	-	-	2,447	36,000	-	96,530
Transfer out	(39,947)	-	(44,037)	-	-	-	(12,546)	(96,530)
	486,009	58,353	123,671	100,787	1,830,063	47,485	119,357	2,765,725
Resources used	423,752	32,277	-	53,920	38,525	41,487	-	589,961
Balance 31.12.23	62,257	26,076	123,671	46,867	1,791,538	5,998	119,357	2,175,764

The transfer 'in' of £96,530 is made up as follows:-

CAP Fund ex Legacy	-
CAP Fund ex General Fund	1,500
World Church Fund ex General Fund	36,000
General Fund ex Legacy Fund	12,546
General Fund Ex Parish Fund	25,000
Property ex General Fund	2,447
General Fund ex Contingency Fund	16,600
General Fund ex Outreach Fund	2,437
	<u>96,530</u>

Reserve Funds

This is made up as follows:

Parish Share Fund	28,626
Contingency Fund	45,900
General Reserve	21,582
Aspirational Fund	15,000
Outreach Fund	12,563
	<u>123,671</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

10(a) ANALYSIS OF MOVEMENTS ON UNRESTRICTED FUNDS (continued) (excluding Faith Building Project)

Notes:

- (a) The General Fund represents the general “trading” account of the Church.
- (b) The Reserve Fund is there to help fund unexpected expenses, and are effectively reserve accounts representing two months general expenses and other monies for unforeseen costs, and also to fund aspirational and outreach projects.
- (c) The Parish Share Fund is money effectively refunded by the Diocese to enable the Church to fund assistance to the Vicar.
- (d) The Legacy Fund is there to assist the funding of new projects that the PCC may decide to undertake such as pastoral workers and childrens worker and new capital projects.
- (e) The Village Youth Project Fund represents the unrestricted part of the Village Youth Project finances.
- (f) CAP (Christians Against Poverty) is a fund set up in 2012 to assist people in North Wirral get out of debt and manage their financial affairs.
- (g) The World Church Fund summarises the financial transactions of the World Church group.

(b) Faith Building Project

This represents monies donated by church members to fund substantial redevelopment of both the Church and adjacent buildings and is regarded as a designated unrestricted fund. The balance of £104,045 is shown on the Balance Sheet page 15. The balance will be substantially used to make donations to other charities.

11. INVESTMENTS	£
Value at 01.01.2023	3,112
Revaluation surplus (deficit)	(162)
Valuation at 31.12.2023	2,950
Original cost £1,250 (2022 - £1,250).	
Stock market value £2,950 (2022 - £3,112)	

12. FINANCIAL COMMITMENTS

There were no material financial commitments as at 31 December 2023.

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2023.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

14. GOING CONCERN

The trustees are confident that the Church will continue to be able to meet its liabilities for the foreseeable future, as they fall due. They therefore consider that it is appropriate to prepare the financial statements on a going concern basis.

Accounts

**THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

Church Road Upton Wirral CH49 6JZ

www.stm-upton.org.uk

Email: office@stm-upton.org.uk

CHARITY NUMBER: 1132542

ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2022

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2022

Administrative information

St Mary's Church Upton (Overchurch) is situated in Church Road, Upton, Wirral. It is part of the Diocese of Chester within the Church of England.

The Church office is on the premises:

Address:

St Mary's Church Office, 2 Church Road, Upton, Wirral, CH49 6JZ

Telephone no. 0151 677 1186.

Email: office@stm-upton.org.uk

Structure, governance and management

All members of the Parochial Church Council are Trustees. The method of appointment of PCC members is set out in the Church of England Representation Rules.

The PCC consists of the Vicar and Associate Vicar, the Churchwardens and Treasurers, 15 members elected at the Annual Parochial Meeting which usually takes place in April, and similarly elected members of Deanery Synod. Members of the congregation who live within the Parish boundaries, or who attend our services regularly, are eligible and encouraged to register on the Church Electoral Roll prior to the APCM each year. This then entitles them to vote and to be nominated for PCC membership.

The Electoral Roll is completely revised every six years. PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds are spent. The full PCC meets on average six times a year. Given its wide range of responsibilities, the PCC operates through a number of sub committees, each dealing with a particular aspect of church life. The committees at St Mary's are:

PCC Standing Committee
World Church Group
Finance Management Group
Centre Management Committee
CAP Management Committee
Fabric and Property Committee
CYP Management Committee
ECO Group
Governance Advisory Group

Each committee includes a member(s) of the PCC, and provides minutes to report back to the PCC following each meeting. The minutes are considered and discussed, and recommendations made by the full PCC are taken back to the committees to be acted upon. Committees may include other church members not on the PCC, but on the electoral role, as required. In this way every PCC member is made aware of decisions taken by each specific committee. This is especially important for any financial implications of decisions made at committee stage.

The PCC is continually reviewing and updating policies and procedures, through the Governance Advisory Group, in line with guidance from the Church of England and the Charity Commission.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2022

Trustees

5 members elected each year at the APCM for a 3 year term, maximum 2 terms, giving a degree of continuity, with regular turnover.

PCC members for year 2022/23

Ex Officio members:

Incumbent: The Reverend Nicola Eastwood

Associate Vicar: The Reverend Alec Ham

Churchwardens: Mr Paul Eddon
Mrs Alison (appointed APCM 27 April 2022)

Associate Warden: Mr Mark Turner (appointed APCM 27 April 2022)

April 2019-2022

Mrs Ruth Richards
Mrs Judith Cashin (resigned 2021)
Mrs Christine Allen
Mrs Fiona Williams
Mr Paul Wilson

April 2020-23

Mr Richard Farrell
Mrs Annemarie Gillet
Mrs Rosalind Carter
Mr Alastair Miatt

Elected APCM 2021-2024

Miss Elizabeth Olsen
Mr David Roberts
Mrs Alison Elliott

Elected APCM 2022 – 2025

Mr Paul Wilson
Mrs Ruth Richards
Mr Ken London
Mr Martin Hallett

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)

Deanery Synod (2022-25)

Mr Graham Morris
Mr Malcolm Haigh
Mrs Moira Nelson

Elected APCM 24.04.2023

Mr Richard Farrell
Mrs Rosalind Carter
Mrs Annemarie Gillett
Co-opted Mr Alastair Miatt

Treasurer: Mr John Hughes

Assistant Treasurer: Mr Stephen Johns (appointed 31.12.2021)

PCC Secretary: Mrs Sian Turner (appointed May 2021)

Main Bankers:

HSBC
4 Dale St
Liverpool

Independent Examiners:

GRC Accountants
166 Banks Road
West Kirby
CH48 0RH

Making a difference wherever we are as we share faith for life in Christ

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)

Aims and Purposes

St Mary's Church, Upton (Overchurch) is situated at the junction of Ford Road and Church Road, Upton, Wirral. It is part of the Diocese of Chester within the Church of England.

It exists to promote the Christian faith through its five stated objectives, in accordance with the mission of the Church of England.

- Celebrating our faith through worship in the widest sense.
- Welcoming people and helping them to belong to our church family.
- Becoming a healing community where people can be helped in their pain and struggles.
- Equipping disciples to 'make a difference wherever we are'.
- Sharing our faith in relevant ways.

In accordance with these objectives, St Mary's Parochial Church Council (PCC) has the responsibility for co-operating with the clergy and staff team, in promoting within our ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Staff team

Clergy

Rev Nicola Eastwood

Rev Alec Ham

Caretaker

Ms Sandra Fletcher

Administrators

Mrs Rhonda Anson

Mrs Inga Lanigan

Pastoral Coordinators

Mrs Tracey Pugh

Mrs Ruth Rawlings (retiring Jan 2023)

0-18s team

Mrs Cat Farrell

Miss Becca Johnson

Mr Malcolm Kydd

Christians against Poverty (C.A.P.)

Mrs Jess Parkhouse

Ms Christina Green

Cleaners

Mrs Karen Bradley

Mrs Gretta Chadwick

Mrs Di Collins

Premises

St Mary's Parish Church complex and grounds

St Mary's Centre, Saughall Massie

The Bank, Upton Village

43 Grafton Drive, Upton

10 Manor Drive, Upton

Salacre Lane Graveyard

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)

The PCC is also specifically responsible for the maintenance of the church and all its buildings, grounds, two graveyards, car park. Maintenance of all the buildings is overseen by the Fabric and Property Committee, and the resident caretaker. The committee plans a rolling programme of maintenance and improvement and arranges any necessary work identified in the diocesan Quinquennial church inspection. The church building in particular needs careful maintenance being Grade 2 listed. The Centre in Saughall Massie, about a mile from the Parish Church holds services and activities mainly for people living in that area of the parish. It has its own congregation although there is some overlap with the parish church.

When planning church activities for the year, the incumbent and the PCC have to consider the Charity Commission's guidance on public benefit and, in particular, the specific guidance to charities for the advancement of religion. We aim to enable people in the parish and local area to live out their faith as part of our commitment to "Faith for Life in Jesus". We also enable our buildings to be used by the community for a variety of purposes, and our car park is normally available for general use during the day.

Objectives and Activities

Celebrating our faith through worship in the widest sense

The PCC is committed to enabling as many people as possible to worship and to become part of our church community, and an overview of worship throughout the parish is maintained. Our aim is to make church services varied, relevant, helpful, and spiritually enriching to all who attend. We try to enable people to develop a deeper faith through participating in prayer, reading, music, learning from scripture, and the sacrament.

St Mary's has been fortunate that its modern comprehensive audio-visual system which provides high quality sound, recording, lighting and visual facilities and expertise has been able to support the livestreamed services. The website, and Facebook page have continued to inform, encourage, and inspire our congregations and the local and wider community in their faith. Sermons, videos and bible study notes are available to view or listen to at leisure. Some services and meetings are livestreamed.

Welcoming people and helping them belong to our Church family

It continues to be important that St Mary's should constantly review and adapt activities where necessary to demonstrate the increasing relevance of the Christian message in people's daily lives. In 2022, since the Covid 19 pandemic, St Mary's has gradually re-opened to in-person services and activities although zoom meetings etc were still available in many cases.

Currently there are 4 services on Sundays, 3 at the parish church- a quiet, reflective traditional service (8.45am); a more lively family orientated service (10.30am) with children's groups running alongside; a relaxed style evening service (6pm), with a teenager group afterwards.; and a friendly informal service at The Centre (11am). Holy Communion is available on a monthly rotation between the Sunday services, and every week at a Wednesday 11am service at the parish church. The live-streaming of the 10.30am service continued when possible as some people still felt it inappropriate to attend Church, and we consider it an important way to make our services open and easily accessible. The pastoral team and assistants continue to support and help those in need or ill.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)

Welcoming people and helping them belong to our Church family (continued)

The 0-18s staff run a variety of groups through the week for different age groups, as well as the Sunday ones. The teenage work runs mainly from The Bank, with various groups and after-school drop-ins during the week. They also run “Treading the Board” theatre group who do 2 shows per year, and a School of Rock instrumental teaching and performance group. Two residential are also run each year with Christian input. Over this year it is encouraging to see that attendance in the various groups has now reached and exceeded those of pre pandemic.

Groups and activities are in place to encourage people of all ages to connect with St Mary’s and The Centre, and to make friendships. The nature of such groups is fluid and adapted to specific needs and interests, including elderly, bereaved, lonely, toddlers and carers, children, teenagers, reading groups, new parents, Rainbows/Brownies and Guides, knitters/crafters, walkers, retired men, homegroups, Bible Studies, prayer groups.

Our independent Pre-School has welcomed new families through the year, and is building up its numbers again. It has its own Facebook page for communication with parents and supporters. The NHS now hires rooms 3 times a week for respiratory and breastfeeding clinics, those attending are welcomed warmly by church staff and volunteers. Similarly a local children’s dance club meets several times a week. There is a lively weekly after-school FUSE club in association with a local primary school.

Becoming a healing community where people are helped in their pain and struggles

As a church we recognise that there are times when people need additional support and help, because of circumstances such as crisis, need, illness or bereavement. Throughout the years of pandemic the clergy and a large pastoral team supported many needy or bereaved families, as well as those suffering physically and mentally, and the elderly and lonely during isolation. There has been extended follow up in many cases, and this has occurred in various ways including through friendship groups. Some of these contacts have become part of our church community by attending services or other groups. This has given opportunities for learning about Christian faith through Bible study, prayer and discussion, and provided contact, healing and support. The Elder Branch group leaders have been especially careful to support their members, who mostly lack online media access, and need personal contact. Our Place, at The Centre and Forget Me Not Café, Monday Makers, Midweek Service: all of these provide refreshments and companionship.

This year, amid soaring energy costs we were awarded a small grant from Wirral Borough Council for a Winter Support Initiative, which has enabled us to provide meals and food hampers to elderly people and families in particular need.

As well as this we have a team of licensed Communion Assistants who administer communion to those who are housebound in their own home or nursing home when needed. This is greatly appreciated by those who receive such visits. We have a bereavement team who are members of the congregation who have been trained to visit and support those who are newly bereaved. The bereaved families may have no prior association with St Mary’s, but are invariably pleased and thankful to be supported during a very difficult time. Bereaved people are invited to Forget Me Not Café.

During the last year Wirral has welcomed a number of refugee families from Hong Kong and Ukraine, and several Ukrainian families stayed with St Mary’s members. We also ran a weekly Pray for Ukraine opportunity, and a coffee and craft group for the refugees to meet each other.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)

Christians Against Poverty (CAP) is a national organisation which supports people in managing a way out of debt and back into solvency. Supported by the CAP head office in Bradford, CAP Wirral has for many years run a Debt Centre hosted and supported by St Mary's, with other local churches. It has 2 part-time staff – a Debt Centre Manager, and a debt coach, assisted by a volunteer network. There have been many life-changing stories of the impact CAP has had on lives of local people.

St Mary's staff continue to provide the Chaplaincy for the local Woodchurch CofE High School, and they are have particular input in delivery of the RE lessons, Assemblies, and developing the school's values. This was also a much needed provision during this pandemic period, in supporting students and staff. This year support has especially been needed by refugee families from Hong Kong and Ukraine.

St Mary's believes that God answers prayer and Christians are called to pray for one another. There are several organised open prayer groups which anyone can join during the week, and specific prayer can be requested. Prayer nests are also included in the Sunday services, and within homegroup meetings.

Equipping disciples to make a difference wherever we are

Our clergy team carefully plan a preaching and teaching programme for Sunday services which is followed up in homegroups. This provides a solid base of practical and biblical teaching to help build up church members into Christian maturity and equip them for service 'wherever they are' As well as the varied activities referred to previously, church members are encouraged to make their faith relevant in ways relating to their interests and concerns.

As a church and PCC it is considered that part of Christian responsibility is to care for God's creation in line with the principles of the A Rocha organisation, which started from St Mary's 39 years ago. Our hardworking 'Eco team' help to raise our awareness of local and wider environmental issues, and encourages people to think about their personal use of the Earth's resources based on the ethos of "Living Lightly". We have also developed a managed conservation garden in the church grounds. We are very pleased to have received two Eco-Congregation Awards for this and other specified environmental initiatives. Since 2020 the COVID pandemic has forced people to think differently about life, and lockdown encouraged many people to make important lifestyle changes. In addition the Church of England has encouraged Churches to be carbon-neutral by 2030, a major challenge.

Alongside initiating local outreach activities, St Mary's supports a number of church members now working overseas through its World Church Group. Our link missionaries are spread across countries in Europe and Africa, and are involved in projects such as medical work, Bible translation, water treatment, conservation international justice and drug rehabilitation. They appreciate the prayer, financial and friendship support that St Mary's offers. We distribute nearly £40,000 annually to our link missionaries and other mission organisations. For some of these people, it is their only income. Within its scope is a Young People in Mission fund which helps to support young church members who want to participate and gain experience in fulltime service for a short period with overseas or UK based Christian organisations; young people are encouraged to apply.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)

St Mary's also runs courses introducing the basics of Christian faith (ALPHA) and offer further teaching and training in more specific areas as the need arises. Throughout the year a series of courses and Bible Studies are held to enable Christians to develop and grow in their faith, knowledge and understanding. We continue to recognise our Christian responsibility to share our resources and personal wealth with others as we collect food, clothing and toiletries on a weekly basis which are then donated to local charities. As part of our decisions relating to our Faith Building project 7 years ago, a tithe was made of money donated to be used for support local and worldwide mission. Discussions are ongoing to select suitable initiatives and organisations for these gifts. The total sum to be distributed is in the region of £173K, of which ££77K has already been allocated.

Delighting in sharing our faith in relevant ways

Church members are encouraged to share their faith when appropriate with people they know and meet. One way is by inviting them to events and activities where they can visit church in a relaxed environment with hospitality and opportunities to meet other people. Such events include breakfasts, curry /quiz nights, family days, exhibitions etc. A monthly Sundays@7 involves a Christian speaker with an interesting life story to share, with time to chat and enjoy refreshments. This is an ideal opportunity for church members to bring friends or family, and invitation cards are widely circulated. Several members are actively involved with the Upton Village Community Group, and take part in litter-picking, gardening, and organising community events which are often hosted by St Mary's.

Future Developments

During Covid 19 we initiated a mechanism for online giving via the website. This year as in-person services are back to usual numbers, we have developed an experimental contactless giving scheme in church for financial donations. Once again income from donations has been maintained, and we have benefitted from some generous one-off gifts and legacies thus kept income abreast of our commitments. We aim to develop our methods of online and contactless giving next year.

The CAP Debt Centre manager Moira retired, and was replaced by Jess Parkhouse, previously the Debt Coach, whose role was taken by Christina Green.

We are planning a Living Lightly and sustainability weekend in 2023, to coincide with celebrating 40 years of A Rocha and harvest weekend.

We welcome new opportunities to forge links with the local community.

We organised a season of church-based services and other community activities to celebrate being open and operative after the pandemic. In conjunction with Upton Village Community Group, we are planning to take part in National Heritage Week in September 2023, and have displays of Upton local and church history in our building.

Training for volunteers who serve in many ways continues along with renewal and updating of correct policies and procedures to ensure smooth and safe operation. Safeguarding training is imperative and there is an ongoing program implemented by our Safeguarding Officer who ensures volunteers, trustees and staff complete all relevant Safeguarding courses and DBS checks. All PCC members complete basic levels of Safeguarding Training.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)

With rising energy costs we have had to review our own buildings energy use, and with advice from an expert decided to use the church itself as little as possible over the winter period. We therefore moved Sunday services to the hall, and reduced the temperature in church, using it only for funerals, the Christmas period, and occasional events. A large team of people were needed to coordinate the setup/takedown. We are also looking into installing solar panels and possibly a heat pump in The Bank.

Future repairs will be needed on the church tower and roof.

Volunteers

The Churchwardens would like to acknowledge the enormous contribution made by the very large number of volunteers to all aspects of St Mary's Church in its ministry to the church family and wider community.

This has been particularly valued in the last year as a team of people has been needed to welcome and assist visitors to our new halls complex. Much valuable work is normally done in support of our Sunday services by welcomers, pray-ers and readers, musicians, a/v and sound technicians, Holy Communion assistants and those who serve refreshments after each service.

We continue to be particularly grateful to the treasurers and team for their invaluable work on the church finances and to all members of the PCC for their contribution and commitment to our church ministry. It is not overstating things to say that without its willing volunteers St Mary's could not fulfil its ministry to the parish in the way it currently manages to do. We are immensely grateful to all those who give so generously of their time, skills and resources to enable this work to continue.

The Church is our people, God's people.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)

Financial Review

Results

The church made an overall deficit of £102,087 (see page 14) for the year. An analysis of this is as follows:-

World Church – Surplus	1,883
C.A.P – Surplus	3,624
Childrens Youth Project – Deficit	(4,047)
Faith Building Project – Deficit	(45,232)
General Fund – Deficit	(21,523)
Legacy Fund – Deficit	(14,716)
Reserve Fund – Deficit	(12,000)
Property Fund - Deficit	(13,426)
Total Unrestricted Funds – Deficit	(105,437)
Restricted Funds – Surplus	3,350
Deficit	<u>(102,087)</u>

Since the year end the Church finances have again continued to stand up well despite the effects of the Covid pandemic in 2022, and the War in Europe.

Following guidance from the Charity Commission, the PCC have agreed that the Church should have at least 3 months of normal expenditure in reserves at 31 December 2022 (approximately £65,000), was easily met. The reserves exceed this but the excess is to underpin the funding of the unspent tithe relating to the Faith Building Project.

Risk

The PCC is very aware of the risks that the Church is exposed to, and continues to undertake policies to minimize them. They include the proper DBS clearance according to Diocesan policy and training of people working with children, taking out insurance to cover all known risks, and from a financial point of view the large number of committed members giving regularly is thought to ensure the sustaining of the Lord's work at St Mary's.

Training

All elected members are asked to read the information contained in the booklet 'Trusteeship - an introduction for PCC members' a publication produced jointly by the Archbishop's Council and the Charity Commission outlining the duties and responsibilities of those engaged in PCC membership to ensure they are accepting of and familiar with, the requirements that will be made upon them. All members of the PCC are encouraged to go on courses where appropriate, to keep up-to-date.

Public Benefit

The trustees believe that the report and accounts clearly indicates continued compliance with the duty in section 17 of the Charities Act 2011 regarding public benefit.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)

Statement of Trustees' responsibilities

Law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with applicable law, regulations and trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of St Mary's Parish Church Council

Reverend Mrs N Eastwood (Chairman)

[date]

INDEPENDENT EXAMINERS' REPORT TO THE PAROCHIAL CHURCH COUNCIL OF

THE ECCLESIASTICAL PARISH OF ST MARY'S CHURCH, UPTON (OVERCHURCH)

I report on the accounts for the year ended 31 December 2022 set out on pages thirteen to twenty-seven.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required. The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Certified Accountants.

It is my responsibility to:

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

Basis of the 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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the 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
- to keep accounting records in accordance with Section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act.

have not been met; or

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

G Cooper

[Date]

GRC Accountants
166 Banks Road
West Kirby
Wirral
CH48 0RH

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2022

		General	FBP	Children & Youth Project	Restricted Funds	Total Funds	
	Note	£	£	£	£	2022 £	2021 £
INCOME AND ENDOWMENTS FROM							
Donations and legacies	2(a)	382,620	11,349	14,966	5,250	414,185	458,360
Charitable activities	2(b)	57,560	-	31,555	-	89,115	51,252
Other trading activities	2(c)	-	-	3,287	-	3,287	4,440
Investment income	2(d)	1,948	1,293	5	-	3,246	1,313
TOTAL		442,128	12,642	49,813	5,250	509,833	515,365
EXPENDITURE ON							
Raising funds	3(a)	-	-	2,239	-	2,239	2,361
Charitable activities							
Grants	3(b)	42,603	24,800	-	1,900	69,303	70,440
Other activities directly relating to the work of the church	3(c)	335,208	33,012	51,495	-	419,715	342,323
Management and administration	3(d) & (e)	119,875	62	126	-	120,063	127,707
TOTAL		497,686	57,874	53,860	1,900	611,320	542,831
Net gains/(losses) on investments	11	(600)	-	-	-	(600)	412
NET INCOME/(EXPENDITURE)		(56,158)	(45,232)	(4,047)	3,350	(102,087)	(27,054)
TRANSFERS:-							
To		-	-	-	-	-	-
From		-	-	-	-	-	-
NET INCOME/(EXPENDITURE) AFTER TRANSFERS		(56,158)	(45,232)	(4,047)	3,350	(102,087)	(27,054)
Total funds brought forward		2,187,823	146,256	52,054	12,799	2,398,932	2,425,986
BALANCES CARRIED FORWARD AT 31 DECEMBER 2022 (2021)		2,131,665	101,024	48,007	16,149	2,296,845	2,398,932

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

BALANCE SHEET AS AT 31 DECEMBER 2022

	Note	2022	2021
		£	£
FIXED ASSETS			
Tangible fixed assets	5	1,840,879	1,884,483
CURRENT ASSETS			
Stock		706	617
Debtors	7	23,004	22,798
Investments	11	3,112	3,712
Short term deposits		377,076	400,474
Cash at bank and in hand		113,241	181,568
		<u>517,139</u>	<u>609,169</u>
CREDITORS			
Amounts falling due within one year	8	61,173	94,720
NET CURRENT ASSETS		<u>455,966</u>	<u>514,449</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>2,296,845</u>	<u>2,398,932</u>
FUNDS			
Unrestricted:-	10		
Faith Building Project		101,024	146,256
Church		2,131,665	2,187,823
Children and Youth Project		48,007	52,054
		<u>2,280,696</u>	<u>2,386,133</u>
Restricted:-	9		
Church		14,274	10,024
Children and Youth Project		1,875	2,775
		<u>16,149</u>	<u>12,799</u>
		<u>2,296,845</u>	<u>2,398,932</u>

Approved by St Mary's Parish Church Council on
and signed on its behalf by:-

Reverend Mrs N Eastwood (Chairman)

Mr P Eddon (Warden)

[Date]

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	2022 £	2021 £
Cash flows from operating activities:			
Cash generated from operations	1	(94,971)	21,400
Interest paid		-	-
Net cash provided by (used in) operating activities		(94,971)	21,400
Cash flows from investing activities:			
Purchase of tangible fixed assets		-	-
Disposal of tangible fixed assets		-	-
Interest received		3,246	1,313
Net cash provided by (used in) investing activities		3,246	1,313
Net cash provided by (used in) financing activities		(91,725)	22,713
Change in cash and cash equivalents in the reporting period		(91,725)	22,713
Cash and cash equivalents at the beginning of the reporting period		582,042	559,329
Cash and cash equivalents at the end of the reporting period		490,317	582,042

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022

**1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM
OPERATING ACTIVITIES**

	2022	2021
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(102,087)	(27,054)
Adjustments for:		
Depreciation charges	43,604	57,242
Loss(gain) on investments	600	(412)
Interest received	(3,246)	(1,313)
Decrease/(increase) in stock	(89)	82
Decrease/(increase) in debtors	(206)	(1,240)
(Decrease)/increase in creditors	(33,547)	(5,905)
Net cash provided by (used in) operating activities	(94,971)	21,400

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

1. ACCOUNTING POLICIES

Basis of accounting

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCC's, and with the Regulations' 'true and fair view' provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value.

Financial instruments

The Charity has chosen to adopt Sections 11 and 12 of FRS 102 in respect of financial instruments.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the purpose of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts 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 gathering of Church members.

Incoming Resources

- (a) Collections are recognised when received by or on behalf of the PCC.
- (b) Planned giving receivable under gift aid is normally recognised only when received, the exception being when it can be assessed with reasonable accuracy.
- (c) Income tax recoverable on covenants or gift aid donations is recognised when the income is recognised.
- (d) Donations are accounted for on receipt, legacies on a receivable basis when they can be determined with reasonable accuracy.
- (e) Rental income from the letting of church premises is recognised when the rental is due.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)

1. ACCOUNTING POLICIES (continued)

Resources used

Donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Other expenses are accounted for when payable. All expenses, including support and governances are allocated or apportioned to the general fund. Any expenses unpaid at 31 December are provided for in these accounts as an operational expense and are shown as creditors in the Balance Sheet.

Fixed assets

(a) Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by S.10(2)a of the Charities Act 2011.

No value is placed on movable church furnishings held by the church wardens 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 furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA.

(b) Other fixed assets

Fixed assets are stated at cost or valuation less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold Property (excluding land)	- 2% on cost
Grand Piano	- Nil on cost
Motor vehicles	- 25% on cost
Sundry equipment	- 10%/25%/33 1/3 on cost/reducing balance
Fixtures and fittings	- 10%/25%/33 1/3 on cost/reducing balance

Up until December 2015 no depreciation was provided for in relation to the freehold property owned by the Church due to it being all well maintained and therefore had a useful life in excess of 50 years if not substantially more. In 2016, the estimated remaining life of these buildings has been assessed as 50 years and depreciation commenced accordingly.

No depreciation is provided on the piano as it is well maintained and modernisations are not capitalised. Strictly this is not in accordance with FRS 102 but shows a more realistic view of the financial position.

Stocks

Stocks have been valued at the lower of cost and net realisable value, after making due allowances for obsolete and slow moving items.

Volunteers

The value of voluntary work done by Church members and associates is not accounted for in these accounts although much appreciated. Voluntary work by individuals/businesses not attached to the Church is accounted for as a donation and an expense when it occurs.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)

2. INCOME AND ENDOWMENTS FROM

	General	FBP	Children & Youth Project	Restricted Funds	Total Funds	
	£	£	£	£	2022 £	2021 £
(a) Donations and legacies						
Planned giving:						
Gift aid	204,804	8,855	7,700	-	221,359	258,634
Income tax recoverable on gift aid, etc.	51,200	2,214	1,925	-	55,339	64,701
Cash collections	11,930	-	-	-	11,930	13,269
Government Grant	-	-	-	5,000	5,000	3,033
Sundry donations	113,686	280	5,341	250	119,557	103,723
Legacy	1,000	-	-	-	1,000	15,000
	382,620	11,349	14,966	5,250	414,185	458,360
(b) Charitable activities						
Courses, etc.	-	-	23,425	-	23,425	8,029
Wedding fees, etc.	9,919	-	-	-	9,919	6,684
Church hall lettings, etc.	28,688	-	8,130	-	36,818	19,384
Other	18,953	-	-	-	18,953	17,155
	57,560	-	31,555	-	89,115	51,252
(c) Other trading activities						
Sundry	-	-	402	-	402	891
Unique Shop	-	-	2,885	-	2,885	3,549
	-	-	3,287	-	3,287	4,440
(d) Investment income						
Bank deposit interest, etc.	1,948	1,293	5	-	3,246	1,313
	1,948	1,293	5	-	3,246	1,313
TOTAL	442,128	12,642	49,813	5,250	509,833	515,365

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)**

3. RESOURCES EXPENDED						
	General	FBP	Children & Youth Project	Restricted Funds	Total Funds	
	£	£	£	£	2022 £	2021 £
(a) Raising funds						
Village Youth Project	-	-	321	-	321	262
Village Youth Project Unique	-	-	1,918	-	1,918	2,099
-	-	-	2,239	-	2,239	2,361
(b) Grants						
Missionary and charitable giving:						
Church overseas						
- missionary societies, etc.	16,030	15,000	-	-	31,030	16,010
- relief and development agencies	15,015	-	-	-	15,015	9,865
Home missions and other Church societies	11,558	9,800	-	-	21,358	10,750
Other	-	-	-	1,900	1,900	33,815
	42,603	24,800	-	1,900	69,303	70,440
(c) Activities directly relating to the work of the Church						
Ministry: Diocesan quota	132,367	-	-	-	132,367	124,378
Staff expenses	1,749	-	-	-	1,749	2,761
Salaries, etc.	115,232	-	11,000	-	126,232	105,357
Buildings – running costs	46,730	-	4,072	-	50,802	37,338
Building maintenance	21,858	33,012	1,668	-	56,538	46,578
Training	224	-	3,389	-	3,613	410
Catering	6,328	-	-	-	6,328	2,218
Cemetery maintenance, etc.	900	-	-	-	900	6,181
Music	4,308	-	-	-	4,308	1,477
Special activities	4,757	-	-	-	4,757	2,927
Minibus and travel expenses	755	-	1,260	-	2,015	1,602
Course costs, etc	-	-	30,106	-	30,106	11,096
	335,208	33,012	51,495	-	419,715	342,323
(d) Church management and administration						
Printing and stationery, etc.	4,083	-	76	-	4,159	4,058
Telephone	6,833	-	-	-	6,833	2,351
Salaries	48,150	-	-	-	48,150	50,148
Consultancy	6,000	-	-	-	6,000	6,000
Depreciation	43,604	-	-	-	43,604	57,242
Equipment repairs, etc.	2,499	-	-	-	2,499	1,297
Sundries	5,706	62	50	-	5,818	3,611
	116,875	62	126	-	117,063	124,707
(e) Governance						
Independent examination	3,000	-	-	-	3,000	3,000
TOTAL RESOURCES USED	497,686	57,874	53,860	1,900	611,320	542,831

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)

4. STAFF COSTS	<u>2022</u>	<u>2021</u>
	£	£
Wages and salaries	166,081	147,973
Social security costs (employment tax)	5,604	5,228
Pension contributions	2,697	2,304
	<u>174,802</u>	<u>155,505</u>

No employee earned more than £40,000 (2021 – £40,000).

The average number of employees (including part-time and clergy) during the year was:-

	<u>2022</u>	<u>2021</u>
Clergy (paid by Chester Diocese)	2	2
Administration	3	3
Others	9	9
	<u>14</u>	<u>14</u>

During the year the Church continued a pension scheme under the Government's Auto-Enrolment Regulations. The monies are invested with NEST on a defined contribution basis. Contributions payable are charged to the Statement of Financial Activities in the period to which they relate.

No trustees other than clergy received any remuneration or reimbursed expenses for services provided to the charity during the year (2022 – Nil).

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)

5. FIXED ASSETS FOR USE BY THE PCC

	Freehold land & buildings £	Minibus £	Fixtures & fittings £	Sundry equipment £	Total £
GROSS BOOK VALUE					
At 1 January 2022	2,033,663	1,250	103,256	199,535	2,337,704
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
At 31 December 2022	2,033,663	1,250	103,256	199,535	2,337,704
DEPRECIATION					
At 1 January 2022	167,571	1,248	99,114	185,288	453,221
Charge for the year	38,476	-	438	4,690	43,604
Disposals	-	-	-	-	-
At 31 December 2022	206,047	1,248	99,552	189,978	496,825
NET BOOK VALUE					
At 31 December 2022	1,827,616	2	3,704	9,557	1,840,879
At 31 December 2021	1,866,092	2	4,142	14,247	1,884,483

The historical cost of the freehold land and buildings purchased prior to 31.12.1997, is £127,149; the valuation of £150,000 was done as at 1 January 1996 by the PCC on an existing use basis. The properties purchased and improvements since then are shown at cost which amounts to £1,883,663. The trustees are not aware of any material changes since the last valuation.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Total £
Fixed assets	1,840,879	-	1,840,879
Current assets	500,990	16,149	517,139
Creditors – within one year	(61,173)	-	(61,173)
Fund balance	2,280,696	16,149	2,296,845

7. DEBTORS

	<u>2022</u> £	<u>2021</u> £
Income tax recoverable	18,900	19,461
Prepayments	4,064	3,297
Other debtors	40	40
	<u>23,004</u>	<u>22,798</u>

**8. (a) LIABILITIES: AMOUNTS FALLING DUE
WITHIN ONE YEAR**

	£	£
Accruals	48,283	42,344
Creditors for goods and services	12,890	52,376
	<u>61,173</u>	<u>94,720</u>

**9. ANALYSIS OF MOVEMENTS ON
RESTRICTED FUNDS**

	<u>Balance @ 01.01.22</u> £	<u>Income</u> £	<u>Transfer</u> £	<u>Resources used</u> £	<u>Balance @ 31.12.22</u> £
(a) CHURCH:-					
Wirral Borough Council	-	5,000	-	-	5,000
Miss W. Hodgson-Jones	114	-	-	-	114
Mrs M.P. Owen dec'd	100	-	-	-	100
Mrs G.H. Beasley (dec'd) Trust	3,883	-	-	-	3,883
Roy Barker Young People in Mission Fund	5,927	250	-	1,000	5,177
	<u>10,024</u>	<u>5,250</u>	<u>-</u>	<u>1,000</u>	<u>14,274</u>
(b) CYP:-					
TLG	2,775	-	-	900	1,875

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)

Notes:

CHURCH:-

The WBC grant is to assist the needy in the locality.

The Miss W. Hodgson-Jones Fund is for the maintenance of the Church Bells and related assets.

The Mrs G.H. Beasley Trust Fund is for the furtherance of Church work as decreed by the Vicar and wardens.

Roy Barker Young People in Mission Fund – to assist and promote education and experience in overseas mission.

CYP:-

TLG (Transforming Lives for Good) is a charity for helping disadvantaged children develop their full potential.

10(a) ANALYSIS OF MOVEMENTS ON UNRESTRICTED FUNDS (excluding Faith Building Project)

	General	CAP	Reserve	Children & Youth	Property	World	Legacy	Total
	£	£	Funds	Project	£	Church	Fund	£
	£	£	£	£	£	£	£	£
Balance 01.01.22	85,169	18,494	159,708	52,054	1,841,042	6,554	76,856	2,239,877
Income	397,990	40,300	-	49,813	-	2,838	1,000	491,941
Transfer in	26,216	1,500	-	-	25,050	36,000	-	88,766
Transfer out	(61,050)	-	(12,000)	-	-	-	(15,716)	(88,766)
	448,325	60,294	147,708	101,867	1,866,092	45,392	62,140	2,731,818
Resources used	384,679	38,176	-	53,860	38,476	36,955	-	552,146
Balance 31.12.22	63,646	22,118	147,708	48,007	1,827,616	8,437	62,140	2,179,672

The transfer 'in' of £ is made up as follows:-

CAP Fund ex Legacy	500
CAP Fund ex General Fund	1,000
World Church Fund ex General Fund	36,000
General Fund ex Legacy Fund	14,216
General Fund Ex Parish Fund	12,000
Property ex General Fund	25,050
	88,766

Reserve Funds

This is made up as follows:

Parish Share Fund	53,626
Contingency Fund	62,500
General Reserve	21,582
Aspirational Fund	5,000
Outreach Fund	5,000
	147,708

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)

10(a) ANALYSIS OF MOVEMENTS ON UNRESTRICTED FUNDS (continued) (excluding Faith Building Project)

Notes:

- (a) The General Fund represents the general “trading” account of the Church.
- (b) The Reserve Fund is there to help fund unexpected expenses, and are effectively reserve accounts representing two months general expenses and other monies for unforeseen costs, and also to fund aspirational and outreach projects.
- (c) The Parish Share Fund is money effectively refunded by the Diocese to enable the Church to fund assistance to the Vicar.
- (d) The Legacy Fund is there to assist the funding of new projects that the PCC may decide to undertake such as pastoral workers and childrens worker and new capital projects.
- (e) The Village Youth Project Fund represents the unrestricted part of the Village Youth Project finances.
- (f) CAP (Christians Against Poverty) is a fund set up in 2012 to assist people in North Wirral get out of debt and manage their financial affairs.
- (g) The World Church Fund summarises the financial transactions of the World Church group.

(b) Faith Building Project

This represents monies donated by church members to fund substantial redevelopment of both the Church and adjacent buildings and is regarded as a designated unrestricted fund. The balance of £146,256 is shown on the Balance Sheet page 14. The balance will be substantially used to make donations to other charities.

11. INVESTMENTS	£
Value at 01.01.2022	3,712
Revaluation surplus (deficit)	(600)
Valuation at 31.12.2023	3,112
Original cost £1,250 (2021 - £1,250).	
Stock market value £3,112 (2021 - £3,712)	

12. FINANCIAL COMMITMENTS

There were no material financial commitments as at 31 December 2022.

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2022.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)

14. GOING CONCERN

The trustees are confident that the Church will continue to be able to meet its liabilities for the foreseeable future, as they fall due. They therefore consider that it is appropriate to prepare the financial statements on a going concern basis.

Accounts

**THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

Church Road Upton Wirral CH49 6JZ

www.stm-upton.org.uk

Email: office@stm-upton.org.uk

CHARITY NUMBER: 1132542

ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2021

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021

Administrative information

St Mary's Church Upton (Overchurch) is situated in Church Road, Upton, Wirral. It is part of the Diocese of Chester within the Church of England.

The Church office is on the premises: address

St Mary's Church Office, 2 Church Road, Upton, Wirral, CH49 6JZ

Telephone no. 0151 677 1186.

Email: office@stm-upton.org.uk

Structure, governance and management

All members of the Parochial Church Council are Trustees. The method of appointment of PCC members is set out in the Church of England Representation Rules. The PCC consists of the Vicar and Associate Vicar, the Churchwardens and Treasurers, 15 members elected at the Annual Parochial Meeting which usually takes place in April, and similarly elected members of Deanery Synod.

Members of the congregation who live within the Parish boundaries, or who attend our services regularly, are eligible and encouraged to register on the Church Electoral Roll prior to the APCM each year. This then entitles them to vote and to be nominated for PCC membership. The Electoral Roll is completely revised every six years

PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds are spent. The full PCC meets on average six times a year.

Given its wide range of responsibilities, the PCC operates through a number of sub committees, each dealing with a particular aspect of church life. The committees at St Mary's are:

PCC Standing Committee
World Church Group
Finance Management Group
Centre Management Committee
CAP Management Committee
Fabric and Property Committee
CYP Management Committee
ECO Group
Governance Advisory Group

Each committee includes a member(s) of the PCC, and provides minutes to report back to the PCC following each meeting. The minutes are considered and discussed, and recommendations made by the full PCC are taken back to the committees to be acted upon. Committees may include other church members not on the PCC, but on the electoral role, as required. In this way every PCC member is made aware of decisions taken by each specific committee. This is especially important for any financial implications of decisions made at committee stage.

The PCC is continually reviewing and updating policies and procedures, through the Governance Advisory Group, in line with guidance from the Church of England and the Charity Commission.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021

Trustees

PCC members are automatically trustees of the charity.

PCC members for year 2021/22

Ex Officio members:

Incumbent: The Reverend Nicola Eastwood

Associate Vicar: The Reverend Alec Ham

Churchwardens: Mr Paul Eddon
Mr Mark Turner (retired APCM 27 April 2022)
Mrs Alison (appointed APCM April 2022)

Associate Warden: Mrs Alison Elliott (retired APCM 27 April 2022)
Mr Mark Turner (appointed APCM 27 April 2022)

Elected members:

In accordance with Church Representation Rules, there are 15 elected members, 5 members being elected each year, at the APCM, for a three year term, with a maximum of two terms, thus ensuring a degree of continuity. Deanery Synod members are also PCC members.

Elected April 2018-21 (Retired APCM April 2021)

Mrs Helen Bray
Mrs Jane Hill
Mr Christopher Drake
Mr Alastair Hamilton (resigned early 2021)

April 2019-2022

Mrs Ruth Richards
Mrs Judith Cashin (resigned 2021)
Mrs Christine Allen
Mrs Fiona Williams
Mr Paul Wilson

April 2020-23

Mr Richard Farrell
Mrs Annemarie Gillet
Mrs Rosalind Carter
Mr Alastair Miatt

Appointed APCM 2021-2024

Miss Elizabeth Olsen
Mr David Roberts
Mrs Alison Elliott

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

Appointed APCM 2022 – 2025

Mr Paul Wilson
Mrs Ruth Richards
Mr Ken London
Mr Martin Hallett

Deanery Synod (Elected 2018-21)

Mr Donald Cameron
Mrs Linda Nicholls
Mrs Gillian Brown
Mr Martin Hallett
Mrs Marianne Sunter

Appointed APCM 2021

Mr Graham Morris
Mr Malcolm Haigh
Mrs Moira Nelson

Elected 2022 – 2025

Mr Paul Wilson
Mrs Ruth Richards
Mr Ken London

Treasurer: Mr John Hughes

Assistant Treasurer: Mr Donald Cameron (retired 31.12.2021)
Mr Stephen Johns (appointed 31.12.2021)

PCC Secretary: Miss Elizabeth Olsen (retired May 2021)
Mrs Sian Turner (appointed May 2021)

Main Bankers: HSBC, 4 Dale St Liverpool

Independent Examiners:

GRC Accountants
166 Banks Road
West Kirby
CH48 0RH

Making a difference wherever we are as we share faith for life in Christ

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

Aims and Purposes

St Mary's Church, Upton (Overchurch) is situated at the junction of Ford Road and Church Road, Upton, Wirral. It is part of the Diocese of Chester within the Church of England. It exists to promote the Christian faith through its five stated objectives, in accordance with the mission of the Church of England.

- Celebrating our faith through worship in the widest sense.
- Welcoming people and helping them to belong to our church family.
- Becoming a healing community where people can be helped in their pain and struggles.
- Equipping disciples to 'make a difference wherever we are'.
- Sharing our faith in relevant ways.

In accordance with these objectives, St Mary's Parochial Church Council (PCC) has the responsibility for co-operating with the clergy and staff team, in promoting within our ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Staff team

Clergy

Rev Nicola Eastwood

Rev Alec Ham

Caretaker

Mr Derek Cashin (retired August 2021)

Ms Sandra Fletcher (appointed 28 February 2022)

Administrators

Mrs Rhonda Anson

Mrs Inga Lanigan

Pastoral Coordinators

Mrs Tracey Pugh

Mrs Ruth Rawlings

0-18s team

Mrs Cat Farrell

Miss Becca Johnson

Mr Malcolm Kydd

Christians against Poverty (C.A.P.)

Mrs Moira Barker

Mrs Jess Parkhouse

Premises

St Mary's Parish Church complex and grounds

St Mary's Centre, Saughall Massie

The Bank, Upton Village

43 Grafton Drive, Upton

10 Manor Drive, Upton

Salacre Lane Graveyard

Cleaners

Mrs Karen Bradley

Mrs Gretta Chadwick

Mrs Di Collins

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

The PCC is also specifically responsible for the maintenance of the church building, its grounds, two graveyards, car park, and other buildings - currently church hall complex, The Centre, the Bank (youth centre in a former bank), and two houses which are rented out when not needed by church staff. Maintenance of all the buildings is overseen by the Fabric and Property Committee, and the resident caretaker. The committee plans a rolling programme of maintenance and improvement and arranges any necessary work identified in the diocesan Quinquennial church inspection. The church building in particular needs careful maintenance being Grade 2 listed.

The Centre in Saughall Massie, about a mile from the Parish Church holds services and activities mainly for people living in that area of the parish. It has its own congregation although there is some overlap with the parish church.

When planning church activities for the year, the incumbent and the PCC have to consider the Charity Commission's guidance on public benefit and, in particular, the specific guidance to charities for the advancement of religion. We aim to enable people in the parish and local area to live out their faith as part of our commitment to "Sharing Faith for Life". We also enable our buildings to be used by the community for a variety of purposes, and our car park is normally available for general use during the day.

Objectives and Activities

Celebrating our faith through worship in the widest sense

The PCC is committed to enabling as many people as possible to worship and to become part of our church community, and an overview of worship throughout the parish is maintained.

Our aim is to make church services varied, relevant, helpful, and spiritually enriching to all who attend. We try to enable people to develop a deeper faith through participating in prayer, reading, music, learning from scripture, and the sacrament.

St Mary's has been fortunate that its modern comprehensive audio-visual system which provides high quality sound, recording, lighting and visual facilities and expertise has been able to support the livestreamed services. The website, and Facebook page have continued to inform, encourage, and inspire our congregations and the local and wider community in their faith. Sermons, videos and bible study notes are available to view or listen to at leisure. This year we have continued to employ a Digital Ministry Assistant who has provided communications and IT support for services.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

Welcoming people and helping them belong to our Church family

It continues to be important that St Mary's should constantly review and where necessary adopt activities to demonstrate the increasing relevance of the Christian message in people's daily lives. This has been especially important during the Covid 19 pandemic. During 2021 the Church building was increasingly opened to activities although the use of masks and spacing of people in line with government rules/advice was adhered to, effectively restricting the number of people attending the building. The live-streaming of the 10.30am service was used by many people who felt it inappropriate to attend Church. Homegroups invariably met using Zoom. The pastoral team and assistants continued to support and help the needy and sick.

Groups and activities are in place to encourage people of all ages to connect with St Mary's and to make friendships. The nature of such groups is fluid and adapted to specific needs and interests, including elderly, bereaved, toddler and carers, reading groups, new parents, Rainbows/Brownies and Guides, knitters/crafters, walkers, retired men, litter pickers, homegroups, Bible Studies, prayer groups. Many of these meet remotely, or contact has been maintained by telephone.

Some groups began to meet in smaller groups in gardens. The independent Pre-School Playgroup has continued for most of the year being an essential childrens facility, with its own designated entrance and exit doors. It has welcomed new families as usual through the year, and has its own Facebook page for communication. Some rooms have been hired by the NHS for weekly sessions for respiratory and breastfeeding clinics, those attending have been welcomed warmly by church staff and volunteers.

Becoming a healing community where people are helped in their pain and struggles

As a church we recognise that there are times when people need additional support and help, because of circumstances such as crisis, need, illness or bereavement. Throughout this year of pandemic the clergy and a large pastoral team have supported many needy or bereaved families, as well as those suffering physically and mentally, and the elderly and lonely during isolation. This year much of this has had to take place remotely or distanced one-to-one. There has been extended follow up in many cases.

Pastoral care and support has occurred in various ways including through homegroups, this year by Zoom or telephone, to learn about the Christian faith through Bible study, prayer and discussion, and especially to provide contact, healing and support to each other. The St Mary's website has been used to provide daily prayer and words of encouragement, devotional material, and able studies. Similar material has been posted to those without internet access.

The elderly in particular have often felt isolation, depression and loneliness for much of the year, and any form of regular contact has been crucial for mental wellbeing. The Elder Branch group leaders have been especially careful to support their members, who mostly lack online media access, and need personal contact. They have provided distanced visits, phone-calls, cards and food gifts. In addition there are the following regular meetings; Our Place, Forget Me Not Café, Monday Makers, Midweek Service: all of these provide refreshments and companionship.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

Members of the congregation are encouraged to join a small group where they can find friendships, mutual support in personal and practical matters, and experience spiritual growth and development. We also employ two part-time Pastoral Coordinators, who are responsible for organising and co-ordinating a team of volunteers to assist the clergy in this vital area of work, ensuring needs are met in a caring, sensitive and efficient way. As well as this we have a team of itinerant licensed Communion Assistants who administer communion to those who are housebound in their own home or nursing home when necessary. This is greatly appreciated by those who receive such visits. We have a bereavement team who are members of the congregation who have been trained to visit and support those who are newly bereaved. The bereaved families may have no prior association with St Mary's, but are invariably pleased and thankful to be supported during a very difficult time. Because of the pandemic contact has been more difficult, but has continued as much as possible remotely, or by distanced/outdoor visiting.

Christians Against Poverty (CAP) is an organisation which supports people in managing a way out of debt and back into solvency. Supported by the CAP head office in Bradford, CAP Wirral (part of St Marys) has 2 part-time staff debt advisers, and a volunteer support network. Their work has continued over lockdowns and varying COVID restrictions, in whatever ways possible, according to government guidance. There have been many life-changing stories of the impact CAP has had on lives of local people.

St Mary's staff continue to provide the Chaplaincy for the local High School, and this has been much needed provision during this pandemic period, in supporting students and staff. Work has continued in person in school, and remotely.

St Mary's believes that God answers prayer and Christians are called to pray for one another. There are several organised open prayer times which anyone can join during the week, and specific prayer can be requested. These have continued this year on Zoom. Prayer requests are also included in the Sunday services, and within homegroup meetings.

Equipping disciples to make a difference wherever we are

In order to equip members of our congregation to participate in the many areas of service, our clergy team carefully plan a preaching and teaching programme for Sunday services which is followed up in homegroups during the week. This provides a solid base of practical and biblical teaching to help build up church members into Christian maturity and equip them for service 'wherever they are' As well as the varied activities referred to previously, church members are encouraged to make their faith relevant in ways relating to their interests and concerns. As a church and PCC it is considered that part of Christian responsibility is to care for God's creation in line with the principles of the A Rocha organisation, and to encourage people to think about their personal use of the Earth's resources based on the ethos of "Living Lightly". We have also developed a managed conservation garden in the church grounds. We are very pleased to have received two Eco-Congregation Awards for this and other specified environmental initiatives. Our hard-working 'Eco team' help to raise our awareness of environmental issues, and encourage us individually and as a church in how we can act more responsibly to help protect the local and wider environment. Since 2020 the COVID pandemic has forced people to think differently about life, and lockdown encouraged many people to make important lifestyle changes reflecting the Living Lightly ethos. In addition the Church of England has encouraged Churches to be carbon-neutral by 2030, a major challenge.

Alongside initiating local outreach initiatives, St Mary's supports a number of church members now working overseas through its World Church Group. Our link missionaries are spread across countries in Europe and Africa, and are involved in projects such as medical work, Bible translation, water treatment, conservation and drug rehabilitation. They appreciate the prayer, financial and friendship support that St Mary's offers. We distribute nearly £40,000 annually to our link missionaries and other mission organisations. For some of these people, it is their only income. Within its scope is a Young People in Mission fund which helps to support young church members who want to participate and gain experience in fulltime service for a short period with overseas or UK based Christian organisations; young people are encouraged to apply.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

St Mary's also runs courses introducing the basics of Christian faith and offer further teaching and training in more specific areas as the need arises. Throughout the year a series of courses and Bible Studies are held to enable Christians to develop and grow in their faith, knowledge and understanding. We continue to recognise our Christian responsibility to share our resources and personal wealth with others as we collect food, clothing and toiletries on a weekly basis which are then donated to local charities. As part of our decisions relating to our Faith Building project 7 years ago, a tithe was made of money donated to be used to support local and worldwide mission. Discussions are ongoing to select suitable initiatives and organisations for these gifts. The total sum to be distributed is in the region of £173K, of which ££77K has already been allocated.

Delighting in sharing our faith in relevant ways

COVID-19 has vastly changed the ways in which St Mary's and other churches share their faith. It prevented the running of any in-person services for the first part of 2020, and even now some groups and activities are still operating remotely. As already mentioned above, as much as possible has been provided by an online presence, thus sharing our faith with a wider online audience. This has included a weekly Sunday service via YouTube with musical items from our musicians (recorded in individual homes), and progressing to an in person, limited number, live streamed service. Anyone who wishes can request CDs of recorded services and music, printed service booklets and spoken telephone services. Business meetings have been conducted via Zoom, daily telephone calls and other help for the lonely and isolated, and internet activities for children and youth have backed up the online resources. As a result we have shared our faith in whatever ways possible. During the first weeks of lockdown the church bell was rung every evening at 6pm, as a reminder that the church was still an active presence in the community. Many local people greatly appreciated this comfort.

We have also initiated a mechanism for online financial donations via the website. Financially we have lost income from building rentals, but maintained income from donations, and benefitted from several generous one-off gifts, thus kept abreast of our commitments.

Future Developments

We welcome the new opportunities to forge links with the local community, as we begin to recover as a village, nation and world, from the pandemic, and look forward to the new opportunities this will bring. As a start there is a plan for a season of church-based services and other community activities to celebrate being open and operative as soon as the situation is suitable.

Training for volunteers who serve in many ways will continue along with development of correct policies and procedures to ensure smooth and safe operation.

Volunteers

The Churchwardens would like to acknowledge the contribution made by the very large number of volunteers to all aspects of St Mary's Church in its ministry to the church family and wider community. This has been particularly valued in the last year as a team of people has been needed to welcome and assist visitors to our new halls complex. Much valuable work is normally done in support of our Sunday services by sidespeople, welcomers, pray-ers and readers, musicians, a/v and sound technicians, Holy Communion assistants and those who serve refreshments after each service. We continue to be particularly grateful to the treasurers and team for their invaluable work on the church finances and to all members of the PCC for their contribution and commitment to our church ministry. It is not overstating things to say that without its willing volunteers St Mary's could not fulfil its ministry to the parish in the way it currently manages to do. We are immensely grateful to all those who give so generously of their time, skills and resources to enable this work to continue. The Church is our people, God's people.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

Financial Review

Results

The church made an overall deficit of £27,054 (see page 13) for the year. An analysis of this is as follows:-

World Church – Surplus	5,552
C.A.P – Deficit	(243)
Village Youth Project – Surplus	3,715
Faith Building Project – Surplus	3,245
General Fund – Deficit	(15,927)
Legacy Fund – Deficit	(2,767)
Reserve Fund – Surplus	15,072
Property Fund - Deficit	(38,476)
Total Unrestricted Funds – Deficit	(29,829)
Restricted Funds – Surplus	2,775
Deficit	(27,054)

Since the year end the Church finances have again continued to stand up well despite the effects of the Covid pandemic in 2022, and the War in Europe.

Following guidance from the Charity Commission, the PCC have agreed that the Church should have at least 3 months of normal expenditure in reserves at 31 December 2021 (approximately £63,000), was easily met. The reserves exceed this but the excess is to underpin the funding of the unspent tithe relating to the Faith Building Project.

Risk

The PCC is very aware of the risks that the Church is exposed to, and continues to undertake policies to minimize them. They include the proper DBS clearance according to Diocesan policy and training of people working with children, taking out insurance to cover all known risks, and from a financial point of view the large number of committed members giving regularly is thought to ensure the sustaining of the Lord's work at St Mary's.

Training

All elected members are asked to read the information contained in the booklet 'Trusteeship - an introduction for PCC members' a publication produced jointly by the Archbishop's Council and the Charity Commission outlining the duties and responsibilities of those engaged in PCC membership to ensure they are accepting of and familiar with, the requirements that will be made upon them. All members of the PCC are encouraged to go on courses where appropriate, to keep up-to-date.

Public Benefit

The trustees believe that the report and accounts clearly indicates continued compliance with the duty in section 17 of the Charities Act 2011 regarding public benefit.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

Statement of Trustees' responsibilities

Law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with applicable law, regulations and trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of St Mary's Parish Church Council

Reverend Mrs N Eastwood (Chairman)

17 October 2022

INDEPENDENT EXAMINERS' REPORT TO THE PAROCHIAL CHURCH COUNCIL OF

THE ECCLESIASTICAL PARISH OF ST MARY'S CHURCH, UPTON (OVERCHURCH)

I report on the accounts for the year ended 31 December 2021 set out on pages thirteen to twenty-six.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required. The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Certified Accountants.

It is my responsibility to:

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

Basis of the 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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view ' and the report is limited to those matters set out in the 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
- to keep accounting records in accordance with Section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act.

have not been met; or

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

G Cooper

20 October 2022

GRC Accountants
166 Banks Road
West Kirby
Wirral
CH48 0RH

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2021

		General	FBP	Children & Youth Project	Restricted Funds	Total Funds	
	Note	£	£	£	£	2021 £	2020 £
INCOME AND ENDOWMENTS FROM							
Donations and legacies	2(a)	398,229	36,652	20,179	3,300	458,360	432,998
Charitable activities	2(b)	43,223	-	8,029	-	51,252	47,776
Other trading activities	2(c)	-	-	4,440	-	4,440	1,458
Investment income	2(d)	716	587	10	-	1,313	1,904
TOTAL		442,168	37,239	32,658	3,300	515,365	484,136
EXPENDITURE ON							
Raising funds	3(a)	-	-	2,361	-	2,361	1,280
Charitable activities							
Grants	3(b)	36,625	33,290	-	525	70,440	42,227
Other activities directly relating to the work of the church	3(c)	315,957	-	26,366	-	342,323	282,595
Management and administration	3(d) & (e)	126,787	704	216	-	127,707	136,437
TOTAL		479,369	33,994	28,943	525	542,831	462,539
Net gains/(losses) on investments	11	412	-	-	-	412	(487)
NET INCOME/(EXPENDITURE)		(36,789)	3,245	3,715	2,775	(27,054)	21,110
TRANSFERS:-							
To		-	-	-	-	-	-
From		-	-	-	-	-	-
NET INCOME/(EXPENDITURE) AFTER TRANSFERS		(36,789)	3,245	3,715	2,775	(27,054)	21,110
Total funds brought forward		2,224,612	143,011	48,339	10,024	2,425,986	2,404,876
BALANCES CARRIED FORWARD AT 31 DECEMBER 2021 (2020)		2,187,823	146,256	52,054	12,799	2,398,932	2,425,986

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

BALANCE SHEET AS AT 31 DECEMBER 2021

	Note	2021	2020
		£	£
FIXED ASSETS			
Tangible fixed assets	5	1,884,483	1,941,725
CURRENT ASSETS			
Stock		617	699
Debtors	7	22,798	21,558
Investments	11	3,712	3,300
Short term deposits		400,474	419,387
Cash at bank and in hand		181,568	139,942
		<u>609,169</u>	<u>584,886</u>
CREDITORS			
Amounts falling due within one year	8	94,720	100,625
NET CURRENT ASSETS		<u>514,449</u>	<u>484,261</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>2,398,932</u>	<u>2,425,986</u>
FUNDS			
Unrestricted:-	10		
Faith Building Project		146,256	143,011
Church		2,187,823	2,224,612
Children and Youth Project		52,054	48,339
		<u>2,386,133</u>	<u>2,415,962</u>
Restricted:-	9		
Church		10,024	10,024
Children and Youth Project		2,775	-
		<u>12,799</u>	<u>10,024</u>
		<u>2,398,932</u>	<u>2,425,986</u>

Approved by St Mary's Parish Church Council on
and signed on its behalf by:-

Reverend Mrs N Eastwood (Chairman)

Mr P Eddon (Warden)

17 October 2022

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	2021 £	2020 £
Cash flows from operating activities:			
Cash generated from operations	1	21,400	27,149
Interest paid		-	-
Net cash provided by (used in) operating activities		21,400	27,149
Cash flows from investing activities:			
Purchase of tangible fixed assets		-	-
Disposal of tangible fixed assets		-	-
Interest received		1,313	1,904
Net cash provided by (used in) investing activities		1,313	1,904
Net cash provided by (used in) financing activities		22,713	29,053
Change in cash and cash equivalents in the reporting period		22,713	29,053
Cash and cash equivalents at the beginning of the reporting period		559,329	530,276
Cash and cash equivalents at the end of the reporting period		582,042	559,329

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

**1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM
OPERATING ACTIVITIES**

	2021	2020
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(27,054)	21,110
Adjustments for:		
Depreciation charges	57,242	58,826
Loss(gain) on investments	(412)	487
Interest received	(1,313)	(1,904)
Decrease/(increase) in stock	82	(82)
Decrease/(increase) in debtors	(1,240)	1,929
(Decrease)/increase in creditors	(5,905)	(53,217)
Net cash provided by (used in) operating activities	21,400	27,149

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES

Basis of accounting

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCC's, and with the Regulations' 'true and fair view' provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value.

Financial instruments

The Charity has chosen to adopt Sections 11 and 12 of FRS 102 in respect of financial instruments.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the purpose of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts 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 gathering of Church members.

Incoming Resources

- (a) Collections are recognised when received by or on behalf of the PCC.
- (b) Planned giving receivable under gift aid is normally recognised only when received, the exception being when it can be assessed with reasonable accuracy.
- (c) Income tax recoverable on covenants or gift aid donations is recognised when the income is recognised.
- (d) Donations are accounted for on receipt, legacies on a receivable basis when they can be determined with reasonable accuracy.
- (e) Rental income from the letting of church premises is recognised when the rental is due.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

1. ACCOUNTING POLICIES (continued)

Resources used

Donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Other expenses are accounted for when payable. All expenses, including support and governances are allocated or apportioned to the general fund. Any expenses unpaid at 31 December are provided for in these accounts as an operational expense and are shown as creditors in the Balance Sheet.

Fixed assets

(a) Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by S.10(2)a of the Charities Act 2011.

No value is placed on movable church furnishings held by the church wardens 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 furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA.

(b) Other fixed assets

Fixed assets are stated at cost or valuation less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold Property (excluding land)	- 2% on cost
Grand Piano	- Nil on cost
Motor vehicles	- 25% on cost
Sundry equipment	- 10%/25%/33 1/3 on cost/reducing balance
Fixtures and fittings	- 10%/25%/33 1/3 on cost/reducing balance

Up until December 2015 no depreciation was provided for in relation to the freehold property owned by the Church due to it being all well maintained and therefore had a useful life in excess of 50 years if not substantially more. In 2016, the estimated remaining life of these buildings has been assessed as 50 years and depreciation commenced accordingly.

No depreciation is provided on the piano as it is well maintained and modernisations are not capitalised. Strictly this is not in accordance with FRS 102 but shows a more realistic view of the financial position.

Stocks

Stocks have been valued at the lower of cost and net realisable value, after making due allowances for obsolete and slow moving items.

Volunteers

The value of voluntary work done by Church members and associates is not accounted for in these accounts although much appreciated. Voluntary work by individuals/businesses not attached to the Church is accounted for as a donation and an expense when it occurs.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

2. INCOME AND ENDOWMENTS FROM

	General	FBP	Children & Youth Project	Restricted Funds	Total Funds	
	£	£	£	£	2021 £	2020 £
(a) Donations and legacies						
Planned giving:						
Gift aid	226,924	21,232	10,478	-	258,634	259,020
Income tax recoverable on gift aid, etc.	56,731	5,283	2,687	-	64,701	64,753
Cash collections	13,269	-	-	-	13,269	12,397
Government Grant	3,033	-	-	-	3,033	11,379
Sundry donations	83,272	10,137	7,014	3,300	103,723	73,243
Legacy	15,000	-	-	-	15,000	12,206
	398,229	36,652	20,179	3,300	458,360	432,998
(b) Charitable activities						
Courses, etc.	-	-	8,029	-	8,029	13,276
Wedding fees, etc.	6,684	-	-	-	6,684	3,518
Church hall lettings, etc.	19,384	-	-	-	19,384	14,400
Other	17,155	-	-	-	17,155	16,582
	43,223	-	8,029	-	51,252	47,776
(c) Other trading activities						
Village Youth Project	-	-	891	-	891	930
Unique Shop	-	-	3,549	-	3,549	528
	-	-	4,440	-	4,440	1,458
(d) Investment income						
Bank deposit interest, etc.	716	587	10	-	1,313	1,904
	716	587	10	-	1,313	1,904
TOTAL	442,168	37,239	32,658	3,300	515,365	484,136

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)**

3. RESOURCES EXPENDED						
	General	FBP	Children & Youth Project	Restricted Funds	Total Funds	
	£	£	£	£	2021 £	2020 £
(a) Raising funds						
Village Youth Project	-	-	262	-	262	525
Village Youth Project Unique	-	-	2,099	-	2,099	755
-	-	-	2,361	-	2,361	1,280
(b) Grants						
Missionary and charitable giving:						
Church overseas						
- missionary societies, etc.	16,010	-	-	-	16,010	20,510
- relief and development agencies	9,865	-	-	-	9,865	10,640
Home missions and other Church societies	10,750	-	-	-	10,750	10,447
Other	-	33,290	-	525	33,815	-
	36,625	33,290	-	525	70,440	42,227
(c) Activities directly relating to the work of the Church						
Ministry: Diocesan quota	124,378	-	-	-	124,378	87,912
Staff expenses	2,667	-	94	-	2,761	3,165
Salaries, etc.	95,357	-	10,000	-	105,357	114,532
Buildings – running costs	35,432	-	1,906	-	37,338	35,289
Building maintenance	44,972	-	1,606	-	46,578	19,011
Training	-	-	410	-	410	150
Catering	2,218	-	-	-	2,218	415
Cemetery maintenance, etc.	6,181	-	-	-	6,181	4,660
Music	1,477	-	-	-	1,477	1,317
Special activities	2,927	-	-	-	2,927	1,342
Minibus and travel expenses	348	-	1,254	-	1,602	356
Course costs, etc	-	-	11,096	-	11,096	14,446
	315,957	-	26,366	-	342,323	282,595
(d) Church management and administration						
Printing and stationery, etc.	3,962	-	96	-	4,058	2,719
Telephone	2,351	-	-	-	2,351	3,126
Salaries	50,148	-	-	-	50,148	54,687
Consultancy	6,000	-	-	-	6,000	6,000
Depreciation	57,242	-	-	-	57,242	58,826
Equipment repairs, etc.	598	699	-	-	1,297	1,735
Sundries	3,486	5	120	-	3,611	6,025
Aspirational	-	-	-	-	-	319
	123,787	704	216	-	124,707	133,437
(e) Governance						
Independent examination	3,000	-	-	-	3,000	3,000
TOTAL RESOURCES USED	479,369	33,994	28,943	525	542,831	462,539

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

4. STAFF COSTS	<u>2021</u> £	<u>2020</u> £
Wages and salaries	147,973	160,890
Social security costs (employment tax)	5,228	5,965
Pension contributions	2,304	2,364
	<u>155,505</u>	<u>169,219</u>

No employee earned more than £40,000 (2020 – £40,000).

The average number of employees (including part-time and clergy) during the year was:-

	<u>2021</u>	<u>2020</u>
Clergy (paid by Chester Diocese)	2	2
Administration	3	3
Others	9	9
	<u>14</u>	<u>14</u>

During the year the Church continued a pension scheme under the Government's Auto-Enrolment Regulations. The monies are invested with NEST on a defined contribution basis. Contributions payable are charged to the Statement of Financial Activities in the period to which they relate.

No trustees other than clergy received any remuneration or reimbursed expenses for services provided to the charity during the year (2020 – Nil).

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

5. FIXED ASSETS FOR USE BY THE PCC

	Freehold land & buildings £	Minibus £	Fixtures & fittings £	Sundry equipment £	Total £
GROSS BOOK VALUE					
At 1 January 2021	2,033,663	1,250	103,256	199,535	2,337,704
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
At 31 December 2021	2,033,663	1,250	103,256	199,535	2,337,704
DEPRECIATION					
At 1 January 2021	129,095	1,247	83,213	182,424	395,979
Charge for the year	38,476	1	15,901	2,864	57,242
Disposals	-	-	-	-	-
At 31 December 2021	167,571	1,248	99,114	185,288	453,221
NET BOOK VALUE					
At 31 December 2021	1,866,092	2	4,142	14,247	1,884,483
At 31 December 2020	1,904,568	3	20,043	17,111	1,941,725

The historical cost of the freehold land and buildings purchased prior to 31.12.1997, is £127,149; the valuation of £150,000 was done as at 1 January 1996 by the PCC on an existing use basis. The properties purchased and improvements since then are shown at cost which amounts to £1,883,663. The trustees are not aware of any material changes since the last valuation.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Total £
Fixed assets	1,884,483	-	1,884,483
Current assets	597,664	12,799	610,463
Creditors – within one year	(96,014)	-	(96,014)
Fund balance	2,386,133	12,799	2,398,932

7. DEBTORS

	<u>2021</u> £	<u>2020</u> £
Income tax recoverable	19,461	19,277
Prepayments	3,297	1,971
Other debtors	40	310
	<u>22,798</u>	<u>21,558</u>

**8. (a) LIABILITIES: AMOUNTS FALLING DUE
WITHIN ONE YEAR**

	£	£
Accruals	42,344	39,211
Creditors for goods and services	52,376	33,864
Loans from Church members	-	27,550
	<u>94,720</u>	<u>100,625</u>

**9. ANALYSIS OF MOVEMENTS ON
RESTRICTED FUNDS**

	<u>Balance @ 01.01.21</u> £	<u>Income</u> £	<u>Transfer</u> £	<u>Resources used</u> £	<u>Balance @ 31.12.21</u> £
(a) CHURCH:-					
Miss W. Hodgson-Jones	114	-	-	-	114
Mrs M.P. Owen dec'd	100	-	-	-	100
Mrs G.H. Beasley (dec'd) Trust	3,883	-	-	-	3,883
Roy Barker Young People in Mission Fund	5,927	-	-	-	5,927
	<u>10,024</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>10,024</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

Notes:

CHURCH

The Miss W. Hodgson-Jones Fund is for the maintenance of the Church Bells and related assets.

The Mrs G.H. Beasley Trust Fund is for the furtherance of Church work as decreed by the Vicar and wardens.

Roy Barker Young People in Mission Fund – to assist and promote education and experience in overseas mission.

10(a) ANALYSIS OF MOVEMENTS ON UNRESTRICTED FUNDS (excluding Faith Building Project)

	General £	CAP £	Reserve Funds £	Children & Youth Project £	Property £	World Church £	Legacy Fund £	Total £
Balance 01.01.21	101,096	18,737	144,636	48,339	1,879,518	1,002	79,623	2,272,951
Income	398,358	28,038	-	32,658	-	1,184	15,000	475,238
Transfer in	17,267	3,000	15,072	-	-	36,000	-	71,339
Transfer out	(53,572)	-	-	-	-	-	(17,767)	(71,339)
	463,149	49,775	159,708	80,997	1,879,518	38,186	76,856	2,748,189
Resources used	377,980	(31,281)	-	(28,943)	(38,476)	(31,632)	-	(508,312)
Balance 31.12.21	85,169	18,494	159,708	52,054	1,841,042	6,554	76,856	2,239,877

The transfer 'in' of £71,339 is made up as follows:-

CAP Fund ex Legacy	500
CAP Fund ex General Fund	2,500
World Church Fund ex General Fund	36,000
General Fund ex Legacy Fund	17,267
Parish Share Fund ex General Fund	5,072
Aspirational Fund ex General Fund	5,000
Outreach Fund ex General Fund	5,000
	71,339

Reserve Funds

This is made up as follows:

Parish Share Fund	65,626
Contingency Fund	62,500
General Reserve	21,582
Aspirational Fund	5,000
Outreach Fund	5,000
	159,708

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

10(a) ANALYSIS OF MOVEMENTS ON UNRESTRICTED FUNDS (continued) (excluding Faith Building Project)

Notes:

- (a) The General Fund represents the general “trading” account of the Church.
- (b) The Reserve Fund is there to help fund unexpected expenses, and are effectively reserve accounts representing two months general expenses and other monies for unforeseen costs, and also to fund aspirational and outreach projects.
- (c) The Parish Share Fund is money effectively refunded by the Diocese to enable the Church to fund assistance to the Vicar.
- (d) The Legacy Fund is there to assist the funding of new projects that the PCC may decide to undertake such as pastoral workers and childrens worker and new capital projects.
- (e) The Village Youth Project Fund represents the unrestricted part of the Village Youth Project finances.
- (f) CAP (Christians Against Poverty) is a fund set up in 2012 to assist people in North Wirral get out of debt and manage their financial affairs.
- (g) The World Church Fund summarises the financial transactions of the World Church group.

(b) Faith Building Project

This represents monies donated by church members to fund substantial redevelopment of both the Church and adjacent buildings and is regarded as a designated unrestricted fund. The balance of £146,256 is shown on the Balance Sheet page 14. The balance will be substantially used to make donations to other charities.

11. INVESTMENTS	£
Value at 01.01.2021	3,300
Revaluation surplus	412
Valuation at 31.12.2021	3,712
Original cost £1,250 (2020 - £1,250).	
Stock market value £3,712 (2020 - £3,300)	

12. FINANCIAL COMMITMENTS

There were no material financial commitments as at 31 December 2021.

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2021.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

14. GOING CONCERN

The trustees are confident that the Church will continue to be able to meet its liabilities for the foreseeable future, as they fall due. They therefore consider that it is appropriate to prepare the financial statements on a going concern basis.

Accounts

**THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

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CHARITY NUMBER: 1132542

ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2020

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2020

Administrative information

St Mary's Church Upton (Overchurch) is situated in Church Road, Upton, Wirral. It is part of the Diocese of Chester within the Church of England.

The Church office is on the premises: address

St Mary's Church Office, 2 Church Road, Upton, Wirral, CH49 6JZ

Telephone no. 0151 677 1186.

Email: office@stm-upton.org.uk

Structure, governance and management

All members of the Parochial Church Council are Trustees. The method of appointment of PCC members is set out in the Church of England Representation Rules. The PCC consists of the Vicar and Associate Vicar, the Churchwardens and Treasurers, 15 members elected at the Annual Parochial Meeting which usually takes place in April, and similarly elected members of Deanery Synod.

Members of the congregation who live within the Parish boundaries, or who attend our services regularly, are eligible and encouraged to register on the Church Electoral Roll prior to the APCM each year. This then entitles them to vote and to be nominated for PCC membership. The Electoral Roll is completely revised every six years

PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds are spent. The full PCC meets on average six times a year.

Given its wide range of responsibilities, the PCC operates through a number of sub committees, each dealing with a particular aspect of church life. The committees at St Mary's are:

PCC Standing Committee
World Church Group
Finance Management Group
Centre Management Committee
CAP Management Committee
Fabric and Property Committee
CYP Management Committee

Each committee includes a member(s) of the PCC, and provides minutes to report back to the PCC following each meeting. The minutes are considered and discussed, and recommendations made by the full PCC are taken back to the committees to be acted upon. Committees may include other church members not on the PCC, but on the electoral role, as required. In this way every PCC member is made aware of decisions taken by each specific committee. This is especially important for any financial implications of decisions made at committee stage.

The PCC is continually reviewing and updating policies and procedures, through the Governance Group, in line with guidance from the Church of England and the Charity Commission.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2020

Trustees

PCC members are automatically trustees of the charity.

PCC members for year 2020/21

Ex Officio members:

Incumbent: The Reverend Nicola Eastwood

Associate Vicar: The Reverend Alec Ham (appointed August 2020)

Churchwardens: Mrs Barbara Carroll (replaced at delayed APCM 25th October by Mr Paul Eddon)
Mr Mark Turner

Associate Warden: Mrs Alison Elliott

Elected members:

In accordance with Church Representation Rules, there are 15 elected members, 5 members being elected each year, at the APCM, for a three year term, with a maximum of two terms, thus ensuring a degree of continuity. Deanery Synod members are also PCC members.

Elected April 2018-21 (Retired APCM April 2021)

Mrs Helen Bray
Mrs Jane Hill
Mr Christopher Drake
Mr Alastair Hamilton (resigned early 2021)

April 2019-2022

Mrs Ruth Richards
Mrs Judith Cashin
Mrs Christine Allen
Mrs Fiona Williams
Mr Paul Wilson

April 2020-23

Mr Richard Farrell
Mrs Annemarie Gillet
Mrs Rosalind Carter
Mr Alastair Miatt
Mrs Alison Elliott

Appointed APCM 2021-2024

Miss Elizabeth Olsen
Mr David Roberts

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
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ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2020 (continued)

Deanery Synod (Elected 2017-20)

Mr Donald Cameron
Mrs Linda Nicholls
Mrs Gillian Brown
Mr Martin Hallett
Mrs Marianne Sunter

Appointed APCM 2021

Mr Graham Morris
Mr Malcolm Haigh
Mrs Moira Nelson

Treasurer: Mr John Hughes

Assistant Treasurer: Mr Donald Cameron

PCC Secretary: Miss Elizabeth Olsen (Replaced May 2021 by Mrs Sian Turner)

Main Bankers: HSBC, 4 Dale St Liverpool

Independent Examiners:

GRC Accountants
166 Banks Road
West Kirby
CH48 0RH

Making a difference wherever we are as we share faith for life in Christ

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2020 (continued)

Aims and Purposes

St Mary's Church, Upton (Overchurch) is situated at the junction of Ford Road and Church Road, Upton, Wirral. It is part of the Diocese of Chester within the Church of England. It exists to promote the Christian faith through its five stated objectives, in accordance with the mission of the Church of England.

- Celebrating our faith through worship in the widest sense.
- Welcoming people and helping them to belong to our church family.
- Becoming a healing community where people can be helped in their pain and struggles.
- Equipping disciples to 'make a difference wherever we are'.
- Sharing our faith in relevant ways.

In accordance with these objectives, St Mary's Parochial Church Council (PCC) has the responsibility for co-operating with the clergy and staff team, in promoting within our ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Staff team

Clergy

Rev Nicola Eastwood

Rev Alec Ham

Caretaker

Mr Derek Cashin

Administrators

Mrs Rhonda Anson

Mrs Inga Lanigan

Pastoral Coordinators

Mrs Tracey Pugh

Mrs Ruth Rawlings

0-18s team

Mrs Cat Farrell

Miss Becca Johnson

Mr Malcolm Kydd

Premises

St Mary's Parish Church complex and grounds

St Mary's Centre, Saughall Massie

The Bank, Upton Village

43 Grafton Drive, Upton

10 Manor Drive, Upton

Salacre Lane Graveyard

The PCC is also specifically responsible for the maintenance of the church building, its grounds, two graveyards, car park, and other buildings - currently church hall complex, The Centre, the Bank (youth centre in a former bank), and two houses which are rented out when not needed by church staff. Maintenance of all the buildings is overseen by the Fabric and Property Committee, and the resident caretaker. The committee plans a rolling programme of maintenance and improvement and arranges any necessary work identified in the diocesan Quinquennial church inspection. The church building in particular needs careful maintenance being Grade 2 listed.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, UPTON (OVERCHURCH)

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2020 (continued)

The Centre in Saughall Massie, about a mile from the Parish Church holds services and activities mainly for people living in that area of the parish. It has its own congregation although there is some overlap with the parish church.

When planning church activities for the year, the incumbent and the PCC have to consider the Charity Commission's guidance on public benefit and, in particular, the specific guidance to charities for the advancement of religion. We aim to enable people in the parish and local area to live out their faith as part of our commitment to "Sharing Faith for Life". We also enable our buildings to be used by the community for a variety of purposes, and our car park is normally available for general use during the day.

Objectives and Activities

Celebrating our faith through worship in the widest sense

The PCC is committed to enabling as many people as possible to worship and to become part of our church community, and an overview of worship throughout the parish is maintained.

Our aim is to make church services varied, relevant, helpful, and spiritually enriching to all who attend. We try to enable people to develop a deeper faith through participating in prayer, reading, music, learning from scripture, and sacrament.

In March 2020, with the rapid development of the COVID19 Pandemic and consequent nationwide lockdown, church buildings closed, but St Mary's continued to work towards its aims and objectives, using a range of different methods and media. Staff continued to work remotely where possible, and all government guidance was carefully and thoroughly followed. Some staff were wholly or partially furloughed for a short time, and roles and responsibilities were reorganised as needed. As lockdown eased some in person services and activities were resumed where possible, all in a safe and permitted manner.

Initially one simple service, for all ages (The One Service) of items recorded in peoples' homes was put together and made available on the church website and Facebook page. Musicians recorded their parts at home, which were then mixed and incorporated into the service. An item was included for children, and the 0-18s team prepared age group specific recording on the website, with videos, and prepared activity sheets and ideas. For those with no internet access, a range of options were available including CD recordings, paper services and spoken services by telephone. As lockdown was eased, The One Service extended to an in person service, for a very limited number, and COVID safety procedures put in place, and was livestreamed. It was renamed The Early Service when a second In-person service was started at The Centre. The live-streamed service has attracted a lot of viewers (400+ households during complete lockdown) locally, further afield, and worldwide, and will continue as it provides the church with an effective web-based presence. It has been very helpful to people whose church cannot provide such services, including St Mary's mission links.

St Mary's has been fortunate that its modern comprehensive audio-visual system which provides high quality sound, recording, lighting and visual facilities and expertise has been able to support the livestreamed services. The website, and Facebook page have continued to inform, encourage, and inspire our congregations and the local and wider community in their faith. Sermons, videos and bible study notes are available to view or listen to at leisure. This year we have continued to employ a Digital Ministry Assistant who has provided communications and IT support for services.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2020 (continued)

Welcoming people and helping them belong to our Church family

It is always important to consider regularly how St Mary's should adapt activities, to show the relevance of the Christian message to people in their daily lives. This has never been more necessary than in the Covid19 pandemic. Most of the usual opportunities for welcoming were not possible. The building was closed, and there were no services, groups, baptisms, funerals or weddings. However St Mary's staff continued to work, mostly at home, though some had a short time of furlough. The office closed for several weeks as a workplace, but remained open for telephone contact. The clergy performed funerals at the crematorium, and had contact with the bereaved. The staff and large pastoral team were able to help and support the needy and sick. The website and Facebook page have had a vital part in communications, and enabled other ways to be found to offer opportunities for people to meet in whichever way they could, so that they feel supported and comfortable. Much contact was remote, using telephone, Zoom or other platforms.

A number of groups and activities are in place to encourage people of all ages to connect with St Mary's and to make friendships. The nature of such groups is fluid and adapted to specific needs and interests, including elderly, bereaved, toddler and carers, reading groups, new parents, Rainbows/Brownies and Guides, knitters/crafters, walkers, retired men, litter pickers, homegroups, Bible Studies, prayer groups. Many of these have continued to meet remotely, or contact has been maintained by telephone.

As restrictions eased, some groups began to meet in smaller groups in gardens. From July 2020, our buildings began to reopen according to government guidance, with extreme caution, and rigorous cleaning and safety procedures. The Pre-School Playgroup has continued for most of the year being an essential childrens facility, with its own designated entrance and exit doors. It has welcomed new families as usual through the year, and has its own Facebook page for communication. Some rooms have been hired by the NHS for weekly sessions for respiratory and breastfeeding clinics, those attending have been welcomed warmly by church staff and volunteers.

Becoming a healing community where people are helped in their pain and struggles

As a church we recognise that there are times when people need additional support and help, because of circumstances such as crisis, need, illness or bereavement. Throughout this year of pandemic the clergy and a large pastoral team have supported many needy or bereaved families, as well as those suffering physically and mentally, and the elderly and lonely during isolation. This year much of this has had to take place remotely or distanced one-to-one. There has been extended follow up in many cases.

Pastoral care and support has occurred in various ways including through homegroups, this year by Zoom or telephone, to learn about the Christian faith through Bible study, prayer and discussion, and especially to provide contact, healing and support to each other. The St Mary's website has been used to provide daily prayer and words of encouragement, devotional material, and bible studies. Similar material has been posted to those without internet access.

The elderly in particular have felt isolation, depression and loneliness this year, and any form of regular contact has been crucial for mental wellbeing. The Elder Branch group leaders have been especially careful to support their members, who mostly lack online media access, and need personal contact. They have provided distanced visits, phone-calls, cards and food gifts.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
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ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2020 (continued)

Members of the congregation are encouraged to join a small group where they can find friendships, mutual support in personal and practical matters, and experience spiritual growth and development. We also employ two part-time Pastoral Coordinators as a job-share, who are responsible for organising and co-ordinating a team of volunteers to assist the clergy in this vital area of work, ensuring needs are met in a caring, sensitive and efficient way. As well as this we have a team of itinerant licensed Communion Assistants who administer communion to those who are housebound in their own home or nursing home when necessary. This is greatly appreciated by those who receive such visits. We have a bereavement team who are members of the congregation who have been trained to visit and support those who are newly bereaved. The bereaved families may have no prior association with St Mary's, but are invariably pleased and thankful to be supported during a very difficult time. This year all this contact has been more difficult, but has continued as much as possible remotely, or by distanced/outdoor visiting.

Christians Against Poverty (CAP) is an organisation which supports people in managing a way out of debt and back into solvency. Supported by the CAP head office in Bradford, CAP Wirral (part of St Marys) now has 2 part-time staff debt advisers, and a volunteer support network. Their work has continued over lockdowns and varying COVID restrictions, in whatever ways possible, according to government guidance. There have been many life-changing stories of the impact CAP has had on lives of local people.

St Mary's staff provide the Chaplaincy for the local High School, and this has been much needed provision during the pandemic period, in supporting students and staff. Work has continued in person in school, and remotely.

St Mary's believes that God answers prayer and Christians are called to pray for one another. There are several organised open prayer times which anyone can join during the week, and specific prayer can be requested. These have continued this year on Zoom. Prayer requests are also included in the Sunday services, and within homegroup meetings.

Equipping disciples to make a difference wherever we are

In order to equip members of our congregation to participate in the many areas of service, our staff team carefully plan a preaching and teaching programme for Sunday services which is followed up in homegroups during the week. This provides a solid base of practical and biblical teaching to help build up church members into Christian maturity and equip them for service 'wherever they are' As well as the varied activities referred to previously, church members are encouraged to make their faith relevant in ways relating to their interests and concerns. As a church and PCC it is considered that part of Christian responsibility is to care for God's creation in line with the principles of the A Rocha organisation, and to encourage people to think about their personal use of the Earth's resources based on the ethos of "Living Lightly". We have also developed a managed conservation garden in the church grounds. We are very pleased to have received two Eco-Congregation Awards for this and other specified environmental initiatives. Our hard-working 'Eco team' help to raise our awareness of environmental issues, and encourage us individually and as a church in how we can act more responsibly to help protect the local and wider environment. In 2020 the COVID pandemic has forced people to think differently about life, and lockdown encouraged many people to make important lifestyle changes reflecting the Living Lightly ethos.

Alongside initiating local outreach initiatives, St Mary's supports a number of church members now working overseas through its World Church Group. Our link missionaries are spread across countries in Europe and Africa, and are involved in projects such as medical work, Bible translation, water treatment, conservation and drug rehabilitation. They appreciate the prayer, financial and friendship support that St Mary's offers. We distribute about £40,000 annually to our link missionaries and other mission organisations. For some of these people, it is their only income. Within its scope is a Young People in Mission fund which helps to support young church members who want to participate and gain experience in fulltime service for a short period with overseas or UK based Christian organisations.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, UPTON (OVERCHURCH)

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2020 (continued)

St Mary's also runs courses introducing the basics of Christian faith and offer further teaching and training in more specific areas as the need arises. Throughout the year a series of courses and Bible Studies are held to enable Christians to develop and grow in their faith, knowledge and understanding. We continue to recognise our Christian responsibility to share our resources and personal wealth with others as we collect food, clothing and toiletries on a weekly basis which are then donated to local charities. As part of our decisions relating to our Faith Building project 4 years ago, a tithe was made of money donated to be used to support local and worldwide mission. Discussions are ongoing to select suitable initiatives and organisations for these gifts. The total sum to be distributed is in the region of £173K.

Delighting in sharing our faith in relevant ways

COVID-19 has vastly changed the ways in which St Mary's and other churches share their faith. It prevented the running of any in-person services for the first part of the year, and most groups and activities are still operating remotely. As already mentioned above, as much as possible has been provided by an online presence, thus sharing our faith with a wider online audience. This has included a weekly Sunday service via YouTube with musical items from our musicians (recorded in individual homes), and progressing to an in person, limited number, live streamed service. Anyone who wishes can request CDs of recorded services and music, printed service booklets and spoken telephone services. Business meetings have been conducted via Zoom, daily telephone calls and other help for the lonely and isolated, and internet activities for children and youth have backed up the online resources. As a result we have shared our faith in whatever ways possible. During the first weeks of lockdown the church bell was rung every evening at 6pm, as a reminder that the church was still an active presence in the community. Many local people greatly appreciated this comfort.

We have also initiated a mechanism for online financial donations via the website. Financially we have lost income from building rentals, but maintained income from donations, and benefitted from several generous one-off gifts, thus kept abreast of our commitments.

Future Developments

We welcome the new opportunities to forge links with the local community, as we begin to recover as a village, nation and world, from the pandemic, and look forward to the new opportunities this will bring. As a start there is a plan for a season of church-based services and other community activities to celebrate being open and operative as soon as the situation is suitable.

Training for volunteers who serve in many ways will continue and development of correct policies and procedures to ensure smooth and safe operation. The church buildings have now had their quinquennial inspection and a schedule of necessary repairwork is being prepared. We welcomed Rev. Alec Ham last August to join the staff team as Associate Minister, and we plan to continue and develop our online services, children and youth provision, and new initiatives to promote healing and bringing people back together.

Volunteers

The Churchwardens would like to acknowledge the contribution made by the very large number of volunteers to all aspects of St Mary's Church in its ministry to the church family and wider community. This has been particularly valued in the last year as a team of people has been needed to welcome and assist visitors to our new halls complex. Much valuable work is normally done in support of our Sunday services by sidespeople, welcomers, pray-ers and readers, musicians, a/v and sound technicians, Holy Communion assistants and those who serve refreshments after each service. This year some of these roles have not been needed, though many have served in other roles. We continue to be particularly grateful to the treasurers and team for their invaluable work on the church finances and to all members of the PCC for their contribution and commitment to our church ministry. It is not overstating things to say that without its willing volunteers St Mary's could not fulfil its ministry to the parish in the way it currently manages to do. We are immensely grateful to all those who give so generously of their time, skills and resources to enable this work to continue. The Church is our people, God's people.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2020 (continued)

Financial Review

Results

The church made an overall surplus of £21,110 (see page 13) for the year. An analysis of this is as follows:-

World Church – Deficit	(862)
C.A.P – Surplus	1,089
Village Youth Project – Surplus	4,240
Faith Building Project – Surplus	47,394
General Fund – Deficit	(16,937)
Legacy Fund – Deficit	(4,386)
Reserve Fund – Surplus	29,048
Property Fund - Deficit	(38,476)
Total Unrestricted Funds – Surplus	21,110
Restricted Funds – Nil	-
Surplus	<u>21,110</u>

Since the year end the Church finances have again stood up well despite the effects of the Covid pandemic and a break-even situation is anticipated on the General Fund after transfers from the Legacy and Parish Share Funds.

Following guidance from the Charity Commission, the PCC have agreed that the Church should have at least 3 months of normal expenditure in reserves at 31 December 2020 (approximately £63,000), was easily met. The reserves exceed this but the excess is to underpin the funding of the unspent tithe relating to the Faith Building Project.

Risk

The PCC is very aware of the risks that the Church is exposed to, and continues to undertake policies to minimize them. They include the proper DBS clearance according to Diocesan policy and training of people working with children, taking out insurance to cover all known risks, and from a financial point of view the large number of committed members giving regularly is thought to ensure the sustaining of the Lord's work at St Mary's.

Training

All elected members are asked to read the information contained in the booklet 'Trusteeship - an introduction for PCC members' a publication produced jointly by the Archbishop's Council and the Charity Commission outlining the duties and responsibilities of those engaged in PCC membership to ensure they are accepting of and familiar with, the requirements that will be made upon them. All members of the PCC are encouraged to go on courses where appropriate, to keep up-to-date.

Public Benefit

The trustees believe that the report and accounts clearly indicates continued compliance with the duty in section 17 of the Charities Act 2011 regarding public benefit.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2020 (continued)

Statement of Trustees' responsibilities

Law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with applicable law, regulations and trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of St Mary's Parish Church Council

Reverend Mrs N Eastwood (Chairman)

11 October 2021

INDEPENDENT EXAMINERS' REPORT TO THE PAROCHIAL CHURCH COUNCIL OF

THE ECCLESIASTICAL PARISH OF ST MARY'S CHURCH, UPTON (OVERCHURCH)

I report on the accounts for the year ended 31 December 2020 set out on pages thirteen to twenty-six.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required. The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Certified Accountants.

It is my responsibility to:

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

Basis of the 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 charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view ' and the report is limited to those matters set out in the 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
 - to keep accounting records in accordance with Section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act.

have not been met; or

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

G Cooper

October 2021

GRC Accountants
166 Banks Road
West Kirby
Wirral
CH48 0RH

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2020

		General	FBP	Children & Youth Project	Restricted Funds	Total Funds	
	Note	£	£	£	£	2020 £	2019 £
INCOME AND ENDOWMENTS FROM							
Donations and legacies	2(a)	367,606	46,176	19,216	-	432,998	433,773
Charitable activities	2(b)	34,023	-	13,753	-	47,776	82,442
Other trading activities	2(c)	-	-	1,458	-	1,458	6,955
Investment income	2(d)	675	1,218	11	-	1,904	2,803
TOTAL		402,304	47,394	34,438	-	484,136	525,973
EXPENDITURE ON							
Raising funds	3(a)	-	-	1,280	-	1,280	4,984
Charitable activities							
Grants	3(b)	42,227	-	-	-	42,227	40,548
Other activities directly relating to the work of the church	3(c)	255,695	-	26,900	-	282,595	324,013
Management and administration	3(d) & (e)	134,419	-	2,018	-	136,437	131,947
TOTAL		432,341	-	30,198	-	462,539	501,492
Net gains/(losses) on investments	11	(487)	-	-	-	(487)	608
NET INCOME/(EXPENDITURE)		(30,524)	47,394	4,240	-	21,110	25,089
TRANSFERS:-							
To		-	-	-	-	-	4,856
From		-	-	-	-	-	(4,856)
NET INCOME/(EXPENDITURE) AFTER TRANSFERS		(30,524)	47,394	4,240	-	21,110	25,089
Total funds brought forward		2,255,136	95,617	44,099	10,024	2,404,876	2,379,787
BALANCES CARRIED FORWARD AT 31 DECEMBER 2020 (2019)		2,224,612	143,011	48,339	10,024	2,425,986	2,404,876

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

BALANCE SHEET AS AT 31 DECEMBER 2020

	Note	2020	2019
		£	£
FIXED ASSETS			
Tangible fixed assets	5	1,941,725	2,000,551
CURRENT ASSETS			
Stock		699	617
Debtors	7	21,558	23,487
Investments	11	3,300	3,787
Short term deposits		419,387	394,577
Cash at bank and in hand		139,942	135,699
		584,886	558,167
CREDITORS			
Amounts falling due within one year	8	100,625	153,842
NET CURRENT ASSETS		484,261	404,325
TOTAL ASSETS LESS CURRENT LIABILITIES		2,425,986	2,404,876
FUNDS			
Unrestricted:-	10		
Faith Building Project		143,011	95,617
Church		2,224,612	2,255,136
Children and Youth Project		48,339	44,099
		2,415,962	2,394,852
Restricted:-	9		
Church		10,024	10,024
Children and Youth Project		-	-
		10,024	10,024
		2,425,986	2,404,876

Approved by St Mary's Parish Church Council on
and signed on its behalf by:-

Reverend Mrs N Eastwood (Chairman)

Mr M Turner (Warden)

11 October 2021

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	2020 £	2019 £
Cash flows from operating activities:			
Cash generated from operations	1	27,149	63,646
Interest paid		-	-
Net cash provided by (used in) operating activities		27,149	63,646
 Cash flows from investing activities:			
Purchase of tangible fixed assets		-	(4,856)
Disposal of tangible fixed assets		-	-
Interest received		1,904	2,803
Net cash provided by (used in) investing activities		1,904	(2,053)
 Cash flows from financing activities			
Loan repayments in year		-	-
Loan received in year		-	-
Net cash provided by (used in) financing activities		29,053	61,593
 Change in cash and cash equivalents in the reporting period		 29,053	 61,593
Cash and cash equivalents at the beginning of the reporting period		530,276	468,683
Cash and cash equivalents at the end of the reporting period		559,329	530,276

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020

**1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM
OPERATING ACTIVITIES**

	2020	2019
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	21,110	25,089
Adjustments for:		
Depreciation charges	58,826	60,477
Loss(gain) on investments	487	(608)
Interest received	(1,904)	(2,803)
Decrease/(increase) in stock	(82)	(53)
Decrease/(increase) in debtors	1,929	74,058
(Decrease)/increase in creditors	(53,217)	(92,514)
Net cash provided by (used in) operating activities	<u>27,149</u>	<u>63,646</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

Basis of accounting

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCC's, and with the Regulations' 'true and fair view' provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at fair value.

Financial instruments

The Charity has chosen to adopt Sections 11 and 12 of FRS 102 in respect of financial instruments.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the purpose of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts 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 gathering of Church members.

Incoming Resources

- (a) Collections are recognised when received by or on behalf of the PCC.
- (b) Planned giving receivable under gift aid is normally recognised only when received, the exception being when it can be assessed with reasonable accuracy.
- (c) Income tax recoverable on covenants or gift aid donations is recognised when the income is recognised.
- (d) Donations are accounted for on receipt, legacies on a receivable basis when they can be determined with reasonable accuracy.
- (e) Rental income from the letting of church premises is recognised when the rental is due.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020 (continued)

1. ACCOUNTING POLICIES (continued)

Resources used

Donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Other expenses are accounted for when payable. All expenses, including support and governances are allocated or apportioned to the general fund. Any expenses unpaid at 31 December are provided for in these accounts as an operational expense and are shown as creditors in the Balance Sheet.

Fixed assets

(a) Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by S.10(2)a of the Charities Act 2011.

No value is placed on movable church furnishings held by the church wardens 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 furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA.

(b) Other fixed assets

Fixed assets are stated at cost or valuation less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold Property (excluding land)	- 2% on cost
Grand Piano	- Nil on cost
Motor vehicles	- 25% on cost
Sundry equipment	- 10%/25%/33 1/3 on cost/reducing balance
Fixtures and fittings	- 10%/25%/33 1/3 on cost/reducing balance

Up until December 2015 no depreciation was provided for in relation to the freehold property owned by the Church due to it being all well maintained and therefore had a useful life in excess of 50 years if not substantially more. In 2016, the estimated remaining life of these buildings has been assessed as 50 years and depreciation commenced accordingly.

No depreciation is provided on the piano as it is well maintained and modernisations are not capitalised. Strictly this is not in accordance with FRS 102 but shows a more realistic view of the financial position.

Stocks

Stocks have been valued at the lower of cost and net realisable value, after making due allowances for obsolete and slow moving items.

Volunteers

The value of voluntary work done by Church members and associates is not accounted for in these accounts although much appreciated. Voluntary work by individuals/businesses not attached to the Church is accounted for as a donation and an expense when it occurs.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020 (continued)

2. INCOME AND ENDOWMENTS FROM

	General	FBP	Children & Youth Project	Restricted Funds	Total Funds	
	£	£	£	£	2020 £	2019 £
(a) Donations and legacies						
Planned giving:						
Gift aid	221,294	27,203	10,523	-	259,020	272,666
Income tax recoverable on gift aid, etc.	55,321	6,801	2,631	-	64,753	70,515
Cash collections	12,397	-	-	-	12,397	18,775
Government Grant	11,379	-	-	-	11,379	-
Sundry donations	55,009	12,172	6,062	-	73,243	62,817
Legacy	12,206	-	-	-	12,206	9,000
	367,606	46,176	19,216	-	432,998	433,773
(b) Charitable activities						
Courses, etc.	-	-	13,276	-	13,276	30,748
Wedding fees, etc.	3,518	-	-	-	3,518	4,527
Church hall lettings, etc.	13,955	-	445	-	14,400	28,390
Other	16,550	-	32	-	16,582	16,207
Profit on sale of fixed assets	-	-	-	-	-	2,570
	34,023	-	13,753	-	47,776	82,442
(c) Other trading activities						
Village Youth Project	-	-	930	-	930	2,458
Unique Shop	-	-	528	-	528	4,497
	-	-	1,458	-	1,458	6,955
(d) Investment income						
Bank deposit interest, etc.	675	1,218	11	-	1,904	2,803
	675	1,218	11	-	1,904	2,803
TOTAL	402,304	47,394	34,438	-	484,136	525,973

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020 (continued)**

3. RESOURCES EXPENDED						
	General	FBP	Children & Youth Project	Restricted Funds	Total Funds	
	£	£	£	£	2020 £	2019 £
(a) Raising funds						
Village Youth Project	-	-	525	-	525	1,032
Village Youth Project Unique	-	-	755	-	755	3,952
-	-	-	1,280	-	1,280	4,984
(b) Grants						
Missionary and charitable giving:						
Church overseas						
- missionary societies, etc.	21,140	-	-	-	21,140	20,510
- relief and development agencies	10,640	-	-	-	10,640	12,531
Home missions and other Church societies	10,447	-	-	-	10,447	7,027
Other	-	-	-	-	-	480
	42,227	-	-	-	42,227	40,548
(c) Activities directly relating to the work of the Church						
Ministry: Diocesan quota	87,912	-	-	-	87,912	65,975
Staff expenses	3,165	-	-	-	3,165	4,317
Salaries, etc.	104,532	-	10,000	-	114,532	132,293
Buildings – running costs	33,524	-	1,765	-	35,289	34,052
Building maintenance	18,586	-	425	-	19,011	38,756
Training	150	-	-	-	150	1,745
Catering	415	-	-	-	415	2,860
Cemetery maintenance, etc.	4,660	-	-	-	4,660	3,102
Music	1,317	-	-	-	1,317	2,095
Special activities	1,342	-	-	-	1,342	2,114
Minibus and travel expenses	92	-	264	-	356	3,038
Course costs, etc	-	-	14,446	-	14,446	33,666
	255,695	-	26,900	-	282,595	324,013
(d) Church management and administration						
Printing and stationery, etc.	2,695	-	24	-	2,719	3,747
Telephone	3,126	-	-	-	3,126	4,255
Salaries	54,687	-	-	-	54,687	46,310
Consultancy	6,000	-	-	-	6,000	7,692
Depreciation	57,612	-	1,214	-	58,826	60,477
Equipment repairs, etc.	965	-	770	-	1,735	2,685
Sundries	6,015	-	10	-	6,025	3,781
Aspirational	319	-	-	-	319	-
	131,419	-	2,018	-	133,437	128,947
(e) Governance						
Independent examination	3,000	-	-	-	3,000	3,000
TOTAL RESOURCES USED	432,341	-	30,198	-	462,539	501,492

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020 (continued)

4. STAFF COSTS	<u>2020</u> £	<u>2019</u> £
Wages and salaries	160,890	168,409
Social security costs (employment tax)	5,965	7,788
Pension contributions	2,364	2,406
	<u>169,219</u>	<u>178,603</u>

No employee earned more than £40,000 (2019 – £40,000).

The average number of employees (including part-time and clergy) during the year was:-

	<u>2020</u>	<u>2019</u>
Clergy (paid by Chester Diocese)	2	2
Administration	3	3
Others	9	9
	<u>14</u>	<u>14</u>

During the year the Church continued a pension scheme under the Government's Auto-Enrolment Regulations. The monies are invested with NEST on a defined contribution basis. Contributions payable are charged to the Statement of Financial Activities in the period to which they relate.

No trustees other than clergy received any remuneration or reimbursed expenses for services provided to the charity during the year (2019 – Nil).

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020 (continued)

5. FIXED ASSETS FOR USE BY THE PCC

	Freehold land & buildings £	Minibus £	Fixtures & fittings £	Sundry equipment £	Total £
GROSS BOOK VALUE					
At 1 January 2020	2,033,663	1,250	103,256	199,535	2,337,704
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
At 31 December 2020	2,033,663	1,250	103,256	199,535	2,337,704
DEPRECIATION					
At 1 January 2020	90,619	936	67,274	178,324	337,153
Charge for the year	38,476	311	15,939	4,100	58,826
Disposals	-	-	-	-	-
At 31 December 2020	129,095	1,247	83,213	182,424	395,979
NET BOOK VALUE					
At 31 December 2020	1,904,568	3	20,043	17,111	1,941,725
At 31 December 2019	1,943,044	314	35,982	21,211	2,000,551

The historical cost of the freehold land and buildings purchased prior to 31.12.1997, is £127,149; the valuation of £150,000 was done as at 1 January 1996 by the PCC on an existing use basis. The properties purchased and improvements since then are shown at cost which amounts to £1,883,663. The trustees are not aware of any material changes since the last valuation.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020 (continued)

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted Funds £	Restricted Funds £	Total £
Fixed assets	1,941,725	-	1,941,725
Current assets	574,862	10,024	584,886
Creditors – within one year	(100,625)	-	(100,625)
Fund balance	2,415,962	10,024	2,425,986

7. DEBTORS

	<u>2020</u> £	<u>2019</u> £
Income tax recoverable	19,277	20,189
Prepayments	1,971	1,779
Other debtors	310	1,519
	<u>21,558</u>	<u>23,487</u>

**8. (a) LIABILITIES: AMOUNTS FALLING DUE
WITHIN ONE YEAR**

	£	£
Accruals	39,211	26,930
Creditors for goods and services	33,864	37,862
Loans from Church members	27,550	89,050
	<u>100,625</u>	<u>153,842</u>

**9. ANALYSIS OF MOVEMENTS ON
RESTRICTED FUNDS**

	<u>Balance @ 01.01.20</u> £	<u>Income</u> £	<u>Transfer</u> £	<u>Resources used</u> £	<u>Balance @ 31.12.20</u> £
(a) CHURCH:-					
Miss W. Hodgson-Jones	114	-	-	-	114
Mrs M.P. Owen dec'd	100	-	-	-	100
Mrs G.H. Beasley (dec'd) Trust	3,883	-	-	-	3,883
Roy Barker Young People in Mission Fund	5,927	-	-	-	5,927
	<u>10,024</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>10,024</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020 (continued)

Notes:

CHURCH

The Miss W. Hodgson-Jones Fund is for the maintenance of the Church Bells and related assets.

The Mrs G.H. Beasley Trust Fund is for the furtherance of Church work as decreed by the Vicar and wardens.

Roy Barker Young People in Mission Fund – to assist and promote education and experience in overseas mission.

10(a) ANALYSIS OF MOVEMENTS ON UNRESTRICTED FUNDS (excluding Faith Building Project)

	General	CAP	Reserve	Children & Youth	Property	World	Legacy	Total
	£	£	Funds	Project	£	Church	Fund	£
	£	£	£	£	£	£	£	£
Balance 01.01.20	118,033	17,648	115,588	44,099	1,917,994	1,864	84,009	2,299,235
Income	365,407	23,496	40,574	34,438	-	1,195	12,206	477,316
Transfer in	27,618	1,500	-	-	-	36,000	-	65,118
Transfer out	(37,000)	-	(11,526)	-	-	-	-	(48,526)
	474,058	42,644	144,636	78,537	1,917,994	39,059	96,215	2,793,143
Resources used	(372,962)	(23,907)	-	(30,198)	(38,476)	(38,057)	(16,592)	(520,192)
Balance 31.12.20	101,096	18,737	144,636	48,339	1,879,518	1,002	79,623	2,272,951

The transfer 'in' of £65,118 is made up as follows:-

CAP Fund ex Legacy	500
CAP Fund ex General Fund	1,000
World Church Fund ex General Fund	36,000
General Fund ex Legacy Fund	16,092
General Fund ex Parish Share Fund	11,526
	65,118

Reserve Funds

This is made up as follows:

Parish Share Fund	60,554
Contingency Fund	62,500
General Reserve	21,582
	144,636

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020 (continued)

10(a) ANALYSIS OF MOVEMENTS ON UNRESTRICTED FUNDS (continued) (excluding Faith Building Project)

Notes:

- (a) The General Fund represents the general “trading” account of the Church.
- (b) The Contingency & Reserve Funds are there to help fund unexpected expenses, and are effectively reserve accounts representing two months general expenses and other monies for unforeseen costs.
- (c) The Parish Share Fund is money effectively refunded by the Diocese to enable the Church to fund assistance to the Vicar.
- (d) The Legacy Fund is there to assist the funding of new projects that the PCC may decide to undertake such as pastoral workers and childrens worker and new capital projects.
- (e) The Village Youth Project Fund represents the unrestricted part of the Village Youth Project finances.
- (f) CAP (Christians Against Poverty) is a fund set up in 2012 to assist people in North Wirral get out of debt and manage their financial affairs.
- (g) The World Church Fund summarises the financial transactions of the World Church group.

(b) Faith Building Project

This represents monies donated by church members to fund substantial redevelopment of both the Church and adjacent buildings and is regarded as a designated unrestricted fund. The balance of £143,011 is shown on the Balance Sheet page 14. The balance will be substantially used to make donations to other charities.

11. INVESTMENTS	£
Value at 01.01.2020	3,787
Revaluation deficit	(487)
Valuation at 31.12.2020	3,300
Original cost £1,250 (2019 - £1,250).	
Stock market value £3,300 (2019 - £3,787)	

12. FINANCIAL COMMITMENTS

There were no material financial commitments as at 31 December 2020.

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2020.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020 (continued)

14. GOING CONCERN

The trustees are confident that the Church will continue to be able to meet its liabilities for the foreseeable future, as they fall due. They therefore consider that it is appropriate to prepare the financial statements on a going concern basis.