

**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 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

CONTENTS

Pages

2 - 11	Annual Report
12	Independent Examiner's Report
13	Statement of Financial Activities
14	Balance Sheet
15	Cash Flow Statement
16 – 26	Notes to the Financial Statements

**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:

<i>Incumbent:</i>	The Reverend Nicola Eastwood
<i>Associate Vicar:</i>	The Reverend Alec Ham
<i>Churchwardens:</i>	Mr Paul Eddon Mr Mark Turner (retired APCM 27 April 2022) Mrs Alison (appointed APCM April 2022)
<i>Associate Warden:</i>	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)
	<hr/>
Total Unrestricted Funds – Deficit	(29,829)
	<hr/>
Restricted Funds – Surplus	2,775
	<hr/>
Deficit	(27,054)
	<hr/>

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		-	-
		<hr/>	<hr/>
Net cash provided by (used in) operating activities		21,400	27,149
		<hr/>	<hr/>
Cash flows from investing activities:			
Purchase of tangible fixed assets		-	-
Disposal of tangible fixed assets		-	-
Interest received		1,313	1,904
		<hr/>	<hr/>
Net cash provided by (used in) investing activities		1,313	1,904
		<hr/>	<hr/>
Net cash provided by (used in) financing activities		22,713	29,053
		<hr/>	<hr/>
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
		<hr/>	<hr/>
Cash and cash equivalents at the end of the reporting period		582,042	559,329
		<hr/> <hr/>	<hr/> <hr/>

**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	Children & Youth	Property	World	Legacy	Total
	£	£	Funds	Project	£	Church	Fund	£
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
	<hr/>
	71,339
	<hr/>

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
	<hr/>
	159,708
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**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
	<hr/>
Valuation at 31.12.2021	3,712
	<hr/>
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.