

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

Church Road Upton Wirral CH49 6JZ

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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
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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

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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.

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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 able 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.

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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
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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)
	<hr/>
Total Unrestricted Funds – Surplus	21,110
Restricted Funds – Nil	-
	<hr/>
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
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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
		<hr/> 584,886	<hr/> 558,167
CREDITORS			
Amounts falling due within one year	8	100,625	153,842
NET CURRENT ASSETS		<hr/> 484,261	<hr/> 404,325
TOTAL ASSETS LESS CURRENT LIABILITIES		<hr/> 2,425,986	<hr/> 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
		<hr/> 2,415,962	<hr/> 2,394,852
Restricted:-	9		
Church		10,024	10,024
Children and Youth Project		-	-
		<hr/> 10,024	<hr/> 10,024
		<hr/> 2,425,986	<hr/> 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		-	-
		<hr/>	<hr/>
Net cash provided by (used in) operating activities		<hr/> 27,149	<hr/> 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
		<hr/>	<hr/>
Net cash provided by (used in) investing activities		<hr/> 1,904	<hr/> (2,053)
 Cash flows from financing activities			
Loan repayments in year		-	-
Loan received in year		-	-
		<hr/>	<hr/>
Net cash provided by (used in) financing activities		<hr/> 29,053	<hr/> 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		<hr/> 530,276	<hr/> 468,683
Cash and cash equivalents at the end of the reporting period		<hr/> <hr/> 559,329	<hr/> <hr/> 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	27,149	63,646

**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
	<hr/>
	65,118
	<hr/>

Reserve Funds

This is made up as follows:

Parish Share Fund	60,554
Contingency Fund	62,500
General Reserve	21,582
	<hr/>
	144,636
	<hr/>

**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)
	<hr/>
Valuation at 31.12.2020	3,300
	<hr/>
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.