THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY AND ST LUKE, BOWDON

England & Wales · Charity number 1133830

Details

Other names	BOWDON PCC
Status	Registered
Legal form	Previously excepted
Registered	2010-01-28
Register	View on the Charity Commission register

Contact

Address	Bowden Parish Centre Stamford Road Bowdon Altrincham Cheshire WA14 2TR
Phone	01619291537
Email	karen@bowdonchurch.org
Website	www.bowdonchurch.org

Activities

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

Activities: Bowdon PCC has the responsibility of co-operating with the incumbent, the Revd. Ian Rumsey, in promoting the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St. Marys Church, St. Lukes Church and the Bowdon Parish Centre, all based in Bowdon, Cheshire.

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Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£324,119	£376,158	-	-
2023-12-31	£306,961	£363,290	-	-
2022-12-31	£314,000	£364,000	-	-
2021-12-31	£321,823	£317,997	-	-
2020-12-31	£307,816	£246,480	-	-

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Trustees

Name	Role	Appointed
Adrian Vernon Hope		2017-04-26
DEBRA GREEN		2019-04-29
Dr Patricia Arrowsmith		2016-04-20
Gabrielle Campbell		2020-10-21
Hilary Jean Gartside		2016-04-20
JUDITH ETHNA ROBERTSON		
Jenny Borthwick		2017-04-20
Joanna Williams		2024-04-24
Karen Wilson DL		2017-04-26
MR J A BONSON		
Michael Parish		2019-04-29
Neil Campbell		2025-05-21
PENNY CLONEY		
Richard Abbott LLB		2018-04-18
SUE REDFORD		2011-07-16
Sally-Anne Heaford		2026-05-17
Sam Wilson		2018-04-22
Timothy Borthwick		2017-04-26

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY AND ST LUKE, E

England & Wales - Charity number 1133830

Accounts

2024

Bowdon Parish
St Mary's, St Luke's and Zone2

Bowdon Parochial Church Council

ANNUAL REPORT AND ACCOUNTS 2024

Bowdon Parochial Church Council

Report and financial statements
for the year ended 31 December 2024

Registered Charity Name

The Parochial Church Council of the Ecclesiastical Parish of St Mary's and St Luke's, Bowdon

Common Name

Bowdon Parochial Church Council (PCC)

Principal Office

Parish Centre, Stamford Road, Bowdon, Altrincham, Cheshire WA14 3LT

Charity no. 1133830

Bankers National Westminster Bank plc, 23 Stamford new Road, Altrincham, Cheshire WA14 1DB

Examiner Paul Benstead, ACMA, 16 Ashwood, Bowdon, Altrincham, Cheshire WA14 3DN

Parochial Church Council Members who have served during the year were:

Clergy, Readers and Licensed Lay Workers (Ex Officio)
Vicar – Vacancy
John Fenton – Lay Reader
Karen Wilson – Lay Reader

Ministry Team members
Sam Wilson –Youth Parish Missioner (Also Ex Officio as General Synod Member)
Jake Waddington – Childrens and Families Parish Missioner
Michael Dow – Director of Music

Deanery Synod members (Ex Officio)
Alec Bonson
Mike Duncombe
Adrian Hope
Sue Redford

Wardens (Ex Officio)
Tim Borthwick
Debi Green
Jo Howling
John Newton

Other (Ex Officio)
Ian Scott-Dunn (Chair of Chester Diocesan Board of Finance)

Elected Members
Richard Abbott
Patricia Arrowsmith
Jenny Borthwick
Christine Cadman
Gabby Campbell
Penny Cloney (Secretary)
Hilary Gartside
Patricia Jones
Jennie Lucas (Acting Chair during Vacancy)
Mike Parish
Judith Robertson
Linda Woods
Erin Campbell

PCC Members January-March 2024
Roger Bryan
Martin Stratton
Christine Weekes

Trustees' Report

The Trustees present their report and audited financial statements for the year ended 31st December 2024.

1. Introduction

Bowdon Parochial Church Council (PCC) is a charity registered with the Charity Commission. It is responsible for the running of St Mary's and St Luke's churches in Bowdon, Cheshire and is part of the Diocese of Chester within the Church of England. Bowdon PCC has the responsibility of co-operating with the incumbent, the Reverend Ian Rumsey (now retired), in the promotion of the objectives and activities of the ecclesiastical parish that are derived from the whole mission of the church, pastoral, evangelistic, ecumenical and social.

The PCC is also responsible for the fabric of St Mary's church, St Luke's church, the Bowdon Parish Centre and one residential property.

The method of appointment of PCC members is set out in the Church Representation Rules.

All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

2. Structure, Governance and Management

The Ecclesiastical Parish is served by St. Mary's church and St Luke's church and Zone 2 in Bowdon. Members of the PCC are drawn from all congregations.

The Parish is now in a period of Vacancy and is being managed by the PCC and the Operations Team.

Churchwardens

For historical reasons and unusually for an Anglican church, Bowdon Parish has four churchwardens (two parochial and two manorial), which is very fortunate for us, given the number of services held each Sunday at St Mary's, St Luke's and Zone 2. Debi Green, Jo Howling, Tim Borthwick and John Newton continued as wardens, assisted by Michael Parish , Ann Ford and Ian Scott-Dunn as deputy wardens, a team of sides-people led by Adrian Hope and our Servers' Guild led by Alec Bonson.

Our **Administrative Team** has been led by Kay Holt along with a team of Parish Office volunteers. In addition, the whole organisation is supported by many volunteers leading and assisting with the running of our many church groups and activities from cleaning the church to running the Duke of Edinburgh Award Scheme. All these groups enable us to connect with our parishioners, thus giving us an opportunity to help them in the journey of belonging and believing.

The PCC Trustees are very grateful to all those who give of their time and talents, both paid staff and volunteers, with this support we have become one of the top quartile of churches in the Church of England who are able to demonstrate growth in their membership.

The Parochial Church Council meets regularly and in the financial year from January to December 2024 met 6 times. All meetings were 'in person' now that we have come through covid.

The PCC operates day to day by virtue of the following teams plus the Administrative Team referred to above.

- Operations (the new name for the Standing Committee)
- Zone 2
- Communications
- Buildings (formerly the Fabric Committee)
- Parish Centre
- Giving
- Events

The Annual Church Parochial Meeting reverted to its customary timing in April. The accounts were presented to the parish, the year was reviewed, and the election of PCC members took place.

3. Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the PCC has considered the Commission's guidance on public benefit and in particular, the specific guidance on charities for the advancement of religion. In particular we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people of all ages living in the parish.
- Missionary and outreach work.

4. Achievements and Performance

We have been in a vacancy since July 2022 and so 2024 has been a year of keeping the stability of the parish in check. We are enormously grateful to Revd Keith Hines, Revd John Sutton and Revd Dr Margaret Jones and our large team of Lay Worship Leaders who have enabled us to maintain our service pattern during that time. Our lay leaders have received guidance and support from the Revd Dr Andrew Knight, our Rural Dean, and also John Sutton. Our choir was invited to sing at York Minster in August and continues to attract young singers – most notably three new choral scholars funded by the PCC,

Our PCC has undertaken Safeguarding training at both basic and foundation level and recently adopted a Parish Statement on Domestic Abuse. In July, we agreed to continue to adopt the House of Bishops' Policy Statement "Promoting a Safer Church (2017) insofar as it relates to the work of the Parish". A new Safeguarding Officer was appointed in November who reports on any Safeguarding issues at PCC meetings. Several PCC members attended an Unconscious Bias training trial led by Dr Margaret Jones for Chester Diocese.

A member of the PCC is now an active member of both the General Synod and the Diocesan Synod and keeps us up to date on new initiatives such as Bishop Mark's vision of carrying out Christ's mission to seek the lost and share the Good News in our diocese. Another member has recently qualified as a Mental Health First Aider which will enable her to look after anyone with mental health issues until they are able to get professional help.

Despite a lot of our time being taken up with the major repair of our churchyard wall and the vacancy, we have managed to gain our bronze award as an Eco Church and are working towards the silver award. An energy audit was made in August of St Mary's, St Luke's and the Parish Centre and we will be considering the report's recommendations as part of our long-term plan to get to net zero carbon by 2030.

Looking beyond our parish, we have continued to support The Hope Centre in Partington with weekly donations of food and Care UK Refugee Aid and St Ann's Hospice with clothing and household items. Our Christingle services raised money for The Children's Society and weekly collections are made for Compassion by St Luke's and Zone2 to support the education of children in Ghana, the Dominican Republic and Indonesia. We raised £4,000 for Christian Aid during May. During the winter months, we provided a "Warm Welcome" space in St Luke's each week to help with high energy bills. As many local schools are now offering the Duke of Edinburgh Award Scheme, we have decided after ten years to discontinue the Bronze Award but will continue to support those working for the Silver Award. We have also decided to discontinue the monthly online edition of the Bowdon Church News as much of the information is published in the weekly Friday Notices but a paper edition will be distributed around the parish three times a year – at Christmas, Easter and Harvest.

5. Worship and Mission

Pastoral Care/Safeguarding

Under the new Diocesan senior leadership team, and rightly insisted upon by the House of Bishops and General Synod, safeguarding is now being given a much higher priority in parish life. During the year our safeguarding team continued its termly meetings. Its duty of care includes the promotion of a safeguarding culture across all our activities and the rolling out of the Diocesan safeguarding training modules among those who bear church responsibilities. Its role is also to ensure our parish safeguarding policy is followed in all our endeavours, to handle any safeguarding matters which may arise, and to monitor the administration of DBS checks for volunteers working with children, young people and vulnerable adults. We are committed to Bowdon Church being safe for everyone. Our safeguarding policy was adopted afresh at the PCC meeting in July. In September our safeguarding officer,

Will Tyler stood down after eight years of committed and careful work in this important role, for which we are very grateful. Clive Searle has taken up the post. With plenty of experience in this field having just retired as head of a local primary school, he has been proactive about completing all the training promptly and promoting the importance of this area with the PCC, including putting 'Promoting a safer church' posters up in private places, such as toilets. He is working closely with Kay to ensure all members of PCC and people leading youth groups are up to date with DBS forms and training and meets regularly with her and Jo Howling (warden with responsibility for safeguarding while we are in vacancy).

Children and Families report

In the last year, the children and families ministry has gone from strength to strength. From September 2024, the church has made great strides in making stronger links with our community.

In the December of last year, the primary school advent services went very well. Some schools had already wished to be booked in for this year.

Links with local primary schools is going very well especially BCS. We now have various links including after-school clubs for years 1/2 called 'Faith and Fun'; Ethos group, which focuses on building the Christian Faith with the children and a lunchtime club for year 5/6 focusing on discipleship for children. Church Led Worship assembly is a regular occurrence. In other local schools, including The Bollin School and Altrincham Preparatory School, we are invited in to give assemblies and talks on the Christian Faith and both schools make use of our church building for curriculum lessons and services. Each year we are seeing an increase in new families in Zone 2 for worship stamps. Stronger connections with families is a priority in Zone2 and this can include making sure that our congregation in Zone2 are welcomed right from the start with an welcome email sent to them with a variety of different key information regarding children and families in Zone2, as well as a whole parish.

First Steps is thriving with new ways of engaging children in stories and lessons. Families who have completed their stamps requirements have said they will continue to come until the summer because they and the children enjoy it very much!

We had a very successful 'Parenting for Faith' course in the Spring, with many families coming to learn all about what they can do to strengthen their own faith, but also their children. Feedback was positive and an online course is going to added to the calendar in the new year. As well as Parenting for Faith, we are hoping to start a new service for families with a sport focus and this is called 'Sweaty church'.

Our Children Church groups are doing very well. On average we have 30/35 children at Zone 2 each week. We have some excellent church group leaders, who inspire children's faith through lessons and crafts. The leaders are provided with a full year curriculum to base their sessions on. We believe that children are to learn all about the different stories from the Bible but also learn about how Christian values can have a positive impact on their individual lives. The children are also taught how to talk with God and listen to what He has to say to them.

In St. Luke's the new advertising and re-branding of St. Luke's children's groups has given their children's ministry a new lease of life. The groups run very well and the group leaders do a great job each week. Since last October, the 4th Sunday of the month is an All Age Worship. Attendance is at a stable number and the service is always well received.

In the December, the primary school advent services went very well. The Children's Christingle services also went extremely well, bringing in lots of people who would not have attended church otherwise.
Future plans are already in motion and we are in for a great ride!

Youth report

Over the last twelve months, our youth ministry amongst 11-18s has begun to develop significantly following difficulties with the Covid pandemic and its lockdowns. Both 'churched' and 'unchurched' young people have been joining our various outreach programs and begun to form relationships with our Youth Missioner, Sam, and other adult volunteers. We hope to see this ministry continue to grow in coming months as the buds of growth begin to blossom.

Our weekly Underground youth club has seen its numbers increase on average from ten to fifteen a week, peaking above twenty at times. New volunteers have had to be sought for the first time in years. At Underground, activity sessions around a theme have included looking at relationships, bullying, and the Trinity. Our sports provision has improved thanks to investment in new equipment and we hope to develop this further as new volunteers with a wider variety of skills get involved.

Our weekly Mettle discipleship group has consistently seen five young people dive deep into the Bible, reading through the entirety of Judges, Ruth, and Samuel as a result of the young people's interest and desire to learn more about God. Alongside food and craft activities and a dedicated team of volunteers, we have also seen one

young person get confirmed at our confirmation service. In the coming months we hope to see this group naturally grow as younger people are invited to join.

Our youth ministry in the local schools has been a consistent presence over the last twelve months. Our Youth Missioner led a series of Christmas services for both Altrincham Grammar School for Boys and Altrincham Girls Grammar School. He has also provided assemblies for all year groups at AGGS during Harvest, Christmas, and Easter. The Christian Union there, joint-led with the Methodist Church and Trafford Youth For Christ, has also had consistently high attendance from a wide range of year groups as they looked at Advent, friendships, and prayer.

Our chaplaincy to the Duke of Edinburgh Award Scheme has seen our Youth Missioner journey alongside forty young people from beginning to end as they complete their Bronze Award. This has involved activities looking at what the Bible has to say about teamwork, friendships, and perseverance. Numerous volunteers have been involved in this ministry as mentors to the young people and we hope to see this continue in other areas of church life. After many years, it was announced that the Bowdon DofE scheme would be finishing, as the local schools are now providing this and demand has reduced. Therefore, there were no new Bronze Award applicants this September, although we have continued with the Silver Award for one last year. We hope that we can find other ways to welcome young people into our church in the future.

Our Sunday services continue to be a place where young people are welcome and celebrated. We have seen our Charge group, that meets within the Zone2 services, be an opportunity to reach young people who weren't originally part of any of our youth outreach now attending Underground regularly. This group runs from Years 4-7, allowing the transition from primary to secondary, and Children's Missioner to Youth Missioner, run more smoothly. More volunteers will be sought for this over the coming months.

Our youth ministry at Bowdon Parish has overcome the Covid challenges well, in no small part to the prayers of many parishioners, but a widening of our team will be an important goal of the next twelve months. Please pray for our young people who face new challenges in seeking God in a complicated world.

St Luke's Church Report

Over the last twelve months, St Luke's has seen its numbers stabilise and recover slightly after a dip during the pandemic, continuing with a mix of traditional clergy led Communion services and modern lay led services.

The introduction of an electronic giving plate was embraced by the congregation, and integrating modern technology into the service has streamlined the giving process, enhancing the overall worship experience.

St Luke's maintained its traditional celebrations, such as the Good Friday service followed by a communal Fish and Chips meal and joined forces with St Mary's and Zone2 for the King's Coronation Service, demonstrating a commitment to unity and shared celebration within the wider community.

The Harvest service of 2024 was particularly well attended, showcasing the congregation's support for children by donating proceeds to the Toybox Charity.

The Christmas period of 2024 was highlighted by a Christingle and Nativity service led by the children that attracted significant attendance for the seasonal celebrations.

Efforts to broaden the roster of service leader volunteers have been warmly received, underlining the church's dedication to diversity and inclusivity in its worship and leadership.

St Luke's is looking to engage particularly with the younger generation, with plans to introduce a new communion initiative for teenagers, pending PCC approval. This initiative reflects the church's forward-thinking approach to faith formation and its commitment to engaging youth in meaningful ways.

Outreach efforts, including a strategic leaflet drop and advertisements in the Bowdon Church School News, aim to bolster church attendance and engagement. These efforts showcase St Luke's proactive stance on community involvement and its desire to extend its reach and impact within the local area.

Several social events are planned for 2024, including a social evening that invites past and present members of the congregation to a Cheese and Wine evening in March, and a potential summer BBQ.

The past year has highlighted the church's resilience, especially in navigating the challenges posed by the absence of a vicar since the summer of 2022. St Luke's has persevered and looks to thrive in the coming year.

St Mary's Church Report

During a vacancy, a parish is expected by the Diocese of Chester to maintain its pre-existing pattern of worship. I am happy to report that we have done this throughout the year. Thanks must go to our visiting priests Keith Hine, John Sutton and Margaret Jones, to the members of the congregation who lead services, and to our Operations Coordinator Kay Holt who arranges our service rota.

During the year several all-age acts of worship have taken place in both St. Mary's and the Parish Centre where the congregations of St. Mary's and Zone 2 have come together. Additionally, on special occasions such as the celebration of the coronation of King Charles, we have been joined by worshippers from St. Luke's.

Our main act of worship each Sunday is the 10 o'clock Eucharist which is enhanced by the singing of the Choir and the number of volunteers who read lessons and lead our intercessions, for which many thanks to all.

The other services in St. Mary's have rather smaller but devoted congregations, and it is everybody who makes the continuation of worship in this place possible. Given that a church (with a priest!) in Bowdon features in the Domesday Book that is a long continuum!

Finally I would like to thank everybody who has supported our worship by their presence in St. Mary's and their generous giving, in time and money, to the running of the church throughout the year.

St Mary's Guild Report

St Mary's Guild was started more than 70 years ago by women who wanted to contribute to the welfare of their church in Bowdon. Members, now men and women, work by rota on Friday mornings, with duties during the week. Altar flowers are provided and arranged each week and everyone shares in decorating for Festivals.
Other tasks include the care of fair linen, silver and brass, and changing the altar frontals and curtains according to the season of the Church's year.
Corporate Communions and Guild meetings are held twice a year and members are encouraged to be regular communicants. Each member has a copy of the Guild prayer and we say it together at the beginning of each meeting.

Choir Report

The choir has enjoyed an active and rewarding year. The highlight of the summer was a week of 'choir camp' in York, staying at the University St John and singing services each day in York Minster. This was an inspiring experience, greatly enjoyed by members of the choir, warmly supported by several members of our congregation in Bowdon and hugely appreciated by the staff and congregation in York. Other highlights across the year have included Choral Evensong at Wakefield Cathedral in February and the special services to mark the King's Coronation in May.

We have recruited a lovely group of young trebles, who sing with great enthusiasm and commitment, and we have three outstanding choral scholars, who have all made a fantastic contribution to the choir. Morale seems very high - we work hard in rehearsal but have lots of fun as well. Choir members give a lot of time and their efforts are greatly appreciated. Roger continues to do a great job and his steadfast support is appreciated. The choir works hard too in delivering many special services throughout the year (Advent, Epiphany Carols, Nine Lessons, All Souls, Remembrance etc.) Nine Lessons this year was particularly outstanding and it was encouraging to hear many appreciative comments from members of the congregation. It was also lovely to join Zone 2 for a service last term - it is great to find ways to build links between the different congregations and worship together.

Givings Team Report

Members of the Giving Team are Hilary Gartside (Chair), Penny Cloney (Secretary), Gill Ayres, Gabby Campbell, Helen Oakley, Sue Redford, Judith Robertson, Kate Stross, Christine Weekes and Linda Woods.

Much of the early part of the year was taken up getting to grips with organising the annual Christian Aid campaign which centres on Christian Aid Week in the first half of May. After 11 very successful years as parish coordinator for Christian Aid, Kate Stross stepped down from the role the previous year and the huge amount of work she had done each year to organise the door-to-door delivery of envelopes throughout the parish was divided up into several distinct areas between members of the Giving Team, and Tami Bashir who did sterling service as Treasurer with responsibility for banking the donations. In addition to the army of volunteers who delivered the envelopes around the parish, were many individuals, who with their contributions to the event made our Christian Aid campaign very

much a team effort. The total donated in 2024 of £4352.91, including Gift Aid of £567.35, represented an overall increase on 2022 of 15.6%

It was clear, however, that virtually all the donations made came from people who have a strong connection with our church and for this reason the PCC approved the Giving Team's proposal that the door-to-door delivery of envelopes throughout the parish would not be continued in 2024. Instead, envelopes will be made available to all members of the church who will be encouraged to give online if possible. To boost our donations to Christian Aid, the Giving Team is currently considering fundraising events to be held in May.

Although the proceeds from the February clothing sale, the St Luke's harvest collection for Toy Box and the book sale in aid of Tearfund were match funded, most of the £2500 set aside by the PCC for matched giving in 2024 remained unused towards the end of the year. The PCC therefore decided to donate £1000 to St Mary's, Partington and Carrington and £500+ to Christian Aid at its November meeting.

Following on from our donation of £1000 to St Mary's, Partington and Carrington, we are aiming to strengthen our ties with Partington by holding a joint quiz night with them in April in Partington to raise funds for their mission work.

Support for the Hope Centre in Partington continued with a very successful flash designer/new clothing sale in February. Christine Weekes took over donations of food and household items to the Hope Centre each week and virtually all the donations at Harvest, including the contributions from the church school, went to Partington. St Luke's chose to make monetary donations to Toy Box, a charity which strives to rescue children from living on the streets abroad.

The Community Shed continues to attract many donations destined for - amongst others - asylum seekers living in the Ashley Hotel, Hale, and in other hotels in south Manchester.

Unfortunately, despite the best efforts of Jennie Lucas and Helen Oakley, we were unable to take part in the Angel Tree Project in December as Prison Fellowship did not provide us with details of prisoners' children for whom we would be buying gifts which would be given by their fathers. We might henceforth link with Styal Prison as Hilary Gartside has learned from Anglican Chaplain Louise that she (Louise) works directly with churches who wish to buy children's gifts on behalf of the women prisoners there.

The remit for the Giving Team was approved earlier this year by the PCC.

The Giving Team Bulletin which Penny Cloney produces three times a year provides an excellent overview of the year's various giving initiatives in which church members are involved. There one can read of other charities we support such as Compassion (child sponsorship at St Luke's and Zone 2) and The Children's Society, to name but two.

Financial Review

Overall, income decreased on 2023 by approx. £7k to £307k. The vast majority of this decrease is due to a decrease in pledged and other forms of giving. Rental from Stamford Cottage decreased as the property was vacant for 5 months of the year but is now let at a good market rent.

Expenditure remained stable and whilst appearing to be £60k in excess of income when viewing the total figure this does not reflect the funds taken from the restricted fund Future fund for Youth. Overall our expenditure was £26k over income (excluding restricted funds) and the operations Team is considering ways in which the decrease in giving can be reversed so as to overcome this deficit.

We had built up a good cash balance and so the deficit this year has not led us to use reserves. At the end of the year we had a positive cash balance in our main bank account of £20k. This allows us to keep cover for our day to expenses but may be insufficient for the whole of 2024. This may lead us into using some of our reserves.

The lettings income for the Parish Centre and St Luke's has now exceeded all previous levels at £73k. We thank Kay Holt our Parish Administrator for her hard work and good humour in dealing with our lettings and for the hard work of our staff who ensure that our premises are clean and well managed.

We still hold monies in readiness for repairs to the Wall abutting Langham road and await Diocesan approval to commence this work. The money is unrestricted funds and the intention is to retain this money until we know the cost of repairing the Wall.

The Quinquennial Inspections of St Mary's and St Luke's, carried out during 2020, require considerable work to St Mary's though this can be spread over a longer period. Some of the costs for the quinquennial can come from Restricted funds (designated for exterior work for St Mary's) but other major costs for electrics can only be drawn from designated or general funds.

We believe we have ended 2024 in a secure position and that we are in a reasonable place for the future subject to returning to a position on giving as we have seen in the past. We believe the arrival of a new vicar (after almost 2 years of interregnum) will assist with this.

Risk Management

The trustees have reviewed the major risks, financial and non-financial to which the PCC is exposed, in the course of its current activities. They have assessed these risks and ensured that appropriate systems and controls exist to minimise internal risks and the effective response mechanisms exist to respond to and minimise the impact of external risks.

The major risk facing Bowdon PCC generally relates to Building matters – for example, major expenditure being required on the refurbishment of the organ and electrics at St Mary's church and repairs needing to be undertaken to the Church Wall.

Plans for the future

The parish is very much in a 'holding pattern' without a vicar. We continue to run the parish and deal with all necessary business but cannot plan for the future.

Reserves Policy

Consideration is given each year by the PCC and the Standing Committee to the level of reserves and a determination made as to the requirements to increase the balances held.

As stated above, we consider that the major financial risks are in us not having sufficient funds available to pay for fabric maintenance and our intentions in relation to this are stated above. We believe our decision to sell Priory Street has rectified this.

Given the amount of unrestricted money we hold, the PCC has taken the decision that holding £20,000 as a minimum of reserves in general funds is a sufficient safeguard for us.

Recruitment and Training Trustees

New trustees are usually recruited from the many volunteers who assist in the running of the PCC. As they will already have an understanding and experience of how the PCC works, the committee do not feel it is necessary to invoke a formal induction process. There is however, at the beginning of each PCC year an item in the agenda to inform the Trustees of their powers and responsibilities.

Trustees' Responsibility Statement

The trustees are responsible for preparing the Trustees Annual Report and the Financial Statements in accordance with applicable law and regulations.

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under the law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and the income and expenditure of the charity for that period.

In preparing these financial statements, the trustees are required to:

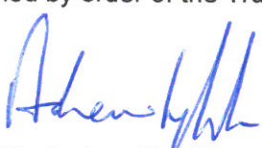
- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and accounting estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. 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.

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as each trustee is aware, there is no relevant audit information of which the charity's examiner is unaware; and
- each trustee has taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's examiner is aware of that in formation.

Signed by order of the Trustees on 21 May 2025



Rev. Dr. Andrew Knight

Chair, Bowdon Parochial Church Council

1.Accounting Policies

a. Basis of accounting

The financial statements have been prepared in accordance with FRS 102, the Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland.

b. Funds

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

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that purpose.

Bowdon PCC has no endowment funds.

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 or those that are informal gatherings of church members.

Sufficient resources are held in an appropriate form to enable each fund to be applied in accordance with any restrictions.

c. Incoming resources

Voluntary income and capital sources:
Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under Gift Aid is recognised only when received. Income tax recoverable on Gift Aid donations is recognised when the refund is received. Grants and legacies to the PCC are accounted for as soon as received. Funds raised by parish events are accounted for gross. Sales of books and magazines from the church bookstall are accounted for gross.

Other Income:
Rental Income from the letting of church premises and the Parish Centre is recognised when the rental is received.

d. Income from investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same accounting year.

e. Gains and losses on investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31st December.

f. Resources expended

Expenditure is recognised when a liability is incurred.

Governance costs include those incurred in the governance of the PCC's assets and are primarily associated with constitutional and statutory requirements.

Expenses paid relate only to those incurred by the Vicar and other staff in connection with their duties.

g. Grants

Grants and donations are accounted for when agreed by the PCC.

h. Activities directly relating to the work of the Charity

The Diocesan Parish Share is accounted for when due. Any parish share unpaid at 31st December is provided for in these accounts as an operational (though not a legal) liability.

i. Fixed assets

Consecrated property and movable church furnishings

Beneficed and Consecrated property of any kind is excluded from the accounts by s.10.2(a) and s.10.2(c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's Inventory, which can be inspected (at any reasonable time). For inalienable property acquired prior to 2004 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1st January 2004 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight-line basis.

Fixtures and Equipment at the Parish Centre was depreciated at 10% on a straight-line basis and is now full written down to zero. Property is not depreciated.

2. Voluntary Income

This is detailed in the analysis of income.

3. Incoming Resources from Activities for Generating Funds

This is detailed in the analysis of income under the headings 'Incoming resources from charitable activities' and 'Trading Activities'.

4. Investment Income

As outlined in the analysis and being £3737.18 interest.

5. Net Incoming Resources for the Year

This is as stated as no depreciation has been charged this year.

6. Fund Transfers

No fund transfers other than that the PCC designated £20,000 as funds designated for general building repairs.

7. Staff Costs

	2024	2023
	£	£
Wages and Salaries, Social Security and Pensions	**145,880**	**138,979**

During the year, Bowdon PCC employed 5 part-time people (5 in 2023) and 3 full time (3 in 2023).

None were paid more than £60,000 per annum.

8. Tangible Fixed Assets

	2024 Freehold Property £	2024 Equipment £	2024 Total £
Cost			
At 1st January	1,316,566	76,075	1,392,641
Removal (Priory St)	*226,775*	0	*226,775*
At 31st December	1,089791	76,075	1,165866
Depreciation			
At 1st January	0	-76,075	-76,075
Charge for the Year	0	0	0
At 31st December	0	-76,075	-76,075
Net Book Value			
At 31st December 2022	1,165,866	0	1,165,866

The properties owned by Bowdon PCC are:

- The Parish Centre
- Stamford Cottage, Bowdon – leased to private tenants.

Tangible Fixed Assets should also record the Equipment costs for St Luke's and the Parish Centre shown as fixed assets in the Balance Sheet (although depreciated to nil).

Beneficed and Consecrated property of any kind is excluded from the accounts by s.10.2(a) and s.10.2(c) of the Charities Act 2011; in Bowdon Parish there are three properties that fall into this category being, St Mary's Church, St Luke's Church and the Vicarage.

9. Investments

Movement in market value

	2024 £	2023 £
Market value at 1st January	124,724	125,137
Investments sold during year	0	0
Net gains on revaluations in the year	0	0
Market value at 31st December	124,724	125,137

All investments are held with the Chester Diocesan Board of Finance.

10. Debtors

	2024 £	2023 £
Accounts receivable	11,237.34	10,122.33

11. Creditors

	2024 £	2023 £
Liabilities		
	17,774.76	18,567.64

The financial statements were approved by the Parochial Church Council and authorised for issue on 21 May 2025.

Signed by:

Rev. Dr. Andrew Knight
Chair, Bowdon Parochial Church Council

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name Bowdon Parochial Church Council		
On accounts for the year ended	31 December 2024	**Charity no (if any)**	1133830
Set out on pages			

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2024.**

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

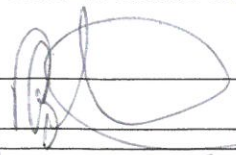
The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of

.....

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: 

Date: 22.10.2025

Name: PAUL ANDREW HEDGFIELD FINSTEAD

Relevant professional qualification(s) or body (if any):	ACMA
Address:	16 Ashwood, Bowdon, Altrincham Cheshire WA14 3DN

Section B	Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.	None

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts					
Donations and legacies	134,129.61	5,968.75	-	140,098.36	142,864.17
Income from charitable activities	10,555.26	-	-	10,555.26	15,350.29
Other trading activities	75,437.35	-	-	75,437.35	72,981.95
Investments	73,846.93	5,864.86	-	79,711.79	72,274.70
Other income	18,316.75	-	-	18,316.75	3,490.00
Total income	**312,285.90**	**11,833.61**	**-**	**324,119.51**	**306,961.11**
Payments					
Raising funds	-	-	-	-	-
Expenditure on charitable activities	322,070.84	51,142.35	-	373,213.19	362,231.36
Other expenditure	2,944.94	-	-	2,944.94	1,058.74
Total expenditure	**325,015.78**	**51,142.35**	**-**	**376,158.13**	**363,290.10**
Net income / (expenditure) resources before transfer	**(12,729.88)**	**(39,308.74)**	**-**	**(52,038.62)**	**(56,328.99)**
Transfers					
Gross transfers between funds - in	-	-	-	-	20,000.00
Gross transfers between funds - out	-	-	-	-	(20,000.00)
Other recognised gains / losses					
Gains/losses on investment assets		-	-	-	- (994.72)
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	(3,762.63)
Net movement in funds	**(12,729.88)**	**(39,308.74)**	**-**	**(52,038.62)**	**(61,086.34)**
Total funds brought forward	**1,586,540.25**	**507,490.28**		**- 2,094,030.53**	**2,155,116.87**
Total funds carried forward	**1,573,810.37**	**468,181.54**		**- 2,041,991.91**	**2,094,030.53**

Represented by

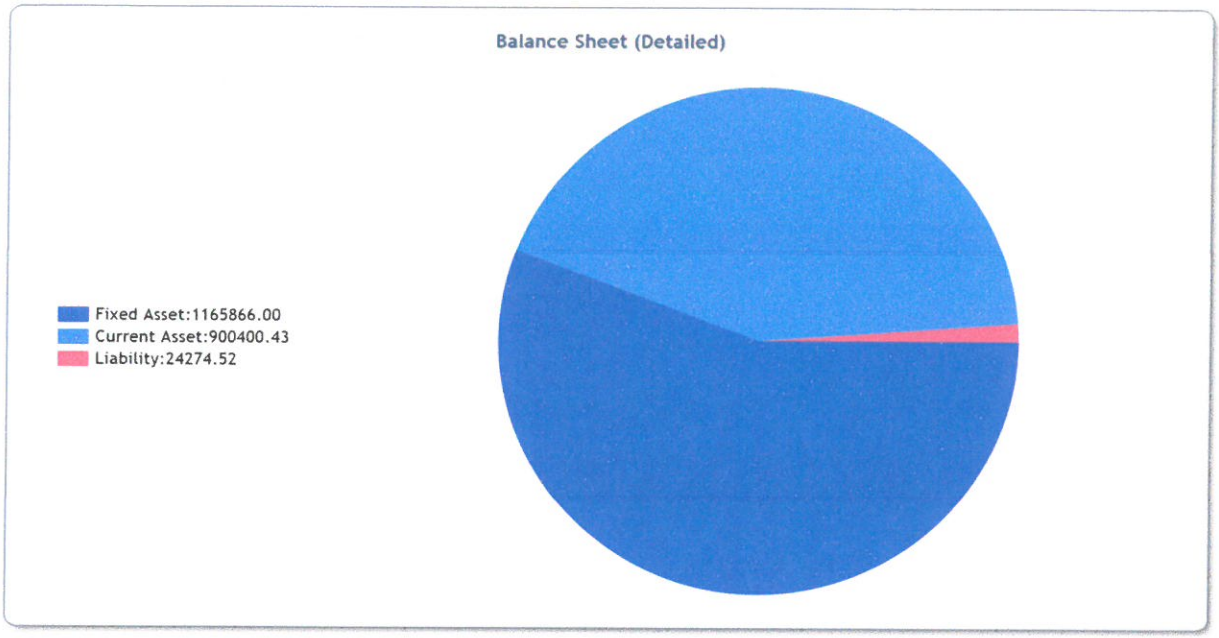
Unrestricted					
General Fund	1,511,445.20	-	-	1,511,445.20	1,521,841.08
Designated					
Fabric	11,093.64	-	-	11,093.64	11,093.64
Fabric St Mary's	19,605.29	-	-	19,605.29	20,019.29
KP Legacy	5,207.00	-	-	5,207.00	5,207.00
School	15,385.24	-	-	15,385.24	15,385.24
Wall	11,074.00	-	-	11,074.00	12,994.00
Restricted					
Agency collection	-	-	-	-	-
Bowdon Cares	-	4,850.19	-	4,850.19	5,176.81
Fabric St Mary's	-	125,892.80	-	125,892.80	149,724.46
Future Fund For Youth	-	31,463.80	-	31,463.80	47,731.59
School	-	12,491.99	-	12,491.99	12,491.99
St Mary's Churchyard	-	-	-	-	4,000.00
Trenbath	-	292,993.11	-	292,993.11	287,875.78
Wall	-	489.65	-	489.65	489.65
Total funds	**1,573,810.37**	**468,181.54**	**-**	**2,041,991.91**	**2,094,030.53**

Balance Sheet detailed

Class and code	Description	As at 31/12/2024	As at 31/12/2023
Fixed assets			
6430	Property - Parish Centre	1,064,084.00	1,064,084.00
6432	Property - Stamford Cottage	101,782.00	101,782.00
6434	Property - Priory Street	-	-
6440	Equipment (Cost) - Parish Centre	63,610.00	63,610.00
6442	Equipment (Cost) - St Luke's	12,465.00	12,465.00
6444	Equipment (Depreciation) - Parish Centre	(63,610.00)	(63,610.00)

6446	Equipment (Depreciation) - St Luke's	(12,465.00)	(12,465.00)
	Total Fixed assets	**1,165,866.00**	**1,165,866.00**
Current assets			
6501	Bank Current Account (1455)	48,696.96	20,155.12
6502	Nat West No 2 Account (7368)	3,189.05	738,757.23
6503	Bank Current Account - HSBC St Mary's	127.74	127.74
6504	Natwest Fabric Savings (6188)	20,664.52	20,019.29
6505	Bank Deposit Account - Barclays	-	-
6506	Nat West Business Reserve (6226)	460,862.98	-
6507	Bank Deposit Account - Fabric	-	-
6509	Bank Deposit/Barclays FFY	-	-
6510	CCLA Savings (8007-001)	292,047.62	-
6512	CBF Deposit/ School fund	12,491.99	12,491.99
6514	CBF Deposit/School Mgrs	15,385.24	15,385.24
6516	CBF Investment/Key Bequest - Fabric SM	24,724.46	124,724.46
6526	CBF Deposit/Fabric	972.53	972.53
6528	National Savings/Fabrics	10,000.00	10,000.00
Z05	Accounts Receivable	11,237.34	10,122.33
	Total Current assets	**900,400.43**	**952,755.93**
Liabilities			
6699	Agency collections	6,499.76	5,070.36
Payroll	Payroll	-	953.40
Z04	Accounts Payable	17,774.76	18,567.64
	Total Liabilities	**24,274.52**	**24,591.40**
	Net Asset surplus (deficit)	**2,041,991.91**	**2,094,030.53**
Reserves			
	Excess/(deficit) to date	(52,038.62)	(41,169.22)
Z01	Starting balances	2,094,030.53	2,139,957.10
Z02	Gains/(losses) on investment assets	-	(994.72)
Z03	Gains/(losses) on reval of fixed assets	-	(3,762.63)
	Total Reserves	**2,041,991.91**	**2,094,030.53**
	Represented by Funds		
	General (Unrestricted)	1,511,445.20	1,521,841.08
	Designated	62,365.17	64,699.17

Restricted	468,181.54	507,490.28
Total	**2,041,991.91**	**2,094,030.53**



Statement of Assets and Liabilities (by fund)

		Balance	Previous balance
Tangible Assets			
6430: Property - Parish Centre			
General Fund	Unrestricted	1,064,084.00	1,064,084.00
		1,064,084.00	1,064,084.00
6432: Property - Stamford Cottage			
General Fund	Unrestricted	101,782.00	101,782.00
		101,782.00	101,782.00
6440: Equipment (Cost) - Parish Centre			
General Fund	Unrestricted	63,610.00	63,610.00
		63,610.00	63,610.00
6442: Equipment (Cost) - St Luke's			
General Fund	Unrestricted	12,465.00	12,465.00
		12,465.00	12,465.00

6444: Equipment (Depreciation) - Parish Centre				
General Fund	Unrestricted		(63,610.00)	(63,610.00)
			(63,610.00)	(63,610.00)
6446: Equipment (Depreciation) - St Luke's				
General Fund	Unrestricted		(12,465.00)	(12,465.00)
			(12,465.00)	(12,465.00)
		Tangible Assets	1,165,866.00	1,165,866.00
Cash At Bank And In Hand				
6501: Bank Current Account (1455)				
Bowdon Cares	Restricted		(249.81)	76.81
Fabric St Mary's	Restricted		(2,034.75)	-
Future Fund For Youth	Restricted		19,519.42	9,996.37
General Fund	Unrestricted		6,312.34	(13,643.42)
Trenbath	Restricted		(5.00)	-
Wall	Restricted		(1,345.00)	(1,345.00)
Wall	Designated		20,000.00	20,000.00
Agency collection	Restricted		6,499.76	5,070.36
			48,696.96	20,155.12
6502: Nat West No 2 Account (7368)				
Bowdon Cares	Restricted		-	5,100.00
St Mary's Churchyard	Restricted		-	4,000.00
Fabric	Designated		-	121.35
Fabric St Mary's	Restricted		-	25,000.00
Fabric St Mary's	Designated		(414.00)	-
Future Fund For Youth	Restricted		-	37,861.96
General Fund	Unrestricted		12,529.05	378,762.49
KP Legacy	Designated		-	5,207.00
Trenbath	Restricted		-	287,875.78
Wall	Restricted		-	1,834.65
Wall	Designated		(8,926.00)	(7,006.00)
			3,189.05	738,757.23
6503: Bank Current Account - HSBC St Mary's				
General Fund	Unrestricted		127.74	127.74
			127.74	127.74

6504: Natwest Fabric Savings (6188)			
Fabric St Mary's	Designated	20,019.29	20,019.29
Fabric St Mary's	Restricted	645.23	-
		20,664.52	20,019.29
6506: Nat West Business Reserve (6226)			
Bowdon Cares	Restricted	5,100.00	-
Fabric	Designated	121.35	-
Fabric St Mary's	Restricted	102,557.86	-
Future Fund For Youth	Restricted	12,094.87	-
General Fund	Unrestricted	332,996.76	-
KP Legacy	Designated	5,207.00	-
Trenbath	Restricted	950.49	-
Wall	Restricted	1,834.65	-
		460,862.98	-
6507: Bank Deposit Account - Fabric			
Fabric	Designated	(0.24)	(0.24)
General Fund	Unrestricted	0.24	0.24
		-	-
6512: CBF Deposit/ School fund			
School	Restricted	12,491.99	12,491.99
		12,491.99	12,491.99
6514: CBF Deposit/School Mgrs			
School	Designated	15,385.24	15,385.24
		15,385.24	15,385.24
6516: CBF Investment/Key Bequest - Fabric SM			
Fabric St Mary's	Restricted	24,724.46	124,724.46
		24,724.46	124,724.46
6526: CBF Deposit/Fabric			
Fabric	Designated	972.53	972.53
		972.53	972.53
6528: National Savings/Fabrics			
Fabric	Designated	10,000.00	10,000.00
		10,000.00	10,000.00
	Cash At Bank And In Hand	597,115.47	942,633.60

Debtors

Z05: Accounts Receivable

Future Fund For Youth	Restricted		(150.49)	(126.74)
General Fund	Unrestricted		11,387.83	10,249.07
			11,237.34	10,122.33
		Debtors	11,237.34	10,122.33

Investments

6510: CCLA Savings (8007-001)

Trenbath	Restricted		292,047.62	-
			292,047.62	-
		Investments	292,047.62	-

Agency Accounts

6699: Agency collections

Agency collection	Restricted		6,499.76	5,070.36
			6,499.76	5,070.36
		Agency Accounts	6,499.76	5,070.36

Creditors: Amounts Falling Due In One Year

Payroll: Payroll

General Fund	Unrestricted		-	953.40
			-	953.40

Z04: Accounts Payable

General Fund	Unrestricted		17,774.76	18,567.64
			17,774.76	18,567.64
		Creditors: Amounts Falling Due In One Year	17,774.76	19,521.04
		Grand Total	**2,041,991.91**	**2,094,030.53**

Fund movement summary

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Bowdon Cares							
Restricted	5,176.81	-	326.62	-	-	-	4,850.19
Sub-totals	**5,176.81**	**-**	**326.62**	**-**	**-**	**-**	**4,850.19**

Churchyard

Restricted	4,000.00	-	4,000.00	-	-	-	-
Sub-totals	**4,000.00**	**-**	**4,000.00**	**-**	**-**	**-**	**-**
Fabric							
Designated	11,093.64	-	-	-	-	-	11,093.64
Sub-totals	**11,093.64**	**-**	**-**	**-**	**-**	**-**	**11,093.64**
Fabric SM							
Designated	20,019.29	-	414.00	-	-	-	19,605.29
Restricted	149,724.46	747.53	24,579.19	-	-	-	125,892.80
Sub-totals	**169,743.75**	**747.53**	**24,993.19**	**-**	**-**	**-**	**145,498.09**
FFY							
Restricted	47,731.59	5,968.75	22,236.54	-	-	-	31,463.80
Sub-totals	**47,731.59**	**5,968.75**	**22,236.54**	**-**	**-**	**-**	**31,463.80**
General							
Unrestricted	1,521,841.08	312,285.90	322,681.78	-	-	-	1,511,445.20
Sub-totals	**1,521,841.08**	**312,285.90**	**322,681.78**	**-**	**-**	**-**	**1,511,445.20**
KP Legacy							
Designated	5,207.00	-	-	-	-	-	5,207.00
Sub-totals	**5,207.00**	**-**	**-**	**-**	**-**	**-**	**5,207.00**
School							
Designated	15,385.24	-	-	-	-	-	15,385.24
Restricted	12,491.99	-	-	-	-	-	12,491.99
Sub-totals	**27,877.23**	**-**	**-**	**-**	**-**	**-**	**27,877.23**
Trenbath							
Restricted	287,875.78	5,117.33	-	-	-	-	292,993.11
Sub-totals	**287,875.78**	**5,117.33**	**-**	**-**	**-**	**-**	**292,993.11**
Wall							

Designated	12,994.00	-	1,920.00	-	-	-	11,074.00
Restricted	489.65	-	-	-	-	-	489.65
Sub-totals	**13,483.65**	**-**	**1,920.00**	**-**	**-**	**-**	**11,563.65**
Totals	**2,094,030.53**	**324,119.51**	**376,158.13**	**-**	**-**	**-**	**2,041,991.91**

Analysis of income and expenditure

					Total	
	Unrestricted	**Designated**	**Restricted**	**Endowment**	**This year**	**Last year**
RECEIPTS						
Donations and legacies						
0101 - Pledged Giving	78,408.01	-	-	-	78,408.01	83,272.53
0110 - Envelopes	5,361.46	-	-	-	5,361.46	7,085.98
0150 - Open plate	8,350.14	-	-	-	8,350.14	7,442.52
0151 - Sumup	-	-	-	-	-	520.57
0152 - Goodbox	4,884.16	-	-	-	4,884.16	672.00
0201 - Donations & Legacies	8,191.09	-	-	-	8,191.09	15,703.84
0202 - Donations - FABRIC	5,000.00	-	-	-	5,000.00	-
0203 - Donations - FFY	-	-	4,805.00	-	4,805.00	3,160.00
0205 - Sacristy	-	-	-	-	-	-
0301 - Gift Aid	23,026.12	-	-	-	23,026.12	22,622.73
0302 - Gift aid - FABRIC	-	-	-	-	-	-
0304 - Gift aid - FFY	-	-	1,163.75	-	1,163.75	1,483.75
0401 - Legacies - General fund	-	-	-	-	-	-
0402 - Legacies - Fabric	-	-	-	-	-	-
0801 - Bronze	3.90	-	-	-	3.90	3.28
0802 - Compassion UK	628.52	-	-	-	628.52	536.28
0803 - Coffee	276.21	-	-	-	276.21	360.69
0804 - Giving Group	-	-	-	-	-	-
1752 - Wall	-	-	-	-	-	-
Donations and legacies Totals	**134,129.61**	**-**	**5,968.75**	**-**	**140,098.36**	**142,864.17**
Income from charitable activities						

0501 - Fees - Weddings, funerals and baptisms	9,563.20	-	-	-	9,563.20	14,509.72
1201 - Playgroup income	40.71	-	-	-	40.71	-
1202 - Tradecraft income	-	-	-	-	-	-
1301 - Youth	-	-	-	-	-	-
1302 - Zone 2	-	-	-	-	-	-
1401 - Bowdon Cares	951.35	-	-	-	951.35	840.57
Income from charitable activities Totals	**10,555.26**	**-**	**-**	**-**	**10,555.26**	**15,350.29**
Other trading activities						
0701 - Lettinga SL	16,685.75	-	-	-	16,685.75	15,211.75
0702 - Lettings PC	57,932.10	-	-	-	57,932.10	57,252.70
0703 - Lettings SM	819.50	-	-	-	819.50	517.50
Other trading activities Totals	**75,437.35**	**-**	**-**	**-**	**75,437.35**	**72,981.95**
Investments						
0601 - Rents - Stamford Cottage	23,067.52	-	-	-	23,067.52	12,800.47
0602 - Rents - Priory street	-	-	-	-	-	-
0603 - Rents - Arquiva	8,500.00	-	-	-	8,500.00	8,500.00
0901 - Bowdon Charity Income - Co-op	38,500.00	-	-	-	38,500.00	46,709.78
1701 - Investment movements	-	-	3,167.62	-	3,167.62	-
1702 - Interest - general	3,779.41	-	2,052.01	-	5,831.42	-
1703 - Interest - Fabric	-	-	645.23	-	645.23	3,398.75
1705 - Interest - Church School	-	-	-	-	-	865.70
Investments Totals	**73,846.93**	**-**	**5,864.86**	**-**	**79,711.79**	**72,274.70**
Other income						
0604 - Sale of property	-	-	-	-	-	-
1001 - Parish events	10.00	-	-	-	10.00	-
1101 - Sundry Income	2,846.32	-	-	-	2,846.32	90.00
1706 - Insurance Claim Income	-	-	-	-	-	-
1710 - VAT refund	6,013.79	-	-	-	6,013.79	-
1750 - Duke of Edinburgh Income	9,446.64	-	-	-	9,446.64	3,400.00
1751 - Transfer from School fund	-	-	-	-	-	-

Other income Totals	**18,316.75**	**-**	**-**	**-**	**18,316.75**	**3,490.00**
Receipts Grand totals	**312,285.90**	**-**	**11,833.61**	**-**	**324,119.51**	**306,961.11**

PAYMENTS

Raising funds

Raising funds Totals	-	-	-	-	-	-

Expenditure on charitable activities

2101 - Water	3,922.19	-	-	-	3,922.19	3,900.16
2120 - Gas	10,121.89	-	-	-	10,121.89	9,865.72
2130 - Electricity	7,224.46	-	-	-	7,224.46	3,685.16
2135 - Hygiene	176.41	-	-	-	176.41	1,888.03
2140 - Telephone	2,235.11	-	-	-	2,235.11	1,733.04
2145 - Photocopier	1,882.45	-	-	-	1,882.45	1,351.14
2150 - Stationery and office supplies	475.75	-	-	-	475.75	774.43
2331 - Technical and office equipment	2,493.17	-	-	-	2,493.17	3,985.37
2340 - Information displays and banners	466.71	-	-	-	466.71	1,058.96
3301 - Outside Giving	3,127.19	-	-	-	3,127.19	5,405.99
3302 - Outside Giving - Bronze and Coffee	-	-	-	-	-	-
3303 - Outside Giving - Compassion UK	1,152.00	-	-	-	1,152.00	1,056.00
5101 - Salaries, Fees and Pensions	118,441.05	-	-	-	118,441.05	111,091.82
5102 - Salaries FFY	5,202.30	-	22,236.54	-	27,438.84	27,888.16
5103 - Clergy Expenses	1,750.11	-	-	-	1,750.11	1,012.00
5104 - Clergy Fees	3,279.40	-	-	-	3,279.40	5,228.60
5201 - SM Music	5,202.53	-	-	-	5,202.53	5,891.00
5202 - Public Broadcasting Fees/Licenses	1,013.20	-	-	-	1,013.20	-
5203 - Bowdon Church News	3,623.60	-	-	-	3,623.60	3,094.00
5301 - Wedding and Funeral Costs	1,348.00	-	-	-	1,348.00	6,169.03
5401 - Zone 2 Ministry	368.23	-	-	-	368.23	422.54
5402 - Youth Ministry	308.14	-	-	-	308.14	731.71

5403 - St Luke's Ministry	-	-	-	-	-	6.14
5404 - Children and Fam ministry	-	-	-	-	-	429.51
5501 - Sacristy Expenditure	593.71	-	-	-	593.71	809.81
5502 - Service Books	234.19	-	-	-	234.19	146.44
5601 - Fabric and Maintenance SM	10,646.92	414.00	24,579.19	-	35,640.11	8,855.31
5602 - Fabric and Maintenance SL	1,503.33	-	-	-	1,503.33	7,769.76
5603 - Fabric and Maintenance PC	2,697.80	-	-	-	2,697.80	4,218.45
5604 - Fabric & Maintenance - Wall	-	1,920.00	-	-	1,920.00	7,118.80
5701 - Maintenance Stamford Cottage	-	-	-	-	-	5,732.34
5702 - Maintenance Priory Street	-	-	-	-	-	-
5703 - Maintenance Gardens/Grounds	722.48	-	4,000.00	-	4,722.48	1,742.02
5704 - Sundry Maintenance	233.16	-	-	-	233.16	684.00
5801 - Council Tax	998.57	-	-	-	998.57	950.36
5901 - Insurance	17,156.22	-	-	-	17,156.22	18,084.08
6403 - Bowdon Cares Expenses	7.20	-	326.62	-	333.82	826.66
6405 - Refreshments	1,085.48	-	-	-	1,085.48	1,668.78
6801 - Parish Share	104,047.08	-	-	-	104,047.08	99,092.40
6802 - Curate's House	-	-	-	-	-	-
7001 - Miscellaneous	5,646.81	-	-	-	5,646.81	6,552.32
7002 - Depreciation	-	-	-	-	-	-
8101 - Duke of Edinburgh Costs	350.00	-	-	-	350.00	-
8102 - School Fund Expenditure	-	-	-	-	-	-
8107 - Parish Centre - Energy	-	-	-	-	-	-
8108 - Parish Centre - ???	-	-	-	-	-	-
8109 - Parish Centre - Insurance	-	-	-	-	-	-
8110 - Parish Centre - FABRIC	-	-	-	-	-	-
8111 - Parish Centre - Telephone & Internet	-	-	-	-	-	-

8112 - Parish Centre - Water	-	-	-	-	-	-
8113 - Parish Centre - Postage and Stationery	-	-	-	-	-	-
8114 - Parish Centre - Miscellaneous	-	-	-	-	-	1,311.32
Expenditure on charitable activities Totals	**319,736.84**	**2,334.00**	**51,142.35**		**- 373,213.19**	**362,231.36**
Other expenditure						
2350 - Parish events	310.24	-	-	-	310.24	(34.55)
2360 - Tradecraft expenses	-	-	-	-	-	(17.38)
2370 - Collection of donations	1,589.38	-	-	-	1,589.38	961.43
2380 - Bank Charges	1,045.32	-	-	-	1,045.32	149.24
Other expenditure Totals	**2,944.94**	**-**	**-**	**-**	**2,944.94**	**1,058.74**
Payments Grand totals	**322,681.78**	**2,334.00**	**51,142.35**		**- 376,158.13**	**363,290.10**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY AND ST LUKE, E

England & Wales - Charity number 1133830

Accounts

2023

Bowdon Parish
St Mary's, St Luke's and Zone2

Bowdon Parochial Church Council

ANNUAL REPORT AND ACCOUNTS 2023

Bowdon Parochial Church Council

Report and financial statements
for the year ended 31 December 2023

Registered Charity Name

The Parochial Church Council of the Ecclesiastical Parish of St Mary's and St Luke's, Bowdon

Common Name

Bowdon Parochial Church Council (PCC)

Principal Office

Parish Centre, Stamford Road, Bowdon, Altrincham, Cheshire WA14 3LT

Charity no. 1133830

Bankers National Westminster Bank plc, 23 Stamford new Road, Altrincham, Cheshire WA14 1DB

Examiner Paul Benstead, ACMA, 16 Ashwood, Bowdon, Altrincham, Cheshire WA14 3DN

Parochial Church Council Members who have served during the year were:

Clergy, Readers and Licensed Lay Workers (Ex Officio)
Vicar – Vacancy
John Fenton – Lay Reader
Karen Wilson – Lay Reader

Ministry Team members
Sam Wilson –Youth Parish Missioner (Also Ex Officio as General Synod Member)
Jake Waddington – Childrens and Families Parish Missioner
Michael Dow – Director of Music

Deanery Synod members (Ex Officio)
Alec Bonson
Mike Duncombe
Adrian Hope
Sue Redford

Wardens (Ex Officio)
Tim Borthwick
Debi Green
Jo Howling
John Newton

Other (Ex Officio)
Ian Scott-Dunn (Chair of Chester Diocesan Board of Finance)

Elected Members
Richard Abbott
Patricia Arrowsmith
Jenny Borthwick
Christine Cadman
Gabby Campbell
Penny Cloney (Secretary)
Hilary Gartside
Patricia Jones
Jennie Lucas (Acting Chair during Vacancy)
Mike Parish
Judith Robertson
Linda Woods
Erin Campbell

PCC Members January-March 2023
Roger Bryan
Martin Stratton
Christine Weekes

Trustees' Report

The Trustees present their report and audited financial statements for the year ended 31st December 2023.

1. Introduction

Bowdon Parochial Church Council (PCC) is a charity registered with the Charity Commission. It is responsible for the running of St Mary's and St Luke's churches in Bowdon, Cheshire and is part of the Diocese of Chester within the Church of England. Bowdon PCC has the responsibility of co-operating with the incumbent, the Reverend Ian Rumsey (now retired), in the promotion of the objectives and activities of the ecclesiastical parish that are derived from the whole mission of the church, pastoral, evangelistic, ecumenical and social.

The PCC is also responsible for the fabric of St Mary's church, St Luke's church, the Bowdon Parish Centre and one residential property.

The method of appointment of PCC members is set out in the Church Representation Rules.

All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

2. Structure, Governance and Management

The Ecclesiastical Parish is served by St. Mary's church and St Luke's church and Zone 2 in Bowdon. Members of the PCC are drawn from all congregations.

The Parish is now in a period of Vacancy and is being managed by the PCC and the Operations Team.

Churchwardens

For historical reasons and unusually for an Anglican church, Bowdon Parish has four churchwardens (two parochial and two manorial), which is very fortunate for us, given the number of services held each Sunday at St Mary's, St Luke's and Zone 2. Debi Green, Jo Howling, Tim Borthwick and John Newton continued as wardens, assisted by Michael Parish , Ann Ford and Ian Scott-Dunn as deputy wardens, a team of sides-people led by Adrian Hope and our Servers' Guild led by Alec Bonson.

Our **Administrative Team** has been led by Kay Holt along with a team of Parish Office volunteers. In addition, the whole organisation is supported by many volunteers leading and assisting with the running of our many church groups and activities from cleaning the church to running the Duke of Edinburgh Award Scheme. All these groups enable us to connect with our parishioners, thus giving us an opportunity to help them in the journey of belonging and believing.

The PCC Trustees are very grateful to all those who give of their time and talents, both paid staff and volunteers, with this support we have become one of the top quartile of churches in the Church of England who are able to demonstrate growth in their membership.

The Parochial Church Council meets regularly and in the financial year from January to December 2023 met 6 times. All meetings were 'in person' now that we have come through covid.

The PCC operates day to day by virtue of the following teams plus the Administrative Team referred to above.

- Operations (the new name for the Standing Committee)
- Zone 2
- Communications
- Buildings (formerly the Fabric Committee)
- Parish Centre
- Giving
- Events

The Annual Church Parochial Meeting reverted to its customary timing in April. The accounts were presented to the parish, the year was reviewed, and the election of PCC members took place.

3. Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the PCC has considered the Commission's guidance on public benefit and in particular, the specific guidance on charities for the advancement of religion. In particular we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people of all ages living in the parish.
- Missionary and outreach work.

4. Achievements and Performance

We have been in a vacancy since July 2022 and so 2023 has been a year of keeping the stability of the parish in check. We are enormously grateful to Revd Keith Hines, Revd John Sutton and Revd Dr Margaret Jones and our large team of Lay Worship Leaders who have enabled us to maintain our service pattern during that time. Our lay leaders have received guidance and support from the Revd Dr Andrew Knight, our Rural Dean, and also John Sutton. Our choir was invited to sing at York Minster in August and continues to attract young singers – most notably three new choral scholars funded by the PCC,

Our PCC has undertaken Safeguarding training at both basic and foundation level and recently adopted a Parish Statement on Domestic Abuse. In July, we agreed to continue to adopt the House of Bishops' Policy Statement "Promoting a Safer Church (2017) insofar as it relates to the work of the Parish". A new Safeguarding Officer was appointed in November who reports on any Safeguarding issues at PCC meetings. Several PCC members attended an Unconscious Bias training trial led by Dr Margaret Jones for Chester Diocese.

A member of the PCC is now an active member of both the General Synod and the Diocesan Synod and keeps us up to date on new initiatives such as Bishop Mark's vision of carrying out Christ's mission to seek the lost and share the Good News in our diocese. Another member has recently qualified as a Mental Health First Aider which will enable her to look after anyone with mental health issues until they are able to get professional help.

Despite a lot of our time being taken up with the major repair of our churchyard wall and the vacancy, we have managed to gain our bronze award as an Eco Church and are working towards the silver award. An energy audit was made in August of St Mary's, St Luke's and the Parish Centre and we will be considering the report's recommendations as part of our long-term plan to get to net zero carbon by 2030.

Looking beyond our parish, we have continued to support The Hope Centre in Partington with weekly donations of food and Care UK Refugee Aid and St Ann's Hospice with clothing and household items. Our Christingle services raised money for The Children's Society and weekly collections are made for Compassion by St Luke's and Zone2 to support the education of children in Ghana, the Dominican Republic and Indonesia. We raised £4,000 for Christian Aid during May. During the winter months, we provided a "Warm Welcome" space in St Luke's each week to help with high energy bills. As many local schools are now offering the Duke of Edinburgh Award Scheme, we have decided after ten years to discontinue the Bronze Award but will continue to support those working for the Silver Award. We have also decided to discontinue the monthly online edition of the Bowdon Church News as much of the information is published in the weekly Friday Notices but a paper edition will be distributed around the parish three times a year – at Christmas, Easter and Harvest.

5. Worship and Mission

Pastoral Care/Safeguarding

Under the new Diocesan senior leadership team, and rightly insisted upon by the House of Bishops and General Synod, safeguarding is now being given a much higher priority in parish life. During the year our safeguarding team continued its termly meetings. Its duty of care includes the promotion of a safeguarding culture across all our activities and the rolling out of the Diocesan safeguarding training modules among those who bear church responsibilities. Its role is also to ensure our parish safeguarding policy is followed in all our endeavours, to handle any safeguarding matters which may arise, and to monitor the administration of DBS checks for volunteers working with children, young people and vulnerable adults. We are committed to Bowdon Church being safe for everyone. Our safeguarding policy was adopted afresh at the PCC meeting in July. In September our safeguarding officer,

Will Tyler stood down after eight years of committed and careful work in this important role, for which we are very grateful. Clive Searle has taken up the post. With plenty of experience in this field having just retired as head of a local primary school, he has been proactive about completing all the training promptly and promoting the importance of this area with the PCC, including putting 'Promoting a safer church' posters up in private places, such as toilets. He is working closely with Kay to ensure all members of PCC and people leading youth groups are up to date with DBS forms and training and meets regularly with her and Jo Howling (warden with responsibility for safeguarding while we are in vacancy).

Children and Families report

In the last year, the children and families ministry has gone from strength to strength. From September 2023, the church has made great strides in making stronger links with our community.

In the December of last year, the primary school advent services went very well. Some schools had already wished to be booked in for this year.

Links with local primary schools is going very well especially BCS. We now have various links including after-school clubs for years 1/2 called 'Faith and Fun'; Ethos group, which focuses on building the Christian Faith with the children and a lunchtime club for year 5/6 focusing on discipleship for children. Church Led Worship assembly is a regular occurrence. In other local schools, including The Bollin School and Altrincham Preparatory School, we are invited in to give assemblies and talks on the Christian Faith and both schools make use of our church building for curriculum lessons and services. Each year we are seeing an increase in new families in Zone 2 for worship stamps. Stronger connections with families is a priority in Zone2 and this can include making sure that our congregation in Zone2 are welcomed right from the start with an welcome email sent to them with a variety of different key information regarding children and families in Zone2, as well as a whole parish.

First Steps is thriving with new ways of engaging children in stories and lessons. Families who have completed their stamps requirements have said they will continue to come until the summer because they and the children enjoy it very much!

We had a very successful 'Parenting for Faith' course in the Spring, with many families coming to learn all about what they can do to strengthen their own faith, but also their children. Feedback was positive and an online course is going to added to the calendar in the new year. As well as Parenting for Faith, we are hoping to start a new service for families with a sport focus and this is called 'Sweaty church'.

Our Children Church groups are doing very well. On average we have 30/35 children at Zone 2 each week. We have some excellent church group leaders, who inspire children's faith through lessons and crafts. The leaders are provided with a full year curriculum to base their sessions on. We believe that children are to learn all about the different stories from the Bible but also learn about how Christian values can have a positive impact on their individual lives. The children are also taught how to talk with God and listen to what He has to say to them.

In St. Luke's the new advertising and re-branding of St. Luke's children's groups has given their children's ministry a new lease of life. The groups run very well and the group leaders do a great job each week. Since last October, the 4th Sunday of the month is an All Age Worship. Attendance is at a stable number and the service is always well received.

In the December, the primary school advent services went very well. The Children's Christingle services also went extremely well, bringing in lots of people who would not have attended church otherwise.
Future plans are already in motion and we are in for a great ride!

Youth report

Over the last twelve months, our youth ministry amongst 11-18s has begun to develop significantly following difficulties with the Covid pandemic and its lockdowns. Both 'churched' and 'unchurched' young people have been joining our various outreach programs and begun to form relationships with our Youth Missioner, Sam, and other adult volunteers. We hope to see this ministry continue to grow in coming months as the buds of growth begin to blossom.

Our weekly Underground youth club has seen its numbers increase on average from ten to fifteen a week, peaking above twenty at times. New volunteers have had to be sought for the first time in years. At Underground, activity sessions around a theme have included looking at relationships, bullying, and the Trinity. Our sports provision has improved thanks to investment in new equipment and we hope to develop this further as new volunteers with a wider variety of skills get involved.

Our weekly Mettle discipleship group has consistently seen five young people dive deep into the Bible, reading through the entirety of Judges, Ruth, and Samuel as a result of the young people's interest and desire to learn more about God. Alongside food and craft activities and a dedicated team of volunteers, we have also seen one

young person get confirmed at our confirmation service. In the coming months we hope to see this group naturally grow as younger people are invited to join.

Our youth ministry in the local schools has been a consistent presence over the last twelve months. Our Youth Missioner led a series of Christmas services for both Altrincham Grammar School for Boys and Altrincham Girls Grammar School. He has also provided assemblies for all year groups at AGGS during Harvest, Christmas, and Easter. The Christian Union there, joint-led with the Methodist Church and Trafford Youth For Christ, has also had consistently high attendance from a wide range of year groups as they looked at Advent, friendships, and prayer.

Our chaplaincy to the Duke of Edinburgh Award Scheme has seen our Youth Missioner journey alongside forty young people from beginning to end as they complete their Bronze Award. This has involved activities looking at what the Bible has to say about teamwork, friendships, and perseverance. Numerous volunteers have been involved in this ministry as mentors to the young people and we hope to see this continue in other areas of church life. After many years, it was announced that the Bowdon DofE scheme would be finishing, as the local schools are now providing this and demand has reduced. Therefore, there were no new Bronze Award applicants this September, although we have continued with the Silver Award for one last year. We hope that we can find other ways to welcome young people into our church in the future.

Our Sunday services continue to be a place where young people are welcome and celebrated. We have seen our Charge group, that meets within the Zone2 services, be an opportunity to reach young people who weren't originally part of any of our youth outreach now attending Underground regularly. This group runs from Years 4-7, allowing the transition from primary to secondary, and Children's Missioner to Youth Missioner, run more smoothly. More volunteers will be sought for this over the coming months.

Our youth ministry at Bowdon Parish has overcome the Covid challenges well, in no small part to the prayers of many parishioners, but a widening of our team will be an important goal of the next twelve months. Please pray for our young people who face new challenges in seeking God in a complicated world.

St Luke's Church Report

Over the last twelve months, St Luke's has seen its numbers stabilise and recover slightly after a dip during the pandemic, continuing with a mix of traditional clergy led Communion services and modern lay led services.

The introduction of an electronic giving plate was embraced by the congregation, and integrating modern technology into the service has streamlined the giving process, enhancing the overall worship experience.

St Luke's maintained its traditional celebrations, such as the Good Friday service followed by a communal Fish and Chips meal and joined forces with St Mary's and Zone2 for the King's Coronation Service, demonstrating a commitment to unity and shared celebration within the wider community.

The Harvest service of 2023 was particularly well attended, showcasing the congregation's support for children by donating proceeds to the Toybox Charity.

The Christmas period of 2023 was highlighted by a Christingle and Nativity service led by the children that attracted significant attendance for the seasonal celebrations.

Efforts to broaden the roster of service leader volunteers have been warmly received, underlining the church's dedication to diversity and inclusivity in its worship and leadership.

St Luke's is looking to engage particularly with the younger generation, with plans to introduce a new communion initiative for teenagers, pending PCC approval. This initiative reflects the church's forward-thinking approach to faith formation and its commitment to engaging youth in meaningful ways.

Outreach efforts, including a strategic leaflet drop and advertisements in the Bowdon Church School News, aim to bolster church attendance and engagement. These efforts showcase St Luke's proactive stance on community involvement and its desire to extend its reach and impact within the local area.

Several social events are planned for 2024, including a social evening that invites past and present members of the congregation to a Cheese and Wine evening in March, and a potential summer BBQ.

The past year has highlighted the church's resilience, especially in navigating the challenges posed by the absence of a vicar since the summer of 2022. St Luke's has persevered and looks to thrive in the coming year.

St Mary's Church Report

During a vacancy, a parish is expected by the Diocese of Chester to maintain its pre-existing pattern of worship. I am happy to report that we have done this throughout the year. Thanks must go to our visiting priests Keith Hine, John Sutton and Margaret Jones, to the members of the congregation who lead services, and to our Operations Coordinator Kay Holt who arranges our service rota.

During the year several all-age acts of worship have taken place in both St. Mary's and the Parish Centre where the congregations of St. Mary's and Zone 2 have come together. Additionally, on special occasions such as the celebration of the coronation of King Charles, we have been joined by worshippers from St. Luke's.

Our main act of worship each Sunday is the 10 o'clock Eucharist which is enhanced by the singing of the Choir and the number of volunteers who read lessons and lead our intercessions, for which many thanks to all.

The other services in St. Mary's have rather smaller but devoted congregations, and it is everybody who makes the continuation of worship in this place possible. Given that a church (with a priest!) in Bowdon features in the Domesday Book that is a long continuum!

Finally I would like to thank everybody who has supported our worship by their presence in St. Mary's and their generous giving, in time and money, to the running of the church throughout the year.

St Mary's Guild Report

St Mary's Guild was started more than 70 years ago by women who wanted to contribute to the welfare of their church in Bowdon. Members, now men and women, work by rota on Friday mornings, with duties during the week. Altar flowers are provided and arranged each week and everyone shares in decorating for Festivals.
Other tasks include the care of fair linen, silver and brass, and changing the altar frontals and curtains according to the season of the Church's year.
Corporate Communions and Guild meetings are held twice a year and members are encouraged to be regular communicants. Each member has a copy of the Guild prayer and we say it together at the beginning of each meeting.

Choir Report

The choir has enjoyed an active and rewarding year. The highlight of the summer was a week of 'choir camp' in York, staying at the University St John and singing services each day in York Minster. This was an inspiring experience, greatly enjoyed by members of the choir, warmly supported by several members of our congregation in Bowdon and hugely appreciated by the staff and congregation in York. Other highlights across the year have included Choral Evensong at Wakefield Cathedral in February and the special services to mark the King's Coronation in May.

We have recruited a lovely group of young trebles, who sing with great enthusiasm and commitment, and we have three outstanding choral scholars, who have all made a fantastic contribution to the choir. Morale seems very high - we work hard in rehearsal but have lots of fun as well. Choir members give a lot of time and their efforts are greatly appreciated. Roger continues to do a great job and his steadfast support is appreciated. The choir works hard too in delivering many special services throughout the year (Advent, Epiphany Carols, Nine Lessons, All Souls, Remembrance etc.) Nine Lessons this year was particularly outstanding and it was encouraging to hear many appreciative comments from members of the congregation. It was also lovely to join Zone 2 for a service last term - it is great to find ways to build links between the different congregations and worship together.

Givings Team Report

Members of the Giving Team are Hilary Gartside (Chair), Penny Cloney (Secretary), Gill Ayres, Gabby Campbell, Helen Oakley, Sue Redford, Judith Robertson, Kate Stross, Christine Weekes and Linda Woods.

Much of the early part of the year was taken up getting to grips with organising the annual Christian Aid campaign which centres on Christian Aid Week in the first half of May. After 11 very successful years as parish coordinator for Christian Aid, Kate Stross stepped down from the role the previous year and the huge amount of work she had done each year to organise the door-to-door delivery of envelopes throughout the parish was divided up into several distinct areas between members of the Giving Team, and Tami Bashir who did sterling service as Treasurer with responsibility for banking the donations. In addition to the army of volunteers who delivered the envelopes around the parish, were many individuals, who with their contributions to the event made our Christian Aid campaign very

much a team effort. The total donated in 2023 of £4352.91, including Gift Aid of £567.35, represented an overall increase on 2022 of 15.6%

It was clear, however, that virtually all the donations made came from people who have a strong connection with our church and for this reason the PCC approved the Giving Team's proposal that the door-to-door delivery of envelopes throughout the parish would not be continued in 2024. Instead, envelopes will be made available to all members of the church who will be encouraged to give online if possible. To boost our donations to Christian Aid, the Giving Team is currently considering fundraising events to be held in May.

Although the proceeds from the February clothing sale, the St Luke's harvest collection for Toy Box and the book sale in aid of Tearfund were match funded, most of the £2500 set aside by the PCC for matched giving in 2023 remained unused towards the end of the year. The PCC therefore decided to donate £1000 to St Mary's, Partington and Carrington and £500+ to Christian Aid at its November meeting.

Following on from our donation of £1000 to St Mary's, Partington and Carrington, we are aiming to strengthen our ties with Partington by holding a joint quiz night with them in April in Partington to raise funds for their mission work.

Support for the Hope Centre in Partington continued with a very successful flash designer/new clothing sale in February. Christine Weekes took over donations of food and household items to the Hope Centre each week and virtually all the donations at Harvest, including the contributions from the church school, went to Partington. St Luke's chose to make monetary donations to Toy Box, a charity which strives to rescue children from living on the streets abroad.

The Community Shed continues to attract many donations destined for - amongst others - asylum seekers living in the Ashley Hotel, Hale, and in other hotels in south Manchester.

Unfortunately, despite the best efforts of Jennie Lucas and Helen Oakley, we were unable to take part in the Angel Tree Project in December as Prison Fellowship did not provide us with details of prisoners' children for whom we would be buying gifts which would be given by their fathers. We might henceforth link with Styal Prison as Hilary Gartside has learned from Anglican Chaplain Louise that she (Louise) works directly with churches who wish to buy children's gifts on behalf of the women prisoners there.

The remit for the Giving Team was approved earlier this year by the PCC.

The Giving Team Bulletin which Penny Cloney produces three times a year provides an excellent overview of the year's various giving initiatives in which church members are involved. There one can read of other charities we support such as Compassion (child sponsorship at St Luke's and Zone 2) and The Children's Society, to name but two.

Financial Review

Overall, income decreased on 2022 by approx. £7k to £307k. The vast majority of this decrease is due to a decrease in pledged and other forms of giving. Rental from Stamford Cottage decreased as the property was vacant for 5 months of the year but is now let at a good market rent.

Expenditure remained stable and whilst appearing to be £60k in excess of income when viewing the total figure this does not reflect the funds taken from the restricted fund Future fund for Youth. Overall our expenditure was £26k over income (excluding restricted funds) and the operations Team is considering ways in which the decrease in giving can be reversed so as to overcome this deficit.

We had built up a good cash balance and so the deficit this year has not led us to use reserves. At the end of the year we had a positive cash balance in our main bank account of £20k. This allows us to keep cover for our day to expenses but may be insufficient for the whole of 2024. This may lead us into using some of our reserves.

The lettings income for the Parish Centre and St Luke's has now exceeded all previous levels at £73k. We thank Kay Holt our Parish Administrator for her hard work and good humour in dealing with our lettings and for the hard work of our staff who ensure that our premises are clean and well managed.

We still hold monies in readiness for repairs to the Wall abutting Langham road and await Diocesan approval to commence this work. The money is unrestricted funds and the intention is to retain this money until we know the cost of repairing the Wall.

The Quinquennial Inspections of St Mary's and St Luke's, carried out during 2020, require considerable work to St Mary's though this can be spread over a longer period. Some of the costs for the quinquennial can come from Restricted funds (designated for exterior work for St Mary's) but other major costs for electrics can only be drawn from designated or general funds.

We believe we have ended 2023 in a secure position and that we are in a reasonable place for the future subject to returning to a position on giving as we have seen in the past. We believe the arrival of a new vicar (after almost 2 years of interregnum) will assist with this.

Risk Management

The trustees have reviewed the major risks, financial and non-financial to which the PCC is exposed, in the course of its current activities. They have assessed these risks and ensured that appropriate systems and controls exist to minimise internal risks and the effective response mechanisms exist to respond to and minimise the impact of external risks.

The major risk facing Bowdon PCC generally relates to Building matters – for example, major expenditure being required on the refurbishment of the organ and electrics at St Mary's church and repairs needing to be undertaken to the Church Wall.

Plans for the future

The parish is very much in a 'holding pattern' without a vicar. We continue to run the parish and deal with all necessary business but cannot plan for the future.

Reserves Policy

Consideration is given each year by the PCC and the Standing Committee to the level of reserves and a determination made as to the requirements to increase the balances held.

As stated above, we consider that the major financial risks are in us not having sufficient funds available to pay for fabric maintenance and our intentions in relation to this are stated above. We believe our decision to sell Priory Street has rectified this.

Given the amount of unrestricted money we hold, the PCC has taken the decision that holding £20,000 as a minimum of reserves in general funds is a sufficient safeguard for us.

Recruitment and Training Trustees

New trustees are usually recruited from the many volunteers who assist in the running of the PCC. As they will already have an understanding and experience of how the PCC works, the committee do not feel it is necessary to invoke a formal induction process. There is however, at the beginning of each PCC year an item in the agenda to inform the Trustees of their powers and responsibilities.

Trustees' Responsibility Statement

The trustees are responsible for preparing the Trustees Annual Report and the Financial Statements in accordance with applicable law and regulations.

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under the law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and the income and expenditure of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and accounting estimates that are reasonable and prudent
- 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 adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. 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.

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as each trustee is aware, there is no relevant audit information of which the charity's examiner is unaware; and
- each trustee has taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's examiner is aware of that in formation.

Signed by order of the Trustees on 24 April 2024



Richard Abbot

Acting Chair, Bowdon Parochial Church Council

1.Accounting Policies

a. Basis of accounting

The financial statements have been prepared in accordance with FRS 102, the Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland.

b. Funds

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

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that purpose.

Bowdon PCC has no endowment funds.

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 or those that are informal gatherings of church members.

Sufficient resources are held in an appropriate form to enable each fund to be applied in accordance with any restrictions.

c. Incoming resources

Voluntary income and capital sources:
Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under Gift Aid is recognised only when received. Income tax recoverable on Gift Aid donations is recognised when the refund is received. Grants and legacies to the PCC are accounted for as soon as received. Funds raised by parish events are accounted for gross. Sales of books and magazines from the church bookstall are accounted for gross.

Other Income:
Rental Income from the letting of church premises and the Parish Centre is recognised when the rental is received.

d. Income from investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same accounting year.

e. Gains and losses on investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31st December.

f. Resources expended

Expenditure is recognised when a liability is incurred.

Governance costs include those incurred in the governance of the PCC's assets and are primarily associated with constitutional and statutory requirements.

Expenses paid relate only to those incurred by the Vicar and other staff in connection with their duties.

g. Grants

Grants and donations are accounted for when agreed by the PCC.

h. Activities directly relating to the work of the Charity

The Diocesan Parish Share is accounted for when due. Any parish share unpaid at 31st December is provided for in these accounts as an operational (though not a legal) liability.

i. Fixed assets

Consecrated property and movable church furnishings

Beneficed and Consecrated property of any kind is excluded from the accounts by s.10.2(a) and s.10.2(c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's Inventory, which can be inspected (at any reasonable time). For inalienable property acquired prior to 2004 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1st January 2004 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight-line basis.

Fixtures and Equipment at the Parish Centre was depreciated at 10% on a straight-line basis and is now full written down to zero. Property is not depreciated.

2. Voluntary Income

This is detailed in the analysis of income.

3. Incoming Resources from Activities for Generating Funds

This is detailed in the analysis of income under the headings 'Incoming resources from charitable activities' and 'Trading Activities'.

4. Investment Income

As outlined in the analysis and being £3737.18 interest.

5. Net Incoming Resources for the Year

This is as stated as no depreciation has been charged this year.

6. Fund Transfers

No fund transfers other than that the PCC designated £20,000 as funds designated for general building repairs.

7. Staff Costs

	2023	2022
	£	£
Wages and Salaries, Social Security and Pensions	**138,979**	**122,127**

During the year, Bowdon PCC employed 5 part-time people (6 in 2022) and 3 full time (3 in 2022).

None were paid more than £60,000 per annum.

8. Tangible Fixed Assets

	2023 Freehold Property £	2023 Equipment £	2023 Total £
Cost			
At 1st January	1,316,566	76,075	1,392,641
Removal (Priory St)	*226,775*	0	*226,775*
At 31st December	1,089791	76,075	1,165866
Depreciation			
At 1st January	0	-76,075	-76,075
Charge for the Year	0	0	0
At 31st December	0	-76,075	-76,075
Net Book Value			
At 31st December 2022	1,165,866	0	1,165,866

The properties owned by Bowdon PCC are:

- The Parish Centre
- Stamford Cottage, Bowdon – leased to private tenants.

Tangible Fixed Assets should also record the Equipment costs for St Luke's and the Parish Centre shown as fixed assets in the Balance Sheet (although depreciated to nil).

Beneficed and Consecrated property of any kind is excluded from the accounts by s.10.2(a) and s.10.2(c) of the Charities Act 2011; in Bowdon Parish there are three properties that fall into this category being, St Mary's Church, St Luke's Church and the Vicarage.

9. Investments

Movement in market value

	2023 £	2022 £
Market value at 1st January	124,724	125,137
Investments sold during year	0	0
Net gains on revaluations in the year	0	0
Market value at 31st December	124,724	125,137

All investments are held with the Chester Diocesan Board of Finance.

10. Debtors

	2023 £	2022 £
Accounts receivable	0	10,122.33

11. Creditors

	2023 £	2022 £
Liabilities	12,125.00	18,567.64

The financial statements were approved by the Parochial Church Council and authorised for issue on 24 April 2024.

Signed by:

Richard Abbot
Acting Chair, Bowdon Parochial Church Council

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name Bowdon Parochial Church Council		
On accounts for the year ended	31 December 2023	**Charity no (if any)**	1133830
Set out on pages	A - N		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2023.**

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of

..... ACMA .....

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: [signature] **Date:** 21.10.24

Name: PAUL ANDREW GEOFFREY BENSTEAD ACMA

Relevant professional qualification(s) or body (if any):	ACMA
Address:	16 ASHWOOD, BOWDON, ALTRINCHAM, CHESHIRE, WA14 3DN

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.	None

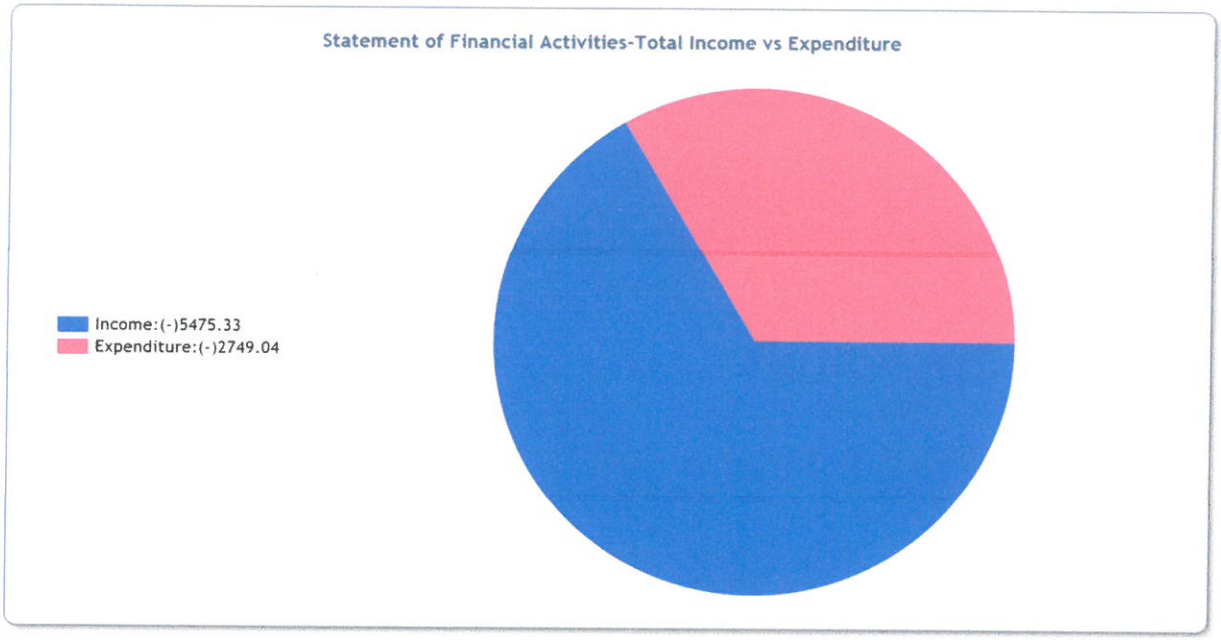
Statement of Financial Activities

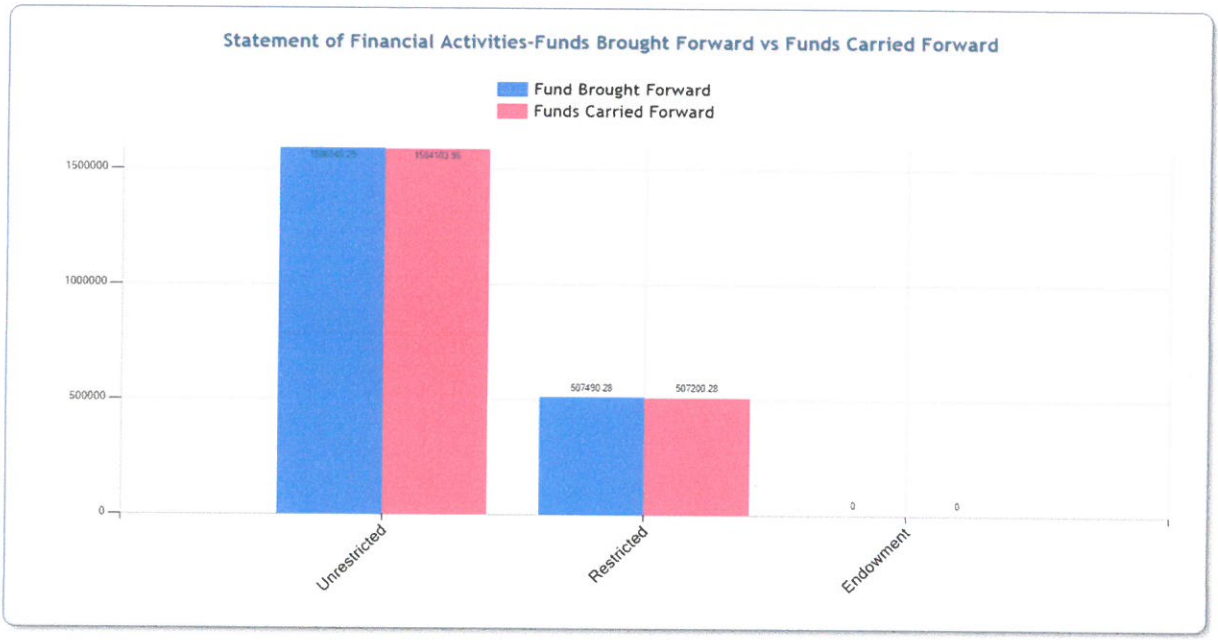
	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts					
Donations and legacies	(6,071.73)	(290.00)	-	(6,361.73)	142,864.17
Income from charitable activities	(613.60)	-	-	(613.60)	15,350.29
Other trading activities	-	-	-	-	72,981.95
Investments	1,500.00	-	-	1,500.00	72,274.70
Other income	-	-	-	-	3,490.00
Total income	**(5,185.33)**	**(290.00)**	**-**	**(5,475.33)**	**306,961.11**
Payments					
Raising funds	-	-	-	-	-
Expenditure on charitable activities	(2,749.04)	-	-	(2,749.04)	362,231.36
Other expenditure	-	-	-	-	1,058.74
Total expenditure	**(2,749.04)**	**-**	**-**	**(2,749.04)**	**363,290.10**
Net income / (expenditure) resources before transfer	**(2,436.29)**	**(290.00)**	**-**	**(2,726.29)**	**(56,328.99)**
Transfers					
Gross transfers between funds - in	-	-	-	-	20,000.00
Gross transfers between funds - out	-	-	-	-	(20,000.00)
Other recognised gains / losses					
Gains/losses on investment assets	-	-	-	-	(994.72)
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	(3,762.63)
Net movement in funds	**(2,436.29)**	**(290.00)**	**-**	**(2,726.29)**	**(61,086.34)**
Total funds brought forward	**1,586,540.25**	**507,490.28**	**-**	**2,094,030.53**	**2,155,116.87**
Total funds carried forward	**1,584,103.96**	**507,200.28**	**-**	**2,091,304.24**	**2,094,030.53**

A

Represented by

Unrestricted					
General Fund	1,519,404.79	-	-	1,519,404.79	1,521,841.08
Designated					
Fabric	11,093.64	-	-	11,093.64	11,093.64
Fabric St Mary's	20,019.29	-	-	20,019.29	20,019.29
KP Legacy	5,207.00	-	-	5,207.00	5,207.00
School	15,385.24	-	-	15,385.24	15,385.24
Wall	12,994.00	-	-	12,994.00	12,994.00
Restricted					
Agency collection	-	-	-	-	-
Bowdon Cares	-	5,176.81	-	5,176.81	5,176.81
Fabric St Mary's	-	149,724.46	-	149,724.46	149,724.46
Future Fund For Youth	-	47,441.59	-	47,441.59	47,731.59
School	-	12,491.99	-	12,491.99	12,491.99
St Mary's Churchyard	-	4,000.00	-	4,000.00	4,000.00
Trenbath	-	287,875.78	-	287,875.78	287,875.78
Wall	-	489.65	-	489.65	489.65
Total funds	**1,584,103.96**	**507,200.28**	**-**	**2,091,304.24**	**2,094,030.53**





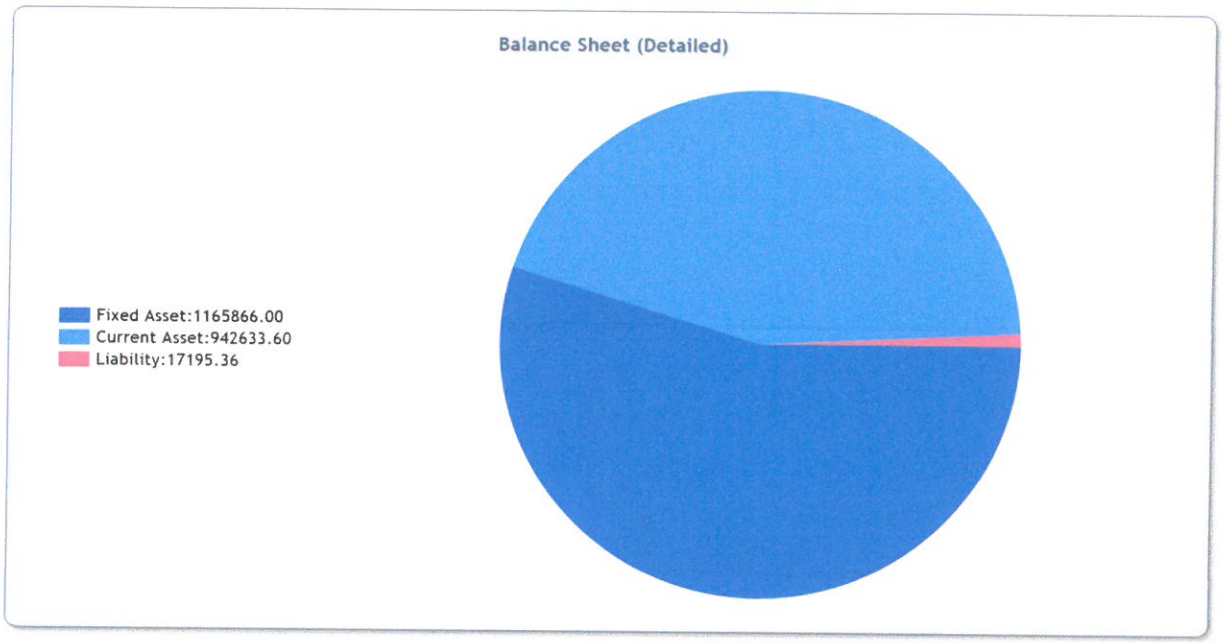
Balance Sheet detailed

Class and code	Description	As at 31/12/2024	As at 31/12/2023
Fixed assets			
6430	Property - Parish Centre	1,064,084.00	1,064,084.00
6432	Property - Stamford Cottage	101,782.00	101,782.00
6434	Property - Priory Street	-	-
6440	Equipment (Cost) - Parish Centre	63,610.00	63,610.00
6442	Equipment (Cost) - St Luke's	12,465.00	12,465.00

C

6444	Equipment (Depreciation) - Parish Centre	(63,610.00)	(63,610.00)
6446	Equipment (Depreciation) - St Luke's	(12,465.00)	(12,465.00)
	Total Fixed assets	**1,165,866.00**	**1,165,866.00**
Current assets			
6501	Bank Current Account	20,155.12	20,155.12
6502	Nat West No 2 Account	738,757.23	738,757.23
6503	Bank Current Account - HSBC St Mary's	127.74	127.74
6504	Natwest Fabric Designated Savings	20,019.29	20,019.29
6505	Bank Deposit Account - Barclays	-	-
6507	Bank Deposit Account - Fabric	-	-
6509	Bank Deposit/Barclays FFY	-	-
6512	CBF Deposit/ School fund	12,491.99	12,491.99
6514	CBF Deposit/School Mgrs	15,385.24	15,385.24
6516	CBF Investment/Key Bequest - Fabric SM	124,724.46	124,724.46
6526	CBF Deposit/Fabric	972.53	972.53
6528	National Savings/Fabrics	10,000.00	10,000.00
Z05	Accounts Receivable	-	10,122.33
	Total Current assets	**942,633.60**	**952,755.93**
Liabilities			
6699	Agency collections	5,070.36	5,070.36
Payroll	Payroll	-	953.40
Z04	Accounts Payable	12,125.00	18,567.64
	Total Liabilities	**17,195.36**	**24,591.40**
	Net Asset surplus (deficit)	**2,091,304.24**	**2,094,030.53**
Reserves			
	Excess/(deficit) to date	(2,726.29)	(41,169.22)
Z01	Starting balances	2,094,030.53	2,139,957.10
Z02	Gains/(losses) on investment assets	-	(994.72)
Z03	Gains/(losses) on reval of fixed assets	-	(3,762.63)
	Total Reserves	**2,091,304.24**	**2,094,030.53**
	Represented by Funds		
	General (Unrestricted)	1,519,404.79	1,521,841.08
	Designated	64,699.17	64,699.17
	Restricted	507,200.28	507,490.28

Total	**2,091,304.24**	**2,094,030.53**



Statement of Assets and Liabilities (by fund)

		Balance	Previous balance
Tangible Assets			
6430: Property - Parish Centre			
General Fund	Unrestricted	1,064,084.00	1,064,084.00
		1,064,084.00	1,064,084.00
6432: Property - Stamford Cottage			
General Fund	Unrestricted	101,782.00	101,782.00
		101,782.00	101,782.00
6440: Equipment (Cost) - Parish Centre			
General Fund	Unrestricted	63,610.00	63,610.00
		63,610.00	63,610.00
6442: Equipment (Cost) - St Luke's			
General Fund	Unrestricted	12,465.00	12,465.00
		12,465.00	12,465.00
6444: Equipment (Depreciation) - Parish Centre			

E

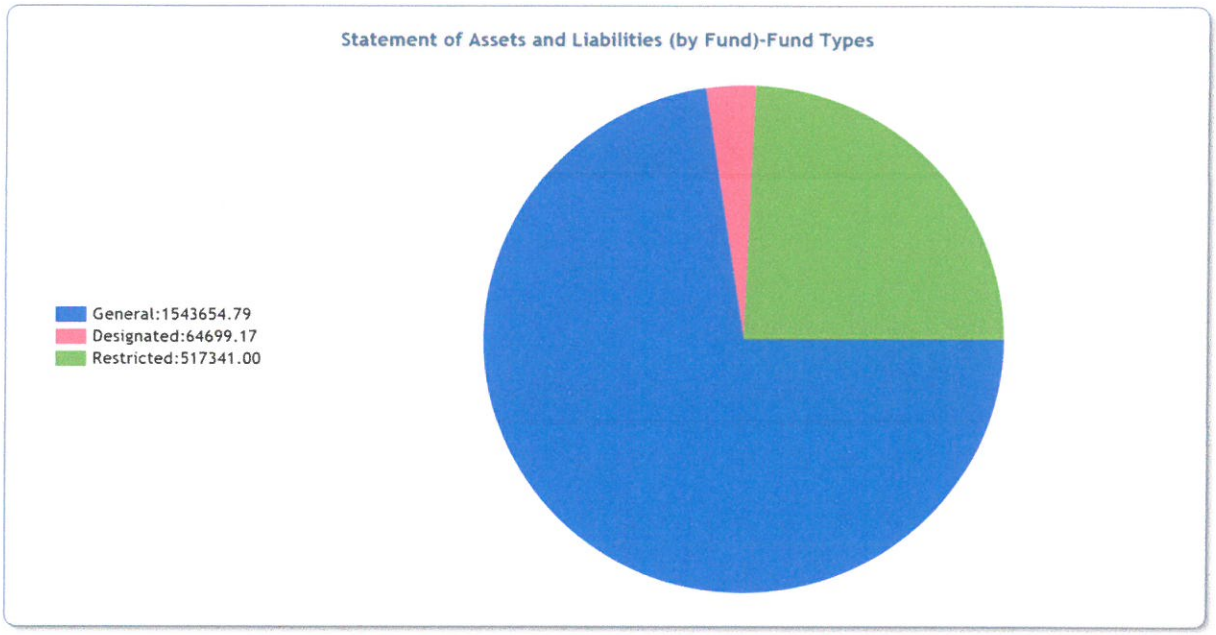
General Fund	Unrestricted		(63,610.00)	(63,610.00)
			(63,610.00)	(63,610.00)
6446: Equipment (Depreciation) - St Luke's				
General Fund	Unrestricted		(12,465.00)	(12,465.00)
			(12,465.00)	(12,465.00)
		Tangible Assets	1,165,866.00	1,165,866.00
Cash At Bank And In Hand				
6501: Bank Current Account				
Bowdon Cares	Restricted		76.81	76.81
Future Fund For Youth	Restricted		9,996.37	9,996.37
General Fund	Unrestricted		(13,643.42)	(13,643.42)
Wall	Restricted		(1,345.00)	(1,345.00)
Wall	Designated		20,000.00	20,000.00
Agency collection	Restricted		5,070.36	5,070.36
			20,155.12	20,155.12
6502: Nat West No 2 Account				
Bowdon Cares	Restricted		5,100.00	5,100.00
St Mary's Churchyard	Restricted		4,000.00	4,000.00
Fabric	Designated		121.35	121.35
Fabric St Mary's	Restricted		25,000.00	25,000.00
Future Fund For Youth	Restricted		37,861.96	37,861.96
General Fund	Unrestricted		378,762.49	378,762.49
KP Legacy	Designated		5,207.00	5,207.00
Trenbath	Restricted		287,875.78	287,875.78
Wall	Restricted		1,834.65	1,834.65
Wall	Designated		(7,006.00)	(7,006.00)
			738,757.23	738,757.23
6503: Bank Current Account - HSBC St Mary's				
General Fund	Unrestricted		127.74	127.74
			127.74	127.74
6504: Natwest Fabric Designated Savings				
Fabric St Mary's	Designated		20,019.29	20,019.29
			20,019.29	20,019.29
6507: Bank Deposit Account - Fabric				

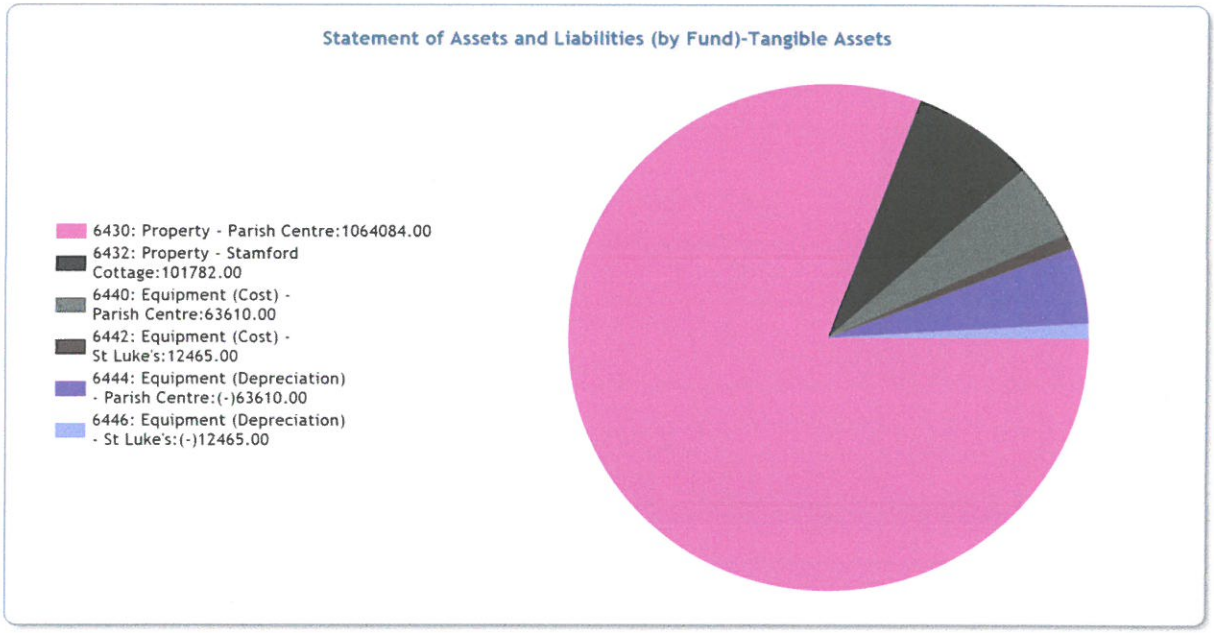
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Fabric	Designated		(0.24)	(0.24)
General Fund	Unrestricted		0.24	0.24
			-	-
6512: CBF Deposit/ School fund				
School	Restricted		12,491.99	12,491.99
			12,491.99	12,491.99
6514: CBF Deposit/School Mgrs				
School	Designated		15,385.24	15,385.24
			15,385.24	15,385.24
6516: CBF Investment/Key Bequest - Fabric SM				
Fabric St Mary's	Restricted		124,724.46	124,724.46
			124,724.46	124,724.46
6526: CBF Deposit/Fabric				
Fabric	Designated		972.53	972.53
			972.53	972.53
6528: National Savings/Fabrics				
Fabric	Designated		10,000.00	10,000.00
			10,000.00	10,000.00
		Cash At Bank And In Hand	942,633.60	942,633.60
Debtors				
Z05: Accounts Receivable				
Future Fund For Youth	Restricted		(416.74)	(126.74)
General Fund	Unrestricted		416.74	10,249.07
			-	10,122.33
		Debtors	-	10,122.33
Agency Accounts				
6699: Agency collections				
Agency collection	Restricted		5,070.36	5,070.36
			5,070.36	5,070.36
		Agency Accounts	5,070.36	5,070.36
Creditors: Amounts Falling Due In One Year				
Payroll: Payroll				
General Fund	Unrestricted		-	953.40
			-	953.40

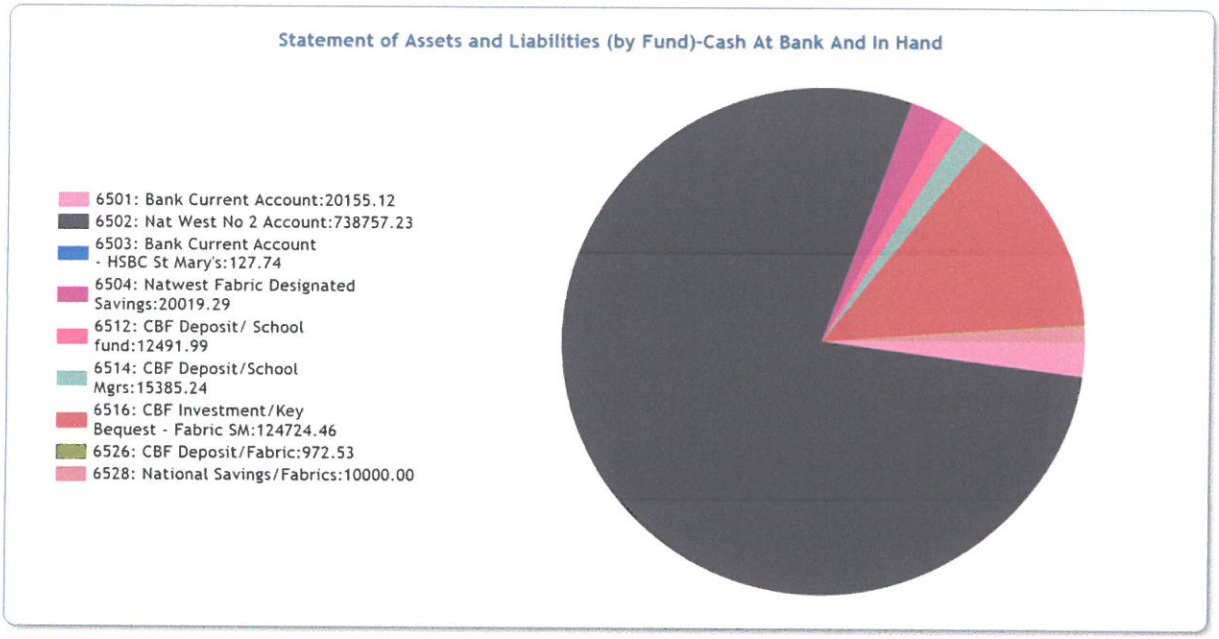
Z04: Accounts Payable

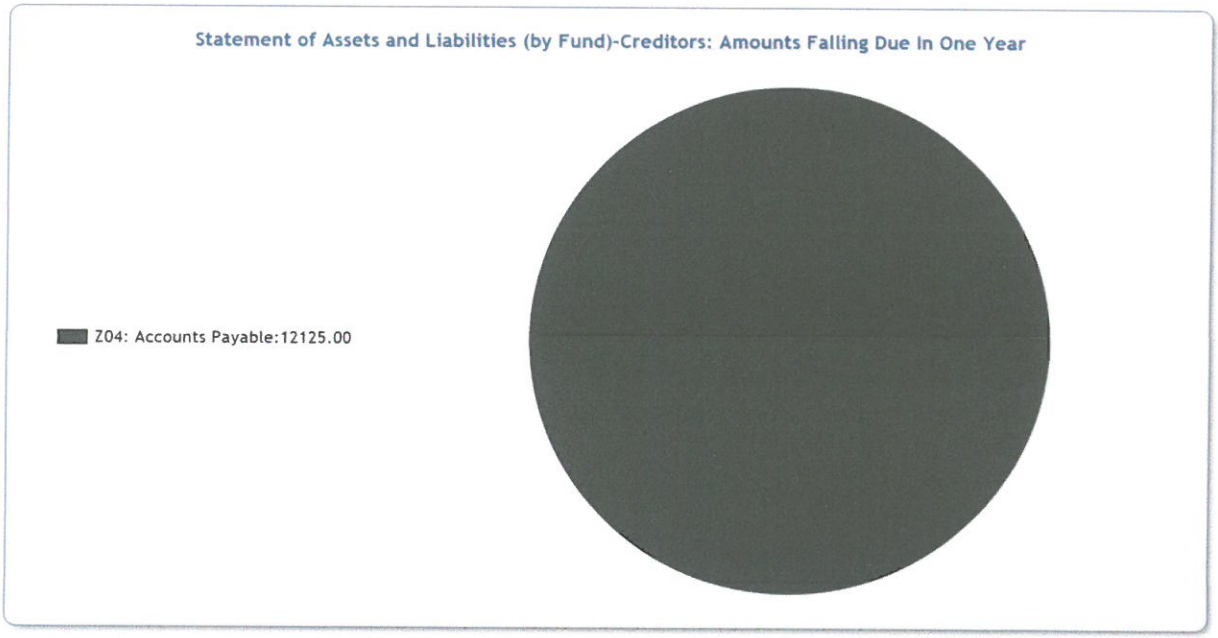
General Fund	Unrestricted		12,125.00	18,567.64
			12,125.00	18,567.64
		Creditors: Amounts Falling Due In One Year	12,125.00	19,521.04
		Grand Total	**2,091,304.24**	**2,094,030.53**





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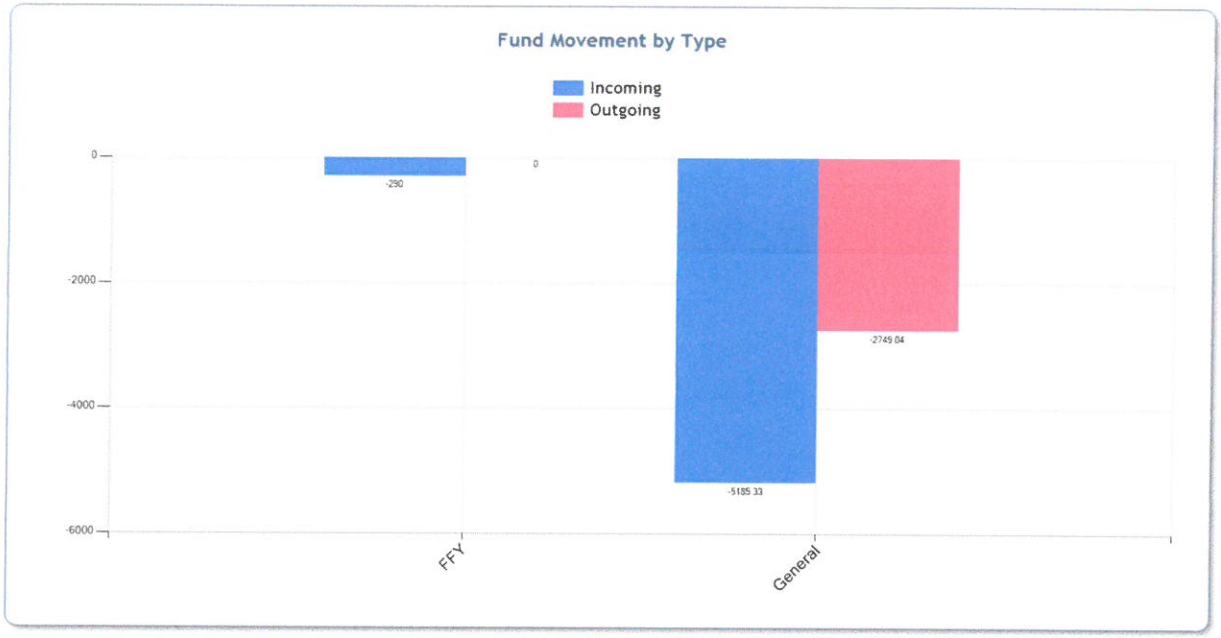
Fund movement summary

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Bowdon Cares							
Restricted	5,176.81	-	-	-	-	-	5,176.81
Sub-totals	**5,176.81**	**-**	**-**	**-**	**-**	**-**	**5,176.81**
Churchyard							
Restricted	4,000.00	-	-	-	-	-	4,000.00
Sub-totals	**4,000.00**	**-**	**-**	**-**	**-**	**-**	**4,000.00**

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Fabric							
Designated	11,093.64	-	-	-	-	-	11,093.64
Sub-totals	**11,093.64**	**-**	**-**	**-**	**-**	**-**	**11,093.64**
Fabric SM							
Designated	20,019.29	-	-	-	-	-	20,019.29
Restricted	149,724.46	-	-	-	-	-	149,724.46
Sub-totals	**169,743.75**	**-**	**-**	**-**	**-**	**-**	**169,743.75**
FFY							
Restricted	47,731.59	(290.00)	-	-	-	-	47,441.59
Sub-totals	**47,731.59**	**(290.00)**	**-**	**-**	**-**	**-**	**47,441.59**
General							
Unrestricted	1,521,841.08	(5,185.33)	(2,749.04)	-	-	-	1,519,404.79
Sub-totals	**1,521,841.08**	**(5,185.33)**	**(2,749.04)**	**-**	**-**	**-**	**1,519,404.79**
KP Legacy							
Designated	5,207.00	-	-	-	-	-	5,207.00
Sub-totals	**5,207.00**	**-**	**-**	**-**	**-**	**-**	**5,207.00**
School							
Designated	15,385.24	-	-	-	-	-	15,385.24
Restricted	12,491.99	-	-	-	-	-	12,491.99
Sub-totals	**27,877.23**	**-**	**-**	**-**	**-**	**-**	**27,877.23**
Trenbath							
Restricted	287,875.78	-	-	-	-	-	287,875.78
Sub-totals	**287,875.78**	**-**	**-**	**-**	**-**	**-**	**287,875.78**
Wall							
Designated	12,994.00	-	-	-	-	-	12,994.00
Restricted	489.65	-	-	-	-	-	489.65

Sub-totals	**13,483.65**	**-**	**-**	**-**	**-**	**-**	**13,483.65**
Totals	**2,094,030.53**	**(5,475.33)**	**(2,749.04)**	**-**	**-**	**-**	**2,091,304.24**



Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
RECEIPTS						
Donations and legacies						
0101 - Pledged Giving	-	-	-	-	-	83,272.53
0110 - Envelopes	-	-	-	-	-	7,085.98
0150 - Open plate	-	-	-	-	-	7,442.52
0151 - Sumup	-	-	-	-	-	520.57
0152 - Goodbox	-	-	-	-	-	672.00
0201 - Donations & Legacies	-	-	-	-	-	15,703.84
0203 - Donations - FFY	-	-	-	-	-	3,160.00
0301 - Gift Aid	(6,071.73)	-	-	-	(6,071.73)	22,622.73
0304 - Gift aid - FFY	-	-	(290.00)	-	(290.00)	1,483.75
0801 - Bronze	-	-	-	-	-	3.28
0802 - Compassion UK	-	-	-	-	-	536.28

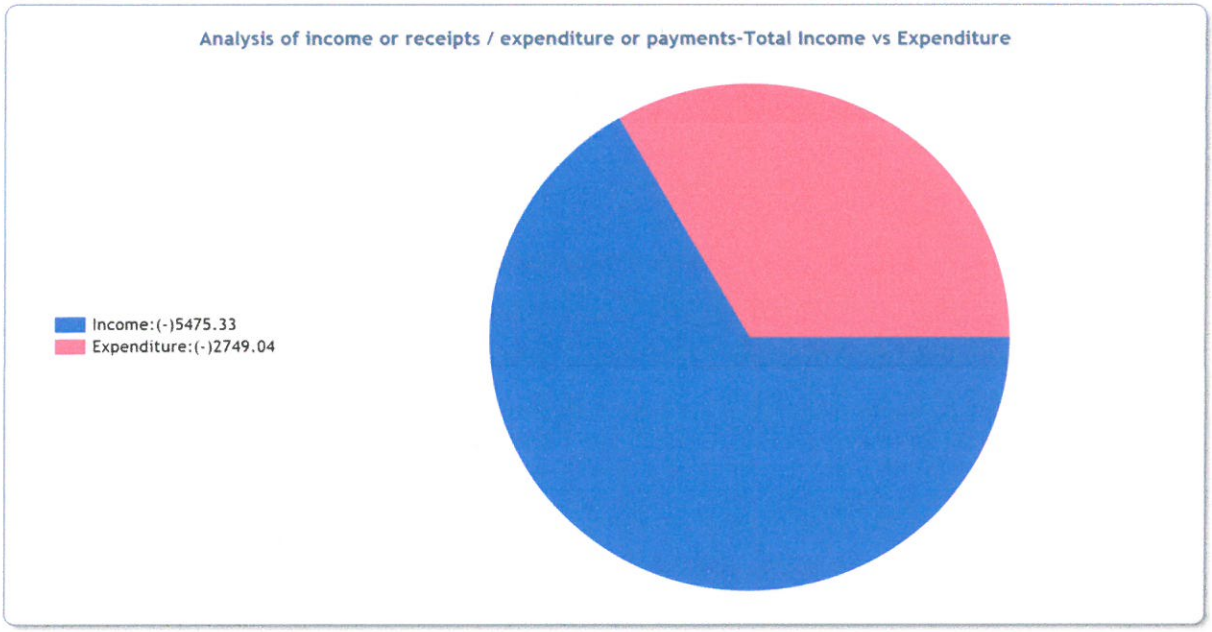
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0803 - Coffee	-	-	-	-	-	360.69
Donations and legacies Totals	**(6,071.73)**	**-**	**(290.00)**	**-**	**(6,361.73)**	**142,864.17**
Income from charitable activities						
0501 - Fees - Weddings, funerals and baptisms	(613.60)	-	-	-	(613.60)	14,509.72
1401 - Bowdon Cares	-	-	-	-	-	840.57
Income from charitable activities Totals	**(613.60)**	**-**	**-**	**-**	**(613.60)**	**15,350.29**
Other trading activities						
0701 - Lettinga SL	-	-	-	-	-	15,211.75
0702 - Lettings PC	-	-	-	-	-	57,252.70
0703 - Lettings SM	-	-	-	-	-	517.50
Other trading activities Totals	**-**	**-**	**-**	**-**	**-**	**72,981.95**
Investments						
0601 - Rents - Stamford Cottage	-	-	-	-	-	12,800.47
0603 - Rents - Arquiva	-	-	-	-	-	8,500.00
0901 - Bowdon Charity Income - Co-op	1,500.00	-	-	-	1,500.00	46,709.78
1703 - Interest - Fabric	-	-	-	-	-	3,398.75
1705 - Interest - Church School	-	-	-	-	-	865.70
Investments Totals	**1,500.00**	**-**	**-**	**-**	**1,500.00**	**72,274.70**
Other income						
1101 - Sundry Income	-	-	-	-	-	90.00
1750 - Duke of Edinburgh Income	-	-	-	-	-	3,400.00
Other income Totals	**-**	**-**	**-**	**-**	**-**	**3,490.00**
Receipts Grand totals	**(5,185.33)**	**-**	**(290.00)**	**-**	**(5,475.33)**	**306,961.11**
PAYMENTS						
Expenditure on charitable activities						
2101 - Water	-	-	-	-	-	3,900.16
2120 - Gas	(1,347.68)	-	-	-	(1,347.68)	9,865.72
2130 - Electricity	-	-	-	-	-	3,685.16
2135 - Hygiene	-	-	-	-	-	1,888.03
2140 - Telephone	-	-	-	-	-	1,733.04

2145 - Photocopier	-	-	-	-	-	1,351.14
2150 - Stationery and office supplies	-	-	-	-	-	774.43
2331 - Technical and office equipment	(1,040.00)	-	-	-	(1,040.00)	3,985.37
2340 - Information displays and banners	-	-	-	-	-	1,058.96
3301 - Outside Giving	-	-	-	-	-	5,405.99
3303 - Outside Giving - Compassion UK	-	-	-	-	-	1,056.00
5101 - Salaries, Fees and Pensions	(2,554.96)	-	-	-	(2,554.96)	111,091.82
5102 - Salaries FFY	-	-	-	-	-	27,888.16
5103 - Clergy Expenses	(953.40)	-	-	-	(953.40)	1,012.00
5104 - Clergy Fees	-	-	-	-	-	5,228.60
5201 - SM Music	-	-	-	-	-	5,891.00
5203 - Bowdon Church News	-	-	-	-	-	3,094.00
5301 - Wedding and Funeral Costs	-	-	-	-	-	6,169.03
5401 - Zone 2 Ministry	-	-	-	-	-	422.54
5402 - Youth Ministry	-	-	-	-	-	731.71
5403 - St Luke's Ministry	-	-	-	-	-	6.14
5404 - Children and Fam ministry	-	-	-	-	-	429.51
5501 - Sacristy Expenditure	-	-	-	-	-	809.81
5502 - Service Books	-	-	-	-	-	146.44
5601 - Fabric and Maintenance SM	-	-	-	-	-	8,855.31
5602 - Fabric and Maintenance SL	-	-	-	-	-	7,769.76
5603 - Fabric and Maintenance PC	-	-	-	-	-	4,218.45
5604 - Fabric & Maintenance - Wall	-	-	-	-	-	7,118.80
5701 - Maintenance Stamford Cottage	-	-	-	-	-	5,732.34
5703 - Maintenance Gardens/Grounds	-	-	-	-	-	1,742.02
5704 - Sundry Maintenance	-	-	-	-	-	684.00
5801 - Council Tax	-	-	-	-	-	950.36

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5901 - Insurance	3,147.00	-	-	-	3,147.00	18,084.08
6403 - Bowdon Cares Expenses	-	-	-	-	-	826.66
6405 - Refreshments	-	-	-	-	-	1,668.78
6801 - Parish Share	-	-	-	-	-	99,092.40
7001 - Miscellaneous	-	-	-	-	-	6,552.32
8114 - Parish Centre - Miscellaneous	-	-	-	-	-	1,311.32
Expenditure on charitable activities Totals	**(2,749.04)**	**-**	**-**	**-**	**(2,749.04)**	**362,231.36**
Other expenditure						
2350 - Parish events	-	-	-	-	-	(34.55)
2360 - Tradecraft expenses	-	-	-	-	-	(17.38)
2370 - Collection of donations	-	-	-	-	-	961.43
2380 - Bank Charges	-	-	-	-	-	149.24
Other expenditure Totals	**-**	**-**	**-**	**-**	**-**	**1,058.74**
Payments Grand totals	**(2,749.04)**	**-**	**-**	**-**	**(2,749.04)**	**363,290.10**



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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY AND ST LUKE, E

England & Wales - Charity number 1133830

Accounts

2022

Bowdon Parish
St Mary's, St Luke's and Zone2

Bowdon Parochial Church Council

ANNUAL REPORT AND ACCOUNTS 2022

Bowdon Parochial Church Council

Report and financial statements
for the year ended 31 December 2022

Registered Charity Name

The Parochial Church Council of the Ecclesiastical Parish of St Mary's and St Luke's, Bowdon

Common Name

Bowdon Parochial Church Council (PCC)

Principal Office

Parish Centre, Stamford Road, Bowdon, Altrincham, Cheshire WA14 3LT

Charity no. 1133830

Bankers National Westminster Bank plc, 23 Stamford new Road, Altrincham, Cheshire WA14 1DB

Examiner Paul Benstead, ACMA, 16 Ashwood, Bowdon, Altrincham, Cheshire WA14 3DN

Parochial Church Council Members who have served during the year were:

Clergy, Readers and Licensed Lay Workers (Ex Officio)
Revd. I Rumsey – Vicar (retired July 2022)
John Fenton – Lay Reader
Karen Wilson – Lay Reader
Alan Marriott – Reader Emeritus

Ministry Team members
Julia Dow – Parish Missioner (resigned November 2022)
Sam Wilson – Parish Missioner
Jake Waddington – Parish Missioner (appointed September 2022)
Michael Dow – Director of Music

Deanery Synod members (Ex Officio)
Alec Bonson
Mike Duncombe
Adrian Hope
Sue Redford

Wardens (Ex Officio)
Tim Borthwick
Debi Green
Jo Howling
John Newton

Other (Ex Officio)
Ian Scott-Dunn (Chair of Chester Diocesan Board of Finance)

Elected Members
Richard Abbott
Patricia Arrowsmith
Jenny Borthwick
Christine Cadman
Gabby Campbell
Penny Cloney (Secretary)
Hilary Gartside
Patricia Jones
Jennie Lucas (Acting Chair during Vacancy)
Mike Parish
Judith Robertson
Linda Woods

Co-opted Member
Penny Cloney (secretary)
Erin Campbell

Report from Acting Chair

We are pleased to present our annual report and financial statements. As you will read in this report, 2022 was another year of change for our parish with some familiar faces departing, including our incumbent, Rev. Ian Rumsey. As we submit this report, our vacancy period continues. We must start therefore by thanking our amazing team of staff and volunteers for their dedication to keeping our rich and diverse parish running smoothly. Some are named in this report, some continue to work away in the background, but everyone's efforts are valued and appreciated.

Specifically, we would like to thank our Treasurer, Karen Wilson for her time and expertise in overseeing our finances. Her guidance and regular updates to the PCC allowed us to navigate the difficult period of covid lockdowns and reduced income while maintaining a satisfactory financial position.

We would also like to thank Debi Green and Tim Borthwick, supported by Michael Parish, for taking the role of Parish Representatives as we recruit our new incumbent. They have committed to this important task with patience and a collegiate attitude, listening to ideas from across our congregations. We continue to pray that this will reap rewards soon and that God will call the right person to work alongside us.

Whilst a vacancy period can bring challenges, it can also bring opportunity. Volunteers and staff members from across our different congregations have been brought together, our lay leaders have grown in confidence, our finances remain stable, and membership of our church continues to grow.
"From him the whole body, joined and held together by every supporting ligament, grows and builds itself up in love, as each part does its work." Ephesians 4:16

Jennie Lucas,
Acting Chair, Bowdon Parochial Church Council

Trustees' Report

The Trustees present their report and audited financial statements for the year ended 31st December 2022.

1. **Introduction**

Bowdon Parochial Church Council (PCC) is a charity registered with the Charity Commission. It is responsible for the running of St Mary's and St Luke's churches in Bowdon, Cheshire and is part of the Diocese of Chester within the Church of England. Bowdon PCC has the responsibility of co-operating with the incumbent, the Reverend Ian Rumsey (now retired), in the promotion of the objectives and activities of the ecclesiastical parish that are derived from the whole mission of the church, pastoral, evangelistic, ecumenical and social.

The PCC is also responsible for the fabric of St Mary's church, St Luke's church, the Bowdon Parish Centre and one residential property.

The method of appointment of PCC members is set out in the Church Representation Rules.

All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

2. **Structure, Governance and Management**

The Ecclesiastical Parish is served by St. Mary's church and St Luke's church and Zone 2 in Bowdon. Members of the PCC are drawn from all congregations.

The Parish is now in a period of Vacancy and is being managed by the PCC and the Operations Team.

Churchwardens

For historical reasons and unusually for an Anglican church, Bowdon Parish has four churchwardens (two parochial and two manorial), which is very fortunate for us, given the number of services held each Sunday at St Mary's, St Luke's and Zone 2. Debi Green, Jo Howling, Tim Borthwick and John Newton continued as wardens, assisted by Liz Cross, Ann Ford and Ian Scott-Dunn as deputy wardens, a team of sides-people led by Adrian Hope and our Servers' Guild led by Alec Bonson.

Our **Administrative Team** has been led by Kay Holt along with a team of Parish Office volunteers. In addition, the whole organisation is supported by many volunteers leading and assisting with the running of our many church groups and activities from cleaning the church to running the Duke of Edinburgh Award Scheme. All these groups enable us to connect with our parishioners, thus giving us an opportunity to help them in the journey of belonging and believing.

The PCC Trustees are very grateful to all those who give of their time and talents, both paid staff and volunteers, with this support we have become one of the top quartile of churches in the Church of England who are able to demonstrate growth in their membership.

The Parochial Church Council meets regularly and in the financial year from January to December 2022 met 6 times. All meetings were 'in person' now that we have come through covid.

The PCC operates day to day by virtue of the following teams plus the Administrative Team referred to above.

- Operations (the new name for the Standing Committee)
- Zone 2
- Communications
- Buildings (formerly the Fabric Committee)
- Parish Centre
- Giving
- Events

The Annual Church Parochial Meeting reverted to its customary timing in April. The accounts were presented to the parish, the year was reviewed, and the election of PCC members took place.

3. Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the PCC has considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people of all ages living in the parish.
- Missionary and outreach work.

4. Achievements and Performance

We believe we have successfully navigated the trials of covid but 2022 has proved to be another year of change for the Parish. Our incumbent, Rev. Ian Rumsey decided it was time for him to retire and, sadly, he left us in July 2022. Further our Parish Missioner, Julia Dow also decided that the time had come for her to step back, and she left us in November 2022. We are enormously grateful for the many years of hard work and dedication Julia has given to us and the legacy of our successful Zone 2 service. We decided to create a new role of Parish Missioner

for Children and Families and successfully recruited Jake Waddington who started with us in September so as to facilitate an element of handover with Julia.

5. **Worship and Mission**

Children and Families report

In the last year, the children and family's ministry has gone from strength to strength. From September 2022, the church has made great strides in making stronger links with our community.

In the December of last year, the primary school advent services went very well. Some schools had already wished to be booked in for this year.

Links with local primary schools is going very well especially BCS. We now have various links including after-school clubs for years 1/2 called 'Faith and Fun'; Ethos group, which focuses on building the Christian Faith with the children and a lunchtime club for year 5/6 focusing on discipleship for children. Church Led Worship assembly is a regular occurrence. In other local schools, including The Bollin School and Altrincham Prep School, we are invited in to give assemblies and talks on the Christian Faith and both schools make use of our church building for curriculum lessons and services. Each year we are seeing an increase in new families in Zone 2 for worship stamps. Stronger connections with families is a priority in Zone2 and this can include making sure that our congregation in Zone2 are welcomed right from the start with a welcome email sent to them with a variety of different key information regarding children and families in Zone2, as well as a whole parish.

First Steps is thriving with new ways of engaging children in stories and lessons. Families who have completed their stamps requirements have said they will continue to come until the summer because they and the children enjoy it very much!

We had a very successful 'Parenting for Faith' course in the Spring, with many families coming to learn all about what they can do to strengthen their own faith, but also their children. Feedback was positive and an online course is going to added to the calendar in the new year. As well as Parenting for Faith, we are hoping to start a new service for families with a sport focus and this is called 'Sweaty church'.

Our Children Church groups are doing very well. On average we have 30/35 children at Zone 2 each week. We have some excellent church group leaders, who inspire children's faith through lessons and crafts. The leaders are provided with a full year curriculum to base their sessions on. We believe that children are to learn all about the different stories from the Bible but also learn about how Christian values can have a positive impact on their individual lives. The children are also taught how to talk with God and listen to what He has to say to them.

In St. Luke's the new advertising and re-branding of St. Luke's children's groups has given their children's ministry a new lease of life. The groups run very well, and the group leaders do a great job each week. Since last October, the 4th Sunday of the month is an All Age Worship. Attendance is at a stable number and the service is always well received.

Youth report

Over the last twelve months, our youth ministry amongst 11-18s has begun to develop significantly following difficulties with the Covid pandemic and its lockdowns. Both 'churched' and 'unchurched' young people have been joining our various outreach programs and begun to form relationships with our Youth Missioner, Sam, and other adult volunteers. We hope to see this ministry continue to grow in coming months as the buds of growth begin to blossom.

Our weekly Underground youth club has seen its numbers increase on average from ten to fifteen a week, peaking above twenty at times. New volunteers have had to be sought for the first time in years. At Underground, activity sessions around a theme have included looking at relationships, bullying, and the Trinity. Our sports provision has improved thanks to investment in new equipment, and we hope to develop this further as new volunteers with a wider variety of skills get involved.

Our weekly Mettle discipleship group has consistently seen five young people dive deep into the Bible, reading through the entirety of Judges, Ruth, and Samuel as a result of the young people's interest and desire to learn more about God. Alongside food and craft activities and a dedicated team of volunteers, we have also seen one young person get confirmed at our confirmation service. In the coming months we hope to see this group naturally grow as younger people are invited to join.

Our youth ministry in the local schools has been a consistent presence over the last twelve months. Our Youth Missioner led a series of Christmas services for both Altrincham Grammar School for Boys and Altrincham Girls Grammar School. He has also provided assemblies for all year groups at AGGS during Harvest, Christmas, and Easter. The Christian Union there, joint-led with the Methodist Church and Trafford Youth for Christ, has also had consistently high attendance from a wide range of year groups as they looked at Advent, friendships, and prayer.

Our chaplaincy to the Duke of Edinburgh Award Scheme has seen our Youth Missioner journey alongside forty young people from beginning to end as they complete their Bronze Award. This has involved activities looking at what the Bible has to say about teamwork, friendships, and perseverance. Numerous volunteers have been involved in this ministry as mentors to the young people and we hope to see this continue in other areas of church life.

Our Sunday services continue to be a place where young people are welcome and celebrated. We have seen our Charge group, which meets within the Zone2 services, be an opportunity to reach young people who weren't originally part of any of our youth outreach now attending Underground regularly. This group runs from Years 4-7, allowing the transition from primary to secondary, and Children's Missioner to Youth Missioner, run more smoothly. More volunteers will be sought for this over the coming months.

Our youth ministry at Bowdon Parish has overcome the Covid challenges well, in no small part to the prayers of many parishioners, but a widening of our team will be an important goal of the next twelve months. Please pray for our young people who face new challenges in seeking God in a complicated world.

St Luke's Church Report

St Luke's has had a wonderful year of community outreach, dedication to faith, and an impressive demonstration of unity and support. Over the last year the Church's activities have touched lives both within and outside its walls, showcasing its commitment to making a positive difference in the local community.

The Church's resolution to donate all 2022 Harvest contributions to the Bowdon Vale Community shows its compassion and recognition of the needs of the community, the initiative to give cash gifts as well as donated food items enabled our local representative to purchase needed items such as energy vouchers a total of £542.75, a testament to the generosity of the St Luke's community.

Post pandemic we saw a drop in attendance, which with our continued efforts and focus to engage across all age groups, always a focal point for St Luke's, has now improved back to similar levels to those we typically saw in the past. With the continued development of lay led services and the introduction of the new Parish Missioner for Children and Families leading the All Age Worship on the 4th Sunday, St Lukes ensured a holistic approach to worship to all parts of its congregation. Further outreach initiatives, like supporting a young boy the church has been assisting, provide the younger members of the congregation a chance to connect and empathise with others from different walks of life.

One of the standout endeavours of the church was the Angel Tree initiative, ensuring the children of inmates at Forest Bank Prison had a brighter Christmas. With the active involvement of the Parish Office team, the gifts were carefully wrapped and delivered, bringing some hope during the Christmas period.

A well-attended Christingle Service in December, where an impressive £255.00 was raised for the Children's Society, underscores the church's dedication to charitable causes and the addition of a defibrillator at St Luke's is another commendable initiative, highlighting the church's thoughtfulness towards ensuring community well-being.

During the year St Luke's has embraced the introduction of the electronic giving plate, a step that enhanced and streamlined the donation process during services. This, alongside traditional celebrations such as the Good

Friday service, complete with Fish and Chips, and the decision to join St Mary's and Zone2 for the King's Coronation Service, mirrors the church's blend of tradition with modernity.

Recent times saw St Luke's pull together in unity and spirit, even in the absence of a vicar since summer 2022. The recent 2023 Harvest service was a well-attended affair, with contributions towards the Toybox Charity.

In summary, the past 12 months at St Luke's, Bowdon, have been filled with acts of charity, faith, and community spirit. It is a shining example of a congregation coming together to uplift, support, and celebrate both faith and humanity. Here's to many more years of such dedication and compassion!

St Mary's Church Report

St Mary's congregation and choir remain committed and steady, full of faith and giving of their time and energy. The loss of a vicar and period of vacancy has allowed a flourishing of lay leadership at all services, and we give an enormous thanks to all those who serve with prayers, reading, sermons and leading worship. The standards have been exemplary, and we are blessed to have all these people willing to serve. We also thank Rev. John Sutton and Rev. Keith Hine for the delivery of services for us throughout the year including Christmas and Easter where each gave willingly of their time and faith filled abilities. We are enormously grateful.

As with all other churches we provided services to mark the death of Queen Elizabeth II. All services were well attended by congregations from all of our worship venues and by the wider community. Bowdon Church School joined with us in the creation of commemorative art for our services.

The choir and organist continue to deliver an excellent standard of music at all services including special services during the year.

Zone 2 Report

Zone2 has gone through a natural period of change and development over the last twelve months that has seen a shift in both leadership and focus. God has been at work amongst our congregation, changing hearts as well as service rotas!

Julia Dow, who had led Zone 2 so successfully for 10 years, stepped down in October 2022. We are very grateful for all her hard work, dedication to families in the parish and leaving Zone 2 in such a strong place. Jenny Borthwick and Gabby Campbell then stepped up to lead the team, which expanded to include a wider range of experiences and views, as did the pool of those who lead services, preach, and lead our Sunday school groups. We have been incredibly grateful at all those who give their time to making Zone2 what it is.

Under the guidance of Richard Abbott, our preaching team has helped Zone2 explore amongst other things, Jesus's parables and the Creeds.

Through interactive activities in our Sunday School groups of Wrigglers, Climbers, and Charge our service leaders have helped even the youngest of children to open their eyes to Jesus and His love, joy, and grace available to us all. Zone2 reaches over thirty 0-11s most Sundays.

The work of the whole team in building relationships with new families and individuals has been crucial over the last twelve months and we are beginning to see more and more new faces get involved in other areas of church life.

Zone 2's commitment to being part of the wider parish, worshipping and living Christian lives alongside the congregations at St Mary's and St Luke's, has been spearheaded by Gabby and Jenny. 'Building Bridges' has been a constant theme of Zone2's Leadership Team meetings and led to more involvement in joint services in St Mary's Church and the Parish Centre. All congregations have benefitted from closer links, as we have seen different worship styles continue to be a real strength of the parish.

Zone2 remains a place of experimental worship and liturgy, as we learn lessons from the world around us whilst remains steadfastly true to His Word and the guidance and goodness He brings.

Pastoral Care

There's a strong argument for saying that Safeguarding should have been the first paragraph of this report. Under the new Diocesan senior leadership team, and rightly insisted upon by the House of Bishops and General Synod, safeguarding is now being given a much higher priority in parish life. During 2021, our safeguarding team continued its termly meetings. Its duty of care includes the promotion of a safeguarding culture across all our activities and the rolling out of the Diocesan safeguarding training modules among those who bear church responsibilities. Its role is also to ensure our parish safeguarding policy is followed in all our endeavours, to handle any safeguarding matters which may arise, and to monitor the administration of DBS checks for volunteers working with children, young people and vulnerable adults. We are committed to Bowdon Church being safe for everyone. Our safeguarding policy was adopted afresh at a meeting of the PCC in July.

Giving

The PCC decided a few years ago to allocate £2500 to outside giving and to try and ensure that the congregation were encouraged to participate in this by match funding any congregational fund raising. During the course of 2022 we have donated to:

- The Hope Centre Partington
- Ukraine
- Mercy ships
- Christian Aid
- Compassion UK

Thanks must be given to the Giving Team for co-ordinating all efforts.

Financial Review

Overall, income decreased on 2021 by approx. £8,000 to £313,821 with the vast majority of this decrease being due to the end of our 3-year fund raising campaign for our Future Fund for Youth. Expenditure increased due primarily to the following one-off costs:

- Payment of parish share upto date from outstanding covid related retentions.
- Payments for interim scaffolding to shore up the Wall.
- Employment costs due to doubling up staff to allow for a hand over period.
- Completion of quinquennial works at St Luke's

The lettings income for the Parish Centre and St Luke's has now returned to similar levels pre-covid at £61,446 We thank Kay Holt our Parish Administrator for her hard work and good humour in dealing with our lettings and for the hard work of our staff who ensure that our premises are clean and well managed.

Pledged giving increased to £97,447 (2021 £94,000) and donations/legacies remained the same at £22,000. In relation to giving, we have further enhanced the ability of our congregations to donate to us by purchasing a Giving Plate that can be passed around the congregation and 'tapped' with a debit card to donate. This is proving to be very successful, and we are investing in further plates.

During 2023 we successfully renegotiated the rental terms for the Co-op building in Bowdon Vale adding a further £3,250 annual income.

As reported last year we have now sold our property on Priory Street. The money is unrestricted funds, and the intention is to retain this money until we know the cost of repairing the Wall. We are currently awaiting diocesan approval to proceed with the works specified by our engineer.

The Quinquennial Inspections of St Mary's and St Luke's, carried out during 2020, require considerable work to St Mary's though this can be spread over a longer period. Some of the costs for the quinquennial can come from Restricted funds (designated for exterior work for St Mary's) but other major costs for electrics can only be drawn from designated or general funds. All the quinquennial works to St Luke's have now been completed with thanks to Mrs Christine Cadman and the Buildings Team for dealing successfully with the works.

We believe we have ended 2022 in a secure position and that we are well placed for the future.

Risk Management

The trustees have reviewed the major risks, financial and non-financial to which the PCC is exposed, in the course of its current activities. They have assessed these risks and ensured that appropriate systems and controls exist to minimise internal risks and the effective response mechanisms exist to respond to and minimise the impact of external risks.

The major risk facing Bowdon PCC generally relates to Fabric matters – for example, major expenditure being required on the refurbishment of the organ and electrics at St Mary's church and repairs needing to be undertaken to the Church Wall. The sale of Priory Street should now place us in an excellent position to minimise the risk of these matters have a detrimental effect on our finances.

Plans for the future

The parish is very much in a 'holding pattern' without a vicar. We continue to run the parish and deal with all necessary business but cannot plan for the future. It is pleasing to see that our congregational giving and support has held firm during this period, and we are thankful to all that continue to support us both financially and practically.

Reserves Policy

Consideration is given each year by the PCC and the Standing Committee to the level of reserves and a determination made as to the requirements to increase the balances held.

As stated above, we consider that the major financial risks are in us not having sufficient funds available to pay for fabric maintenance and our intentions in relation to this are stated above. We believe our decision to sell Priory Street has rectified this.

Given the amount of unrestricted we hold, the PCC has taken the decision that holding £20,000 as a minimum of reserves in general funds is a sufficient safeguard for us.

Recruitment and Training Trustees

New trustees are usually recruited from the many volunteers who assist in the running of the PCC. As they will already have an understanding and experience of how the PCC works, the committee do not feel it is necessary to invoke a formal induction process. There is however, at the beginning of each PCC year an item in the agenda to inform the Trustees of their powers and responsibilities.

Trustees' Responsibility Statement

The trustees are responsible for preparing the Trustees Annual Report and the Financial Statements in accordance with applicable law and regulations.

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under the law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and the income and expenditure of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- observe the methods and principles in the Charities SORP
- make judgements and accounting estimates that are reasonable and prudent.
- 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 adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. 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.

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as each trustee is aware, there is no relevant audit information of which the charity's examiner is unaware; and
- each trustee has taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's examiner is aware of that information.

Signed by order of the Trustees on 3 May 2023



Jennie Lucas

Acting Chair, Bowdon Parochial Church Council

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	Charity Name Bowdon Parochial Church Council		
On accounts for the year ended	31 December 2022	**Charity no (if any)**	1133830
Set out on pages	13 – 18		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2022.**

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of

CHARTERED INSTITUTE OF MANAGEMENT ACCOUNTANTS

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:		**Date:**	28.10.23
Name:	MARK BOWSTEAD		
Relevant professional qualification(s) or body	ACMA		

(if any):	
Address:	16 ASHWOOD BOWDON ALTRINCHAM CHESHIRE WA14 3DN.

Section B	Disclosure
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.	None

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	162,012.26	10,613.25	-	172,625.51	179,768.58
Income from charitable activities	6,799.15	-	-	6,799.15	6,415.76
Other trading activities	61,446.44	-	-	61,446.44	38,193.15
Investments	63,976.26	3,394.37	-	67,370.63	77,978.80
Other income	5,579.88	-	-	5,579.88	19,466.86
Total income	**299,813.99**	**14,007.62**	**-**	**313,821.61**	**321,823.15**
Expenditure on:					
Raising funds	-	-	-	-	-
Expenditure on charitable activities	333,777.79	27,040.66	-	360,818.45	317,997.02
Other expenditure	3,004.97	-	-	3,004.97	-
Total expenditure	**336,782.76**	**27,040.66**	**-**	**363,823.42**	**317,997.02**
Net income / (expenditure) resources before transfer	**(36,968.77)**	**(13,033.04)**	**-**	**(50,001.81)**	**3,826.13**
Transfers					
Gross transfers between funds - in	1,975.00	-	-	1,975.00	20,000.00
Gross transfers between funds - out	-	(1,975.00)	-	(1,975.00)	(20,000.00)
Other recognised gains / losses					
Gains/losses on investment assets	-	-	-	-	18,166.18
Gains on revaluation, fixed assets, charity's own use	158,225.00	-	-	158,225.00	-
Net movement in funds	**123,231.23**	**(15,008.04)**	**-**	**108,223.19**	**21,992.31**
Total funds brought forward	**1,501,202.31**	**545,691.37**	**-**	**2,046,893.68**	**2,024,901.37**
Total funds carried forward	**1,624,433.54**	**530,683.33**	**-**	**2,155,116.87**	**2,046,893.68**
Represented by					
Unrestricted					
General Fund	1,573,255.64	-	-	1,573,255.64	1,450,230.17
Designated					
Fabric	11,063.44	-	-	11,063.44	11,051.21
KP Legacy	5,207.00	-	-	5,207.00	5,207.00
School	14,907.46	-	-	14,907.46	14,713.93
Wall	20,000.00	-	-	20,000.00	20,000.00
Restricted					
Agency collection	-	-	-	-	-
Bowdon Cares	-	5,100.00	-	5,100.00	5,730.00
Fabric St Mary's	-	150,137.83	-	150,137.83	146,900.60
Future Fund For Youth	-	70,976.00	-	70,976.00	89,883.06
School	-	12,104.07	-	12,104.07	11,946.93
St Mary's Churchyard	-	4,000.00	-	4,000.00	-
Trenbath	-	287,875.78	-	287,875.78	287,875.78
Wall	-	489.65	-	489.65	3,355.00
Total funds	**1,624,433.54**	**530,683.33**	**-**	**2,155,116.87**	**2,046,893.68**

Balance Sheet detailed

Class and code	Description	As at 31/12/2022	As at 31/12/2021
Fixed assets			
6430	Property - Parish Centre	1,064,084.00	1,064,084.00
6432	Property - Stamford Cottage	101,782.00	101,782.00
6434	Property - Priory Street	-	226,775.00
6440	Equipment (Cost) - Parish Centre	63,610.00	63,610.00
6442	Equipment (Cost) - St Luke's	12,465.00	12,465.00
6444	Equipment (Depreciation) - Parish Centre	(63,610.00)	(63,610.00)
6446	Equipment (Depreciation) - St Luke's	(12,465.00)	(12,465.00)
	Total Fixed assets	**1,165,866.00**	**1,392,641.00**
Current assets			
6501	Bank Current Account	65,207.57	69,082.34
6502	Nat West No 2 Account	775,081.11	434,829.46
6503	Bank Current Account - HSBC St Mary's	127.74	127.74
6505	Bank Deposit Account - Barclays	-	-
6507	Bank Deposit Account - Fabric	-	-
6509	Bank Deposit/Barclays FFY	-	-
6512	CBF Deposit/ School fund	12,104.07	11,946.93
6514	CBF Deposit/School Mgrs	14,907.46	14,713.93
6516	CBF Investment/Key Bequest - Fabric SM	125,137.83	121,900.60
6526	CBF Deposit/Fabric	942.33	930.10
6528	National Savings/Fabrics	10,000.00	10,000.00
Z05	Accounts Receivable	6,716.53	9,053.44
	Total Current assets	**1,010,224.64**	**672,584.54**
Liabilities			
6699	Agency collections	1,875.44	-
Z04	Accounts Payable	19,098.33	18,331.86
	Total Liabilities	**20,973.77**	**18,331.86**
	Net Asset surplus (deficit)	**2,155,116.87**	**2,046,893.68**
Reserves			
	Excess/(deficit) to date	(50,001.81)	65,161.58
Z01	Starting balances	2,046,893.68	1,963,565.92
Z02	Gains/(losses) on investment assets	-	18,166.18
Z03	Gains/(losses) on reval of fixed assets	158,225.00	-
	Total Reserves	**2,155,116.87**	**2,046,893.68**
	Represented by Funds		
	General (Unrestricted)	1,573,255.64	1,450,230.17
	Designated	51,177.90	50,972.14
	Restricted	530,683.33	545,691.37
	Total	**2,155,116.87**	**2,046,893.68**

Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Tangible Assets						
6430: Property - Parish Centre	1,064,084.00	-	-	-	1,064,084.00	1,064,084.00
6432: Property - Stamford Cottage	101,782.00	-	-	-	101,782.00	101,782.00
6434: Property - Priory Street	-	-	-	-	-	226,775.00
6440: Equipment (Cost) - Parish Centre	63,610.00	-	-	-	63,610.00	63,610.00
6442: Equipment (Cost) - St Luke's	12,465.00	-	-	-	12,465.00	12,465.00
6444: Equipment (Depreciation) - Parish Centre	(63,610.00)	-	-	-	(63,610.00)	(63,610.00)
6446: Equipment (Depreciation) - St Luke's	(12,465.00)	-	-	-	(12,465.00)	(12,465.00)
Total	**1,165,866.00**	**-**	**-**		**- 1,165,866.00**	**1,392,641.00**
Current Asset - Cash At Bank And In Hand						
6501: Bank Current Account	40,063.68	20,000.00	5,143.89	-	65,207.57	69,082.34
6502: Nat West No 2 Account	379,449.29	5,328.35	390,303.47	-	775,081.11	434,829.46

6503: Bank Current Account - HSBC St Mary's		127.74	-	-	-	127.74	127.74
6507: Bank Deposit Account - Fabric		0.24	(0.24)	-	-	-	-
6512: CBF Deposit/ School fund		-	-	12,104.07	-	12,104.07	11,946.93
6514: CBF Deposit/School Mgrs		-	14,907.46	-	-	14,907.46	14,713.93
6516: CBF Investment/Key Bequest - Fabric SM		-	-	125,137.83	-	125,137.83	121,900.60
6526: CBF Deposit/Fabric		-	942.33	-	-	942.33	930.10
6528: National Savings/Fabrics		-	10,000.00	-	-	10,000.00	10,000.00
	Total	**419,640.95**	**51,177.90**	**532,689.26**	**-**	**1,003,508.11**	**663,531.10**
Current Asset - Debtors							
Z05: Accounts Receivable		6,847.02	-	(130.49)	-	6,716.53	9,053.44
	Total	**6,847.02**	**-**	**(130.49)**	**-**	**6,716.53**	**9,053.44**
Liability - Agency Accounts							
6699: Agency collections		-	-	1,875.44	-	1,875.44	-
	Total	**-**	**-**	**1,875.44**	**-**	**1,875.44**	**-**
Liability - Creditors: Amounts Falling Due In One Year							
Z04: Accounts Payable		19,098.33	-	-	-	19,098.33	18,331.86
	Total	**19,098.33**	**-**	**-**	**-**	**19,098.33**	**18,331.86**
	Net total assets	**1,573,255.64**	**51,177.90**	**530,683.33**	**-**	**2,155,116.87**	**2,046,893.68**
Represented by							
General (Unrestricted)		1,573,255.64	-	-	-	1,573,255.64	1,450,230.17
Designated - Fabric		-	11,063.44	-	-	11,063.44	11,051.21
Designated - KP Legacy		-	5,207.00	-	-	5,207.00	5,207.00
Designated - School		-	14,907.46	-	-	14,907.46	14,713.93
Designated - Wall		-	20,000.00	-	-	20,000.00	20,000.00
Restricted - Bowdon Cares		-	-	5,100.00	-	5,100.00	5,730.00
Restricted - Churchyard		-	-	4,000.00	-	4,000.00	-
Restricted - Fabric SM		-	-	150,137.83	-	150,137.83	146,900.60
Restricted - FFY		-	-	70,976.00	-	70,976.00	89,883.06
Restricted - School		-	-	12,104.07	-	12,104.07	11,946.93
Restricted - Trenbath		-	-	287,875.78	-	287,875.78	287,875.78
Restricted - Wall		-	-	489.65	-	489.65	3,355.00
	Total	**1,573,255.64**	**51,177.90**	**530,683.33**	**-**	**2,155,116.87**	**2,046,893.68**

Fund movement summary

Fund		Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Bowdon Cares								
Restricted		5,730.00	-	-	(630.00)	-	-	5,100.00
	Sub-totals	**5,730.00**	**-**	**-**	**(630.00)**	**-**	**-**	**5,100.00**
Churchyard								
Restricted		-	4,000.00	-	-	-	-	4,000.00
	Sub-totals	**-**	**4,000.00**	**-**	**-**	**-**	**-**	**4,000.00**
Fabric								
Designated		11,051.21	12.23	-	-	-	-	11,063.44
	Sub-totals	**11,051.21**	**12.23**	**-**	**-**	**-**	**-**	**11,063.44**
Fabric SM								
Restricted		146,900.60	3,237.23	-	-	-	-	150,137.83
	Sub-totals	**146,900.60**	**3,237.23**	**-**	**-**	**-**	**-**	**150,137.83**
FFY								
Restricted		89,883.06	6,928.25	25,835.31	-	-	-	70,976.00
	Sub-totals	**89,883.06**	**6,928.25**	**25,835.31**	**-**	**-**	**-**	**70,976.00**
General								
Unrestricted		1,450,230.17	299,608.23	336,782.76	1,975.00	158,225.00	-	1,573,255.64
	Sub-totals	**1,450,230.17**	**299,608.23**	**336,782.76**	**1,975.00**	**158,225.00**	**-**	**1,573,255.64**
KP Legacy								

Designated		5,207.00	-	-	-	-	-	5,207.00
	Sub-totals	**5,207.00**	**-**	**-**	**-**	**-**	**-**	**5,207.00**
School								
Designated		14,713.93	193.53	-	-	-	-	14,907.46
Restricted		11,946.93	157.14	-	-	-	-	12,104.07
	Sub-totals	**26,660.86**	**350.67**	**-**	**-**	**-**	**-**	**27,011.53**
Trenbath								
Restricted		287,875.78	-	-	-	-	-	287,875.78
	Sub-totals	**287,875.78**	**-**	**-**	**-**	**-**	**-**	**287,875.78**
Wall								
Designated		20,000.00	-	-	-	-	-	20,000.00
Restricted		3,355.00	(315.00)	1,205.35	(1,345.00)	-	-	489.65
	Sub-totals	**23,355.00**	**(315.00)**	**1,205.35**	**(1,345.00)**	**-**	**-**	**20,489.65**
	Totals	**2,046,893.68**	**313,821.61**	**363,823.42**	**-**	**158,225.00**	**-**	**2,155,116.87**

Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
INCOME AND ENDOWMENTS FROM:						
Donations and legacies						
0101 - Pledged Giving	97,447.17	-	-	-	97,447.17	94,099.13
0110 - Envelopes	7,537.63	-	-	-	7,537.63	5,752.83
0150 - Open plate	6,924.71	-	-	-	6,924.71	2,710.36
0151 - Sumup	151.21	-	-	-	151.21	-
0152 - Goodbox	-	-	-	-	-	-
0201 - Donations & Legacies	18,185.64	-	4,000.00	-	22,185.64	22,298.59
0202 - Donations - FABRIC	-	-	-	-	-	-
0203 - Donations - FFY	-	-	5,330.00	-	5,330.00	15,147.35
0205 - Sacristy	10.90	-	-	-	10.90	5.70
0301 - Gift Aid	30,381.10	-	-	-	30,381.10	26,952.29
0302 - Gift aid - FABRIC	-	-	-	-	-	-
0304 - Gift aid - FFY	-	-	1,598.25	-	1,598.25	3,957.34
0401 - Legacies - General fund	-	-	-	-	-	3,666.00
0402 - Legacies - Fabric	-	-	-	-	-	-
0801 - Bronze	18.61	-	-	-	18.61	3.65
0802 - Compassion UK	877.41	-	-	-	877.41	29.48
0803 - Coffee	477.88	-	-	-	477.88	270.86
0804 - Giving Group	-	-	-	-	-	-
1752 - Wall	-	-	(315.00)	-	(315.00)	4,875.00
Donations and legacies Totals	**162,012.26**	**-**	**10,613.25**	**-**	**172,625.51**	**179,768.58**
Income from charitable activities						
0501 - Fees - Weddings, funerals and baptisms	4,673.20	-	-	-	4,673.20	5,860.71
1201 - Playgroup income	69.87	-	-	-	69.87	115.45
1202 - Tradecraft income	369.61	-	-	-	369.61	-
1301 - Youth	-	-	-	-	-	-
1302 - Zone 2	609.19	-	-	-	609.19	-
1401 - Bowdon Cares	1,077.28	-	-	-	1,077.28	439.60
Income from charitable activities Totals	**6,799.15**	**-**	**-**	**-**	**6,799.15**	**6,415.76**
Other trading activities						
0701 - Lettinga SL	14,175.50	-	-	-	14,175.50	9,376.65
0702 - Lettings PC	47,195.94	-	-	-	47,195.94	28,446.50
0703 - Lettings SM	75.00	-	-	-	75.00	370.00
Other trading activities Totals	**61,446.44**	**-**	**-**	**-**	**61,446.44**	**38,193.15**
Investments						
0601 - Rents - Stamford Cottage	16,720.00	-	-	-	16,720.00	18,240.00
0602 - Rents - Priory street	1,800.00	-	-	-	1,800.00	10,800.00
0603 - Rents - Arquiva	8,500.00	-	-	-	8,500.00	8,500.00
0901 - Bowdon Charity Income - Co-op	36,750.50	-	-	-	36,750.50	36,750.00
1701 - Investment movements	-	-	-	-	-	-
1702 - Interest - general	-	-	-	-	-	0.09
1703 - Interest - Fabric	-	12.23	3,237.23	-	3,249.46	3,674.83
1705 - Interest - Church School	-	193.53	157.14	-	350.67	13.88
Investments Totals	**63,770.50**	**205.76**	**3,394.37**	**-**	**67,370.63**	**77,978.80**
Other income						
0604 - Sale of property	-	-	-	-	-	-
1001 - Parish events	252.35	-	-	-	252.35	4,473.55
1101 - Sundry Income	1,927.53	-	-	-	1,927.53	11,993.31
1706 - Insurance Claim Income	-	-	-	-	-	-
1710 - VAT refund	-	-	-	-	-	-
1750 - Duke of Edinburgh Income	3,400.00	-	-	-	3,400.00	3,000.00
1751 - Transfer from School fund	-	-	-	-	-	-
Other income Totals	**5,579.88**	**-**	**-**	**-**	**5,579.88**	**19,466.86**
Income and endowments Grand totals	**299,608.23**	**205.76**	**14,007.62**	**-**	**313,821.61**	**321,823.15**

EXPENDITURE ON:

Raising funds						
Raising funds Totals	-	-	-	-	-	-
Expenditure on charitable activities						
2101 - Water	4,395.90	-	-	-	4,395.90	3,817.80
2120 - Gas	9,137.36	-	-	-	9,137.36	7,403.25
2130 - Electricity	6,041.50	-	-	-	6,041.50	4,169.01
2135 - Hygiene	1,196.87	-	-	-	1,196.87	390.42
2140 - Telephone	1,345.92	-	-	-	1,345.92	1,115.53
2145 - Photocopier	2,378.14	-	-	-	2,378.14	1,749.18
2150 - Stationery and office supplies	572.86	-	-	-	572.86	1,288.44
2331 - Technical and office equipment	4,743.46	-	-	-	4,743.46	3,300.88
2340 - Information displays and banners	470.10	-	-	-	470.10	1,006.11
3301 - Outside Giving	3,983.41	-	-	-	3,983.41	621.75
3302 - Outside Giving - Bronze and Coffee	-	-	-	-	-	-
3303 - Outside Giving - Compassion UK	924.00	-	-	-	924.00	1,008.00
5101 - Salaries, Fees and Pensions	96,291.64	-	2,935.50	-	99,227.14	84,545.03
5102 - Salaries FFY	-	-	22,899.81	-	22,899.81	24,617.18
5103 - Clergy Expenses	1,773.83	-	-	-	1,773.83	1,205.77
5104 - Clergy Fees	3,852.10	-	-	-	3,852.10	402.20
5201 - SM Music	3,647.38	-	-	-	3,647.38	2,737.14
5202 - Public Broadcasting Fees/Licenses	1,174.63	-	-	-	1,174.63	1,123.72
5203 - Bowdon Church News	2,763.00	-	-	-	2,763.00	2,763.00
5301 - Wedding and Funeral Costs	3,918.69	-	-	-	3,918.69	2,809.50
5401 - Zone 2 Ministry	342.48	-	-	-	342.48	383.48
5402 - Youth Ministry	(11.27)	-	-	-	(11.27)	848.51
5403 - St Luke's Ministry	34.99	-	-	-	34.99	53.50
5501 - Sacristy Expenditure	604.66	-	-	-	604.66	237.01
5502 - Service Books	69.16	-	-	-	69.16	-
5601 - Fabric and Maintenance SM	5,133.87	-	-	-	5,133.87	3,372.14
5602 - Fabric and Maintenance SL	9,858.13	-	-	-	9,858.13	1,784.74
5603 - Fabric and Maintenance PC	3,177.67	-	-	-	3,177.67	1,908.77
5604 - Fabric & Maintenance - Wall	13,175.60	-	1,205.35	-	14,380.95	14,268.46
5701 - Maintenance Stamford Cottage	1,060.00	-	-	-	1,060.00	4,783.85
5702 - Maintenance Priory Street	1,439.62	-	-	-	1,439.62	1,465.00
5703 - Maintenance Gardens/Grounds	2,215.28	-	-	-	2,215.28	1,797.05
5704 - Sundry Maintenance	-	-	-	-	-	5.64
5801 - Council Tax	4,540.99	-	-	-	4,540.99	3,285.14
5901 - Insurance	18,152.70	-	-	-	18,152.70	15,093.19
6403 - Bowdon Cares Expenses	894.63	-	-	-	894.63	1,267.23
6405 - Refreshments	1,281.96	-	-	-	1,281.96	683.36
6801 - Parish Share	112,633.11	-	-	-	112,633.11	102,655.17
6802 - Curate's House	-	-	-	-	-	-
7001 - Miscellaneous	10,563.42	-	-	-	10,563.42	18,030.87
7002 - Depreciation	-	-	-	-	-	-
8101 - Duke of Edinburgh Costs	-	-	-	-	-	-
8102 - School Fund Expenditure	-	-	-	-	-	-
8107 - Parish Centre - Energy	-	-	-	-	-	-
8108 - Parish Centre - ???	-	-	-	-	-	-
8109 - Parish Centre - Insurance	-	-	-	-	-	-
8110 - Parish Centre - FABRIC	-	-	-	-	-	-
8111 - Parish Centre - Telephone & Internet	-	-	-	-	-	-
8112 - Parish Centre - Water	-	-	-	-	-	-
8113 - Parish Centre - Postage and Stationery	-	-	-	-	-	-
8114 - Parish Centre - Miscellaneous	-	-	-	-	-	-
Expenditure on charitable activities Totals	**333,777.79**	**-**	**27,040.66**	**-**	**360,818.45**	**317,997.02**
Other expenditure						
2350 - Parish events	1,229.47	-	-	-	1,229.47	-
2360 - Tradecraft expenses	1,134.74	-	-	-	1,134.74	-
2370 - Collection of donations	640.76	-	-	-	640.76	-
Other expenditure Totals	**3,004.97**	**-**	**-**	**-**	**3,004.97**	**-**
Expenditure Grand totals	**336,782.76**	**-**	**27,040.66**	**-**	**363,823.42**	**317,997.02**

1. Accounting Policies

a. Basis of accounting

The financial statements have been prepared in accordance with FRS 102, the Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland.

b. Funds

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

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that purpose.

Bowdon PCC has no endowment funds.

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 or those that are informal gatherings of church members.

Sufficient resources are held in an appropriate form to enable each fund to be applied in accordance with any restrictions.

c. Incoming resources

Voluntary income and capital sources:
Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under Gift Aid is recognised only when received. Income tax recoverable on Gift Aid donations is recognised when the refund is received. Grants and legacies to the PCC are accounted for as soon as received. Funds raised by parish events are accounted for gross. Sales of books and magazines from the church bookstall are accounted for gross.

Other Income:
Rental Income from the letting of church premises and the Parish Centre is recognised when the rental is received.

d. Income from investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same accounting year.

e. Gains and losses on investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments on 31st December.

f. Resources expended.

Expenditure is recognised when a liability is incurred.

Governance costs include those incurred in the governance of the PCC's assets and are primarily associated with constitutional and statutory requirements.

Expenses paid relate only to those incurred by the Vicar and other staff in connection with their duties.

g. Grants

Grants and donations are accounted for when agreed by the PCC.

h. Activities directly relating to the work of the Charity.

The Diocesan Parish Share is accounted for when due. Any parish share unpaid on 31st December is provided for in these accounts as an operational (though not a legal) liability.

i. Fixed assets

Consecrated property and movable church furnishings

Beneficed and Consecrated property of any kind is excluded from the accounts by s.10.2(a) and s.10.2(c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's Inventory, which can be inspected (at any reasonable time). For inalienable property acquired prior to 2004 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1st January 2004 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight-line basis.

Fixtures and Equipment at the Parish Centre was depreciated at 10% on a straight-line basis and is now full written down to zero. Property is not depreciated.

2. Voluntary Income

This is detailed in the analysis of income.

3. Incoming Resources from Activities for Generating Funds

This is detailed in the analysis of income under the headings 'Incoming resources from charitable activities' and 'Trading Activities'.

4. Investment Income

As outlined in the analysis and being £3249.46 interest.

5. Net Incoming Resources for the Year

This is as stated as no depreciation has been charged this year.

6. Fund Transfers

No fund transfers other than that the PCC designated £20,000 as funds for the repair of the church wall.

7. Staff Costs

	2022	2021
	£	£
Wages and Salaries, Social Security and Pensions	**122,127**	**109,162**

During the year, Bowdon PCC employed 6 part-time people (5 in 2019) and 3 full time (1 in 2021).

None were paid more than £60,000 per annum.

8. Tangible Fixed Assets

	2022 Freehold Property £	2022 Equipment £	2022 Total £
Cost			
At 1st January	1,316,566	76,075	1,392,641
Removal (Priory St)	*226,775*	0	*226,775*
At 31st December	1,089791	76,075	1,165866
Depreciation			
At 1st January	0	-76,075	-76,075
Charge for the Year	0	0	0
At 31st December	0	-76,075	-76,075
Net Book Value			
At 31st December 2022	1,165,866	0	1,165,866

The properties owned by Bowdon PCC are:

- The Parish Centre
- Stamford Cottage, Bowdon – leased to private tenants.

Tangible Fixed Assets should also record the Equipment costs for St Luke's and the Parish Centre shown as fixed assets in the Balance Sheet (although depreciated to nil).

Beneficed and Consecrated property of any kind is excluded from the accounts by s.10.2(a) and s.10.2(c) of the Charities Act 2011; in Bowdon Parish there are three properties that fall into this category being, St Mary's Church, St Luke's Church and the Vicarage.

9. Investments

Movement in market value

	2022 £	2021 £
Market value at 1st January	121,900	121,900
Investments sold during year	0	25,000
Net gains on revaluations in the year	16,861	0
Market value at 31st December	138,671	146,900

All investments are held with the Chester Diocesan Board of Finance.

10. Debtors

	2022	2021
	£	£
Accounts receivable	6,716	9,053

11. Creditors

	2022	2021
	£	£
Liabilities	19,098	18,331

The financial statements were approved by the Parochial Church Council and authorised for issue on 3 May 2023.

Signed by:

Jennie Lucas
Acting Chair, Bowdon Parochial Church Council

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY AND ST LUKE, E

England & Wales - Charity number 1133830

Accounts

2021

Bowdon Parish
St Mary's, St Luke's and Zone2

Bowdon Parochial Church Council

ANNUAL REPORT AND ACCOUNTS 2021

Bowdon Parochial Church Council

Report and financial statements
for the year ended 31 December 2021

Registered Charity Name

The Parochial Church Council of the Ecclesiastical Parish of St Mary's and St Luke's, Bowdon

Common Name

Bowdon Parochial Church Council (PCC)

Principal Office

Parish Centre, Stamford Road, Bowdon, Altrincham, Cheshire WA14 3LT

Charity no. 1133830

Bankers National Westminster Bank plc, 23 Stamford new Road, Altrincham, Cheshire WA14 1DB

HSBC Bank plc, 11 Stamford New Road, Altrincham, Cheshire WA14 1BW

Barclays Bank plc, 1 Churchill Place, London E14 5HP

Examiner

Paul Benstead, ACMA, 16 Ashwood, Bowdon, Altrincham, Cheshire WA14 3DN

Parochial Church Council Members who have served during the year were:

Clergy, Readers and Licensed Lay Workers (Ex Officio)
Revd. I Rumsey – Vicar
John Fenton – Lay Reader
Karen Wilson – Lay Reader
Alan Marriott – Reader Emeritus

Ministry Team members
Julia Dow – Parish Missioner
Sam Wilson – Parish Missioner
Michael Dow – Director of Music

Deanery Synod members (Ex Officio)
Alec Bonson
Mike Duncombe
Adrian Hope
Sue Redford

Wardens (Ex Officio)
Patricia Arrowsmith
Debi Green
Jo Howling
John Newton

Other (Ex Officio)
Ian Scott-Dunn (Chair of Chester Diocesan Board of Finance)

Elected Members
Richard Abbott
Christabel Arrowsmith
Roger Bryan
Christine Cadman
Gabby Campbell
Liz Cross
Hilary Gartside
Jennie Lucas (Vice Chair)
Mike Parish
Judith Robertson
Philip Smyth
Martin Stratton
Linda Woods
Jayne Williams
Lucy Williams

Co-opted Member
Penny Cloney (secretary)

Trustees' Report

The Trustees present their report and audited financial statements for the year ended 31st December 2021.

1. Introduction

Bowdon Parochial Church Council (PCC) is a charity registered with the Charity Commission. It is responsible for the running of St Mary's and St Luke's churches in Bowdon, Cheshire and is part of the Diocese of Chester within the Church of England. Bowdon PCC has the responsibility of co-operating with the incumbent, the Reverend Ian Rumsey, in the promotion of the objectives and activities of the ecclesiastical parish that are derived from the whole mission of the church, pastoral, evangelistic, ecumenical and social.

The PCC is also responsible for the fabric of St Mary's church, St Luke's church, the Bowdon Parish Centre and two residential properties.

The method of appointment of PCC members is set out in the Church Representation Rules.

All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

2. Structure, Governance and Management

The Ecclesiastical Parish is served by St. Mary's church and St Luke's church and Zone 2 in Bowdon. Members of the PCC are drawn from all congregations.

During 2021, the clergy members of the Ministry and Mission team consisted of Rev. Ian Rumsey.

Churchwardens
For historical reasons and unusually for an Anglican church, Bowdon Parish has four churchwardens (two parochial and two manorial), which is very fortunate for us, given the number of services held each Sunday at St Mary's, St Luke's and Zone 2. Patricia Arrowsmith, Debi Green, Jo Howling and John Newton continued as wardens, assisted by Liz Cross, Ann Ford and Ian Scott-Dunn as deputy wardens, a team of sides-people led by Penny Cloney and our Servers' Guild led by Alec Bonson.

Our **Administrative Team** has been led by Kay Holt along with a team of Parish Office volunteers. In addition, the whole organisation is supported by many volunteers leading and assisting with the running of our many church groups and activities from cleaning the church to running the Duke of Edinburgh Award Scheme. All these groups enable us to connect with our parishioners, thus giving us an opportunity to help them in the journey of belonging and believing.

The PCC Trustees are very grateful to all those who give of their time and talents, both paid staff and volunteers, with this support we have become one of the top quartile of churches in the Church of England who are able to demonstrate growth in their membership.

The Parochial Church Council meets regularly and in the financial year from January to December 2021 met 6 times. As lockdown continued, the first three meetings of the year were held by Zoom, then shifted back to meeting in person from the July meeting onwards.

The relative quiet of the lockdown period early in the year was used to rethink the operation of the various teams that support the clergy, the Ministry Team and the PCC in their leadership of the parish. It was concluded that being more specific about the roles and responsibilities of each team and forming some new teams would be the best way of widening participation and getting better engagement. A new Parish Leadership team was created to replace the former Ministry and Mission team and the following teams covering different aspects of Parish life have gradually been established during the course of the year:

- Operations (the new name for the Standing Committee)
- Communications
- Buildings (formerly the Fabric Committee)
- Parish Centre
- Giving
- Events

The Annual Church Parochial Meeting reverted to its customary timing in April and took place by Zoom. The accounts were presented to the parish, the year was reviewed, and the election of PCC members took place.

3. Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community. The PCC, working with our incumbent and Mission Leaders Julia and Sam in particular, maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people of all ages living in the parish.
- Missionary and outreach work.

4. Achievements and Performance

The two years of 2020 and 2021 were unlike any the Church of England has ever known. The disruption caused by successive outbreaks of covid-19 variants to our core activities of worship, mission and pastoral care were considerable. Yet the Church Family in Bowdon showed a high level of faith, connectivity, ingenuity and resilience to safely navigate the choppy waters of not knowing how long the pandemic would last or what form the next batch of restrictions would take.

Worship
Having re-started live Sunday worship in St Mary's the previous December, rapidly rising cases of the highly infectious delta covid-19 brought the decision to shut church doors once more just into the new year on January 10. St Mary's remained open for private prayer and for funerals (limited to 30 people) and weddings (15 people), all served by magnificently organised stewarding teams, but the risks associated with large gatherings remained too high to bring congregations back together until April 11, when in-person worship re-commenced. For the next four and a half months, a single Sunday service was held in St Mary's each Sunday with everyone sitting two metres apart, be-masked and not allowed to sing or raise voices, and a choir which gradually expanded from a single to a double quartet. Refreshments after the service were served out in the graveyard from a marquee.

Despite all this, though the more vulnerable needed to keep themselves safely at home, congregation numbers were strong. On the whole, people seemed to enjoy the challenge of finding ways to meet and readily submitted to limitations whenever and wherever they were deemed necessary. Home Groups, prayer gatherings and PCC meetings (even the APCM, with fifty people on screen) were held via zoom with accompanying noises off and interruption from pets. Pastoral visits became pastoral walks. Protective screens were put up in the Parish Office. The Parish Centre Meeting Room was converted into an aerated, socially-distanced staff room. Easing of restrictions by the summer meant the choir, though reduced, could hold its beloved choir camp, this time at Wells Cathedral, a favourite setting.

Come September, the covid numbers had dropped sufficiently to restart church services in the smaller venues of St Luke's and Zone2, together with a full menu of services at St Mary's. But the eighteen months of interruption left their mark. A run of funerals in the first six months of the year included a number for regular and prominent church members. Others of our beautiful elderly contingent had moved away to be nearer to their families or had become too frail to make the journey to church.

At the other end of the age spectrum, the children had effectively advanced two class years over the lockdown period and a different set of family activities and commitments meant that Sunday worship had become squeezed out. Plus, our regular entry points for families with pre-school-aged children had been on hold for more or less eighteen months, and so the connections with younger families had not had the opportunity to grow. That said, such was the demand from parents wishing to apply for a place for their children at Bowdon Church School, that our Zone2 congregation, in September, was suddenly boosted by thirty new families. Quite a challenge, in terms of providing teaching groups for so many young faces, but more evidence that the strong connection between church and school brings opportunities to invite new people into the Christian faith.

A Sunday Parish online service had commenced back at the start of the first national lockdown in March 2020. We continued the provision continuously right through to 11 July 2021, a total of sixteen months. It was a mammoth effort which leant heavily on numerous people generously filming themselves giving a welcome, giving a Bible reading, leading our prayers, taking us through actions for songs, being interviewed, giving talks, and sharing their skills and interests. The biggest thanks go to Sam Wilson for his tireless week-in, week-out, editing and his creative genius in turning our raw and very amateur video offerings into the occasions for us to come together to worship. The online services provided a vital lifeline for us throughout the long period when in-person worship was difficult or impossible. For all that covid might be remembered for the limitations it imposed on us, the way the church so quickly learned the skills and the proficiency to produce high quality online services is testimony to the Holy Spirit's capacity in and through us for improvisation and creativity.

As the day when we could restart a full range of in-person Sunday services drew near, the PCC took time to reflect on the lessons learned from lockdown. The online services had given a strong sense of all our congregations, irrespective of their different styles, worshipping as one Family. Lay members were much more prominent in leading and contributing to the online worship services. The flexibility of filming the services on just a mobile phone meant that worship could be taken outside the four walls of a church building and hosted in a rich variety of contexts, from the top of the St Mary's tower to the streets of Manchester, from amongst the cows on a local farm to the woods in Dunham Park.

From September, then, the PCC voted to hold an experimental period through to Easter 2022, when the three main services at St Mary's, St Luke's and Zone2 would all start at the same time of 10am, joining together for a combined Parish Service once every half-term. Lay leading of and preaching at services, pioneered at Zone2 and already well embedded at St Luke's, would be further extended to lay-led worship at St Mary's. It was good to begin making greater use of the talents and skills of church members and for their faith and spiritual wisdom to have opportunity to spill over to the wider church family.

Mission

Our mission among young people continued throughout the year whenever and however it was possible. Friday Underground had to stop, but the committed and impressive core of young people continued to meet in Mettle Groups, either online or outside when the weather allowed. Our Duke of Edinburgh scheme carried on through the covid restrictions, even staging the summer expeditions with one person per tent and carefully managed itineraries.

Schools, on the whole, were no-go areas until at least September, but the Bowdon Church School Leavers' Service was held in the St Mary's graveyard on a scorchingly hot day and School Governor business (church members form the majority of the governing body) continued via zoom, including for the appointment of new senior leadership team members and succession planning for the anticipated retirement of the headteacher.

Community outreach also had to adapt to the changing conditions throughout the year. In response to postings on facebook and our website, weekly deliveries of much needed food, clothes, toiletries, school uniforms and a host of other items were made to the Booth Centre in Manchester and the Hope Centre in Brinnington. It was like watching Jesus' parable in live-action: 'Whatever you did for the least of these, you did it for me.' The new community shed at the Parish Centre was a hub and hive of throughput activity, supporting those whose hardship was all the more covid-compounded.

The Coffee Cabin at St Luke's restarted in the Autumn and quickly re-established itself as a place of warm welcome and lively company. The Bowdon Church News went out every month via email to three and half thousand inboxes, and four times in the year to every home in the Parish, superbly edited with just the right level of interface between faith and community interests.

Having started at the end of 2021, the Friends of Bowdon Churchyard ran a full programme of monthly Sundays, drawing over one hundred people from across the parish and beyond to care for graves and enliven the churchyard with bulbs and bird-boxes. This open-door congregation is perfect for those who find church bewildering (even off-putting), but know there is something good at the heart of the Christian faith.

Finances

Financially, 2021 was a tricky year to negotiate and huge thanks go to our Treasurer for keeping a level head during very challenging times. The closure of our Parish Centre during lockdowns meant that income from lettings took a big hit. Furlough payments for staff was a big help, but for the second half of 2020 the PCC had reluctantly made the decision to pay a standard parish share, not the 1.45 x parish share which the Diocese asks from a wealthy area like Bowdon. However, the good news was that by the summer of 2021, due to generous giving from church members and careful financial management by our Treasurer, the debt incurred on Parish Share from 2020 was paid off and payment of our full Parish Share was resumed. Better still, it was anticipated that the outstanding Parish Share from the first half of 2021 would be payable from an expected end-of-year surplus. A separate financial demand came from the collapse, in March, of a section of the St Mary's graveyard wall which runs along Langham Road. £15,000 was spent making the wall secure. Many, many more thousands will be needed to repair it.

Pastoral Care

There's a strong argument for saying that Safeguarding should have been the first paragraph of this report. Under the new Diocesan senior leadership team, and rightly insisted upon by the House of Bishops and General Synod, safeguarding is now being given a much higher priority in parish life. During 2021, our safeguarding team continued its termly meetings. Its duty of care includes the promotion of a safeguarding culture across all our activities and the rolling out of the Diocesan safeguarding training modules among those who bear church responsibilities. Its role is also to ensure our parish safeguarding policy is followed in all our endeavours, to handle any safeguarding matters which may arise, and to monitor the administration of DBS checks for volunteers working with children, young people and vulnerable adults. We are committed to Bowdon Church being safe for everyone. Our safeguarding policy was adopted afresh at a meeting of the PCC in July.

Reflections on 2021

Annual reports are all well and good, but they cannot possibly capture the invigorating faith, the prodigious talent, the passionate commitment or the sheer volume of hours and sweat that have been poured into worship and mission by so many people in the Bowdon Church Family in 2021. The stories of selfless care for others, of humble serving of those with their heads down, of gleeful whooping when someone flourishes, of a deepening grasp of God's calling, of joy at seeing God's blessing, of the Holy Spirit's touch through word and sacrament and personal prayer, are too many to catalogue. Through it all, our aim remains: for Jesus to lead us, for the Spirit to enable us, and for God's kingdom to come.

Now to him who by the power at work within us is able to accomplish abundantly more than all we can ask or imagine, to him be glory in the church and in Christ Jesus to all generations, for ever and ever. Amen.

Financial Review

In 2021, Parish finances continued to be affected by the Covid pandemic. Overall, income increased on 2020 by approx. £14,000 to £321,848 but expenditure also increased so that the Parish ended the year with a surplus of £3,851 (excluding restricted items).

The closure of the Parish Centre and St Luke's during 2021 (due to covid restrictions) meant that our lettings income was £38,193 whereas prior to the pandemic, lettings income was almost £64,000. We hope that 2022 will see a substantial increase in lettings income subject to no further restrictions being imposed that curtail our lettings. Pleasingly we have retained more than 90% of our previous users and have also managed to replace those we lost. We thank Kay Holt our Parish Administrator for her hard work and good humour in dealing with this and for the hard work of our staff who ensure that our premises are clean and well managed.

Pledged giving increased to £94,000 and donations/legacies increased to £22,000. Compared to 2019 this shows an increase of £5,000 (2021:£116,000, 2019:£111,000). In relation to giving, we have further enhanced the ability of our congregations to donate to us by purchasing a Giving Plate that can be passed around the congregation and 'tapped' with a debit card to donate. This is proving to be very successful and we are now looking to invest in further plates.

Over the course of the last 3 years we have raised a total of [ ] by separate pledged giving for our Future Fund for Youth (FFY). This came to an end during 2021 and we invited contributors to continue a further round of pledges. We are pleased to report that they have agreed to do so.

Over 60% of our expenditure goes on our payroll costs and Parish Share, while the running and maintenance costs of our buildings take up much of the rest. During the course of 2021 the PCC decided to pay to the Diocese of Chester the outstanding balance of Parish Share for 2020 (approx. £25,000). At the end of 2021 we owed the Diocese approx. £16.000 for 2021 Parish Share and in January 2022 we also paid this sum to the Diocese. The parish is now completely up to date with its payment of Parish Share.

During the course of the year we used a mixture of furlough grant and small reductions in staff pay and hours to ensure that we kept our finances as positive as possible. We have worked with the intention of keeping our staff team together whilst ensuring we can deliver a weekly service. We achieved this and much praise and thanks must go to all of our staff, contractors and Reverend Ian for doing this so successfully.

Further financial pressure has arisen due to the collapse of the graveyard retaining wall in February 2021. The restoration of the wall will be a major cost for which we do not yet have a full estimate although we did anticipate in the region of £75,000. Further investigations have revealed that the Wall may well be failing along its length due to its age and that the cost may therefore exceed this amount. Temporary work to date has cost over £14,000 during 2021. We do not have reserve funds capable of bearing the cost of remediating the wall and so a decision has been made by the PCC to sell a property we own (Priory Street) so as to ensure we have sufficient funds to meet anticipated costs of repair and reinstatement of the whole of the wall. In the meantime the PCC (December 2021) has allocated £20,000 to designated funds for use for temporary repairs of the Wall until a permanent solution is arrived at. During the course of 2022 we have been advised that the temporary repairs will cost less than £10,000.

The Quinquennial Inspections of St Mary's and St Luke's, carried out during 2020, require considerable work to St Mary's though this can be spread over a longer period. Some of the costs for the quinquennial can come from Restricted funds (designated for exterior work) but other major costs for electrics can only be drawn from

designated or general funds. We are hopeful that the sale of Priory Street may produce funds that assist us in covering these costs.

The PCC recognises that the sale of Priory Street means the disposal of an income producing asset which will have an effect on our overall income (2021: £10,800) but that it is necessary to protect other assets of the parish for which we have a legal liability and which have the ability to cause damage to the general public. We believe that the sale of Priory Street is a sensible commercial decision in light of the problems we face.

We believe we have ended 2021 in a secure position and that we are well placed for the future.

Risk Management

The trustees have reviewed the major risks, financial and non-financial to which the PCC is exposed, in the course of its current activities. They have assessed these risks and ensured that appropriate systems and controls exist to minimise internal risks and the effective response mechanisms exist to respond to and minimise the impact of external risks.

During 2021 one of the major risks to Bowdon Parish has been the impact of Covid-19 and its effect on all streams of income. We have managed this closely by:

- placing staff on furlough wherever possible
- reducing contractors hours
- reclaiming furlough grant
- ensuring pledged giving remains as strong as possible and encouraging one off donations
- ensuring a Covid secure environment for those renting parts of our premises
- encouraging different groups to use our premises as and when they require larger space
- reduced our payment of Parish Share

Going forwards, the strength of our lettings so far in 2022 would show that we are well on target to increase our income form this source during 2022.

The other major risk facing Bowdon PCC generally relates to Fabric matters – for example, major expenditure being required on the refurbishment of the organ and electrics at St Mary's church and repairs needing to be undertaken to the Church Wall. The sale of Priory Street should now place us in an excellent position to minimise the risk of these matters have a detrimental effect on our finances

Plans for the future

The PCC is hoping to employ a new full time children and families worker and so will be working to ensure that income is maximised. We will lose the income form Priory Street but our income form the Bowdon Charity should increase by over £3,000 as we have renegotiated the rent with the tenant, the Co-op and are due to sign a new 10 year lease.

We are attempting to enhance the audio visual offering in St Mary's and the cost of this will come from the Trenbath legacy. This will have major impact on the type and standard of services we can offer in St Mary's and we very much look forward to it. As with everybody else the timing and cost of such a project is proving difficult to finalise due to the impact of Covid on costs, contractors and the supply of equipment.

The future will not look the same as our vicar, Reverend Ian, will be leaving us in July and our Zone 2 Missioner, Julia, will be leaving us in October. We have a dedicated team who are reviewing and implementing plans for the vacancies that will occur and the effects they may have on the Parish.

Reserves Policy

Consideration is given each year by the PCC and the Standing Committee to the level of reserves and a determination made as to the requirements to increase the balances held.

As stated above, we consider that the major financial risks are in us not having sufficient funds available to pay for fabric maintenance and our intentions in relation to this are stated above. WE have therefore explained our decision to sell Priory Street to rectify this.

We continue to maintain a policy that holding £30,000 as a minimum of reserves in general funds is a sufficient safeguard for us. This has proved a successful strategy when having to find emergency funds of £14,000 to make safe the collapse of the wall.

Recruitment and Training Trustees

New trustees are usually recruited from the many volunteers who assist in the running of the PCC. As they will already have an understanding and experience of how the PCC works, the committee do not feel it is necessary to invoke a formal induction process. There is however, at the beginning of each PCC year an item in the agenda to inform the Trustees of their powers and responsibilities.

Trustees' Responsibility Statement

The trustees are responsible for preparing the Trustees Annual Report and the Financial Statements in accordance with applicable law and regulations.

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under the law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and the income and expenditure of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and accounting estimates that are reasonable and prudent
- 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 adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. 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.

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as each trustee is aware, there is no relevant audit information of which the charity's examiner is unaware; and

- each trustee has taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's examiner is aware of that information.

Signed by order of the Trustees on 27 April 2022

Revd. Ian Rumsey

Chair, Bowdon Parochial Church Council

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name: BOWDON PAROCHIAL CHURCH COUNCIL

On accounts for the year ended 31 DECEMBER 2021 **Charity no (if any)** 1133830

Set out on pages A - H (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of ~~[insert name of applicable listed body]~~. ~~*Delete [ ] if not applicable.*~~ CHARTERED INSTITUTE OF MANAGEMENT ACCOUNTANTS

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed: [signature] **Date:** 27.4.2022

Name: PAUL ANDREW GEOFFREY BENSTEAD

Relevant professional qualification(s) or body ACMA, CGMA

(if any):	
Address:	16 ASHWOOD
	BOWDON ALTRINCHAM
	WA14 3DN

Section B	Disclosure
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	155,788.89	23,979.69	—	179,768.58	158,348.47
Income from charitable activities	6,415.76	—	—	6,415.76	2,548.60
Other trading activities	38,193.15	—	—	38,193.15	27,943.45
Investments	74,298.97	3,679.83	—	77,978.80	77,924.34
Other income	19,466.86	—	—	19,466.86	41,051.57
Total income	**294,163.63**	**27,659.52**	**—**	**321,823.15**	**307,816.43**
Expenditure on:					
Expenditure on charitable activities	290,719.84	27,277.18	—	317,997.02	246,480.98
Total expenditure	**290,719.84**	**27,277.18**	**—**	**317,997.02**	**246,480.98**
Net income / (expenditure) resources before transfer	**3,443.79**	**382.34**	**—**	**3,826.13**	**61,335.45**
Transfers					
Gross transfers between funds - in	20,000.00	—	—	20,000.00	1,900.38
Gross transfers between funds - out	(20,000.00)	—	—	(20,000.00)	(1,900.38)
Other recognised gains / losses					
Gains / losses on investment assets	—	18,166.18	—	18,166.18	6,908.68
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	**3,443.79**	**18,548.52**	**—**	**21,992.31**	**68,244.13**
Total funds brought forward	**1,497,758.52**	**527,142.85**	**—**	**2,024,901.37**	**1,956,657.24**
Total funds carried forward	**1,501,202.31**	**545,691.37**	**—**	**2,046,893.68**	**2,024,901.37**
Represented by					
Unrestricted					
General Fund	1,450,230.17	—	—	1,450,230.17	1,466,794.52
Designated					
Fabric	11,051.21	—	—	11,051.21	11,050.73
KP Legacy	5,207.00	—	—	5,207.00	5,207.00
School	14,713.93	—	—	14,713.93	14,706.27
Wall	20,000.00	—	—	20,000.00	—
Restricted					
Bowdon Cares	—	5,730.00	—	5,730.00	6,870.00
Fabric St Mary's	—	146,900.60	—	146,900.60	125,060.81
Future Fund For Youth	—	89,883.06	—	89,883.06	95,395.55
School	—	11,946.93	—	11,946.93	11,940.71
Trenbath	—	287,875.78	—	287,875.78	287,875.78
Wall	—	3,355.00	—	3,355.00	—

A

Balance sheet

Class and code	Description	This year	Last year
Fixed assets			
6430	Property - Parish Centre	1,064,084.00	1,064,084.00
6432	Property - Stamford Cottage	101,782.00	101,782.00
6434	Property - Priory Street	226,775.00	226,775.00
6440	Equipment (Cost) - Parish Centre	63,610.00	63,610.00
6442	Equipment (Cost) - St Luke's	12,465.00	12,465.00
6444	Equipment (Depreciation) - Parish Centre	(63,610.00)	(63,610.00)
6446	Equipment (Depreciation) - St Luke's	(12,465.00)	(12,465.00)
	Total Fixed assets	**1,392,641.00**	**1,392,641.00**
Current assets			
6501	Bank Current Account	69,082.34	108,386.00
6502	Nat West No 2 Account	434,829.46	336,597.83
6503	Bank Current Account - HSBC St Mary's	127.74	127.74
6505	Bank Deposit Account - Barclays	—	—
6507	Bank Deposit Account - Fabric	—	—
6509	Bank Deposit/Barclays FFY	—	30,000.00
6512	CBF Deposit/ School fund	11,946.93	11,940.71
6514	CBF Deposit/School Mgrs	14,713.93	14,706.27
6516	CBF Investment/Key Bequest - Fabric SM	121,900.60	125,060.81
6526	CBF Deposit/Fabric	930.10	929.62
6528	National Savings/Fabrics	10,000.00	10,000.00
Z05	Accounts Receivable	9,053.44	12,182.54
	Total Current assets	**672,584.54**	**649,931.52**
Liabilities			
6699	Agency collections	—	1,040.32
Z04	Accounts Payable	18,331.86	16,630.83
	Total Liabilities	**18,331.86**	**17,671.15**
	Net Asset surplus(deficit)	**2,046,893.68**	**2,024,901.37**
Reserves			
	Excess / (deficit) to date	3,826.13	61,335.45
Z01	Starting balances	2,024,901.37	1,956,657.24
Z02	Gains/(losses) on investment assets	18,166.18	6,908.68
	Total Reserves	**2,046,893.68**	**2,024,901.37**
	Represented by funds		
	Unrestricted	1,450,230.17	1,466,794.52
	Designated	50,972.14	30,964.00
	Restricted	545,691.37	527,142.85
	Endowment	—	—
	Total	**2,046,893.68**	**2,024,901.37**

Statement of assets and liabilities

		This year	Last year
Tangible assets			
Property - Parish Centre			
General Fund (Unrestricted) -		1,064,084.00	1,064,084.00
		1,064,084.00	**1,064,084.00**
Property - Stamford Cottage			
General Fund (Unrestricted) -		101,782.00	101,782.00
		101,782.00	**101,782.00**
Property - Priory Street			
General Fund (Unrestricted) -		226,775.00	226,775.00
		226,775.00	**226,775.00**
Equipment (Cost) - Parish Centre			
General Fund (Unrestricted) -		63,610.00	63,610.00
		63,610.00	**63,610.00**
Equipment (Cost) - St Luke's			
General Fund (Unrestricted) -		12,465.00	12,465.00
		12,465.00	**12,465.00**
Equipment (Depreciation) - Parish Centre			
General Fund (Unrestricted) -		(63,610.00)	(63,610.00)
		(63,610.00)	**(63,610.00)**
Equipment (Depreciation) - St Luke's			
General Fund (Unrestricted) -		(12,465.00)	(12,465.00)
		(12,465.00)	**(12,465.00)**
	Total for Tangible assets	**1,392,641.00**	**1,392,641.00**
Cash at bank and in hand			
Bank Current Account			
Bowdon Cares (Restricted) -		(630.00)	(630.00)
Future Fund For Youth (Restricted) -		(10,298.33)	36,305.81
General Fund (Unrestricted) -		61,355.67	71,669.87
Wall (Designated) -		20,000.00	—
Wall (Restricted) -		(1,345.00)	—
Agency collection (Restricted) -		—	1,040.32
		69,082.34	**108,386.00**
Nat West No 2 Account			
Bowdon Cares (Restricted) -		6,360.00	7,500.00
Fabric (Designated) -		121.35	121.35
Fabric St Mary's (Restricted) -		25,000.00	—
Future Fund For Youth (Restricted) -		99,089.38	29,089.38
General Fund (Unrestricted) -		6,790.95	6,804.32
KP Legacy (Designated) -		5,207.00	5,207.00
Trenbath (Restricted) -		287,875.78	287,875.78
Wall (Restricted) -		4,385.00	—
		434,829.46	**336,597.83**
Bank Current Account - HSBC St Mary's			
General Fund (Unrestricted) -		127.74	127.74
		127.74	**127.74**
Bank Deposit Account - Fabric			
Fabric (Designated) -		(0.24)	(0.24)
General Fund (Unrestricted) -		0.24	0.24

C

	—	—
Bank Deposit/Barclays FFY		
Future Fund For Youth (Restricted) -	—	30,000.00
	—	**30,000.00**
CBF Deposit/ School fund		
School (Restricted) -	11,946.93	11,940.71
	11,946.93	**11,940.71**
CBF Deposit/School Mgrs		
School (Designated) -	14,713.93	14,706.27
	14,713.93	**14,706.27**
CBF Investment/Key Bequest - Fabric SM		
Fabric St Mary's (Restricted) -	121,900.60	125,060.81
	121,900.60	**125,060.81**
CBF Deposit/Fabric		
Fabric (Designated) -	930.10	929.62
	930.10	**929.62**
National Savings/Fabrics		
Fabric (Designated) -	10,000.00	10,000.00
	10,000.00	**10,000.00**
Total for Cash at bank and in hand	**663,531.10**	**637,748.98**
Debtors		
Accounts Receivable		
Future Fund For Youth (Restricted) -	1,092.01	0.36
General Fund (Unrestricted) -	7,646.43	12,182.18
Wall (Restricted) -	315.00	—
	9,053.44	**12,182.54**
Total for Debtors	**9,053.44**	**12,182.54**
Agency accounts		
Agency collections		
Agency collection (Restricted) -	—	(1,040.32)
	—	**(1,040.32)**
Total for Agency accounts	—	**(1,040.32)**
Creditors: Amounts falling due in one year		
Accounts Payable		
General Fund (Unrestricted) -	(18,331.86)	(16,630.83)
Total for Creditors: Amounts falling due in one year	**(18,331.86)**	**(16,630.83)**
Grand total	**2,046,893.68**	**2,024,901.37**

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
Bowdon Car - Bowdon Cares						
Restricted	6,870.00	—	1,140.00	—	—	5,730.00
Sub-total for Bowdon Car	**6,870.00**	—	**1,140.00**	—	—	**5,730.00**
FFY - Future Fund For Yout						
Restricted	95,395.55	19,104.69	24,617.18	—	—	89,883.06
Sub-total for FFY	**95,395.55**	**19,104.69**	**24,617.18**	—	—	**89,883.06**
Fabric - Fabric						

Designated		11,050.73	0.48	—	—	—	11,051.21
	Sub-total for Fabric	**11,050.73**	**0.48**	**—**	**—**	**—**	**11,051.21**
Fabric SM - Fabric St Mary's							
Restricted		125,060.81	3,673.61	—	—	18,166.18	146,900.60
	Sub-total for Fabric SM	**125,060.81**	**3,673.61**	**—**	**—**	**18,166.18**	**146,900.60**
General - General Fund							
Unrestricted		1,466,794.52	294,155.49	290,719.84	(20,000.00)	—	1,450,230.17
	Sub-total for General	**1,466,794.52**	**294,155.49**	**290,719.84**	**(20,000.00)**	**—**	**1,450,230.17**
KP Legacy - KP Legacy							
Designated		5,207.00	—	—	—	—	5,207.00
	Sub-total for KP Legacy	**5,207.00**	**—**	**—**	**—**	**—**	**5,207.00**
School - School							
Designated		14,706.27	7.66	—	—	—	14,713.93
Restricted		11,940.71	6.22	—	—	—	11,946.93
	Sub-total for School	**26,646.98**	**13.88**	**—**	**—**	**—**	**26,660.86**
Trenbath - Trenbath							
Restricted		287,875.78	—	—	—	—	287,875.78
	Sub-total for Trenbath	**287,875.78**	**—**	**—**	**—**	**—**	**287,875.78**
Wall - Wall							
Designated		—	—	—	20,000.00	—	20,000.00
Restricted		—	4,875.00	1,520.00	—	—	3,355.00
	Sub-total for Wall	**—**	**4,875.00**	**1,520.00**	**20,000.00**	**—**	**23,355.00**
	Grand total	**2,024,901.37**	**321,823.15**	**317,997.02**	**—**	**18,166.18**	**2,046,893.68**

E

Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
INCOME AND ENDOWMENTS						
Donations and legacies						
0101 - Pledged Giving	94,099.13	—	—	—	94,099.13	90,249.42
0110 - Envelopes	5,752.83	—	—	—	5,752.83	7,853.58
0150 - Open plate	2,710.36	—	—	—	2,710.36	1,334.33
0201 - Donations & Legacies	22,298.59	—	—	—	22,298.59	15,352.09
0202 - Donations - FABRIC	—	—	—	—	—	—
0203 - Donations - FFY	—	—	15,147.35	—	15,147.35	21,803.52
0205 - Sacristy	5.70	—	—	—	5.70	86.44
0301 - Gift Aid	26,952.29	—	—	—	26,952.29	19,314.38
0302 - Gift aid - FABRIC	—	—	—	—	—	—
0304 - Gift aid - FFY	—	—	3,957.34	—	3,957.34	2,055.05
0401 - Legacies - General fund	3,666.00	—	—	—	3,666.00	—
0402 - Legacies - Fabric	—	—	—	—	—	—
0801 - Bronze	3.65	—	—	—	3.65	18.85
0802 - Compassion UK	29.48	—	—	—	29.48	140.76
0803 - Coffee	270.86	—	—	—	270.86	140.05
1752 - Wall	—	—	4,875.00	—	4,875.00	—
Total	155,788.89	—	23,979.69	—	179,768.58	158,348.47
Income from charitable activities						
0501 - Fees - Weddings, funerals and baptisms	5,860.71	—	—	—	5,860.71	2,064.00
1201 - Playgroup income	115.45	—	—	—	115.45	264.34
1301 - Youth	—	—	—	—	—	—
1302 - Zone 2	—	—	—	—	—	—
1401 - Bowdon Cares	439.60	—	—	—	439.60	220.26
Total	6,415.76	—	—	—	6,415.76	2,548.60
Other trading activities						
0701 - Lettinga SL	9,376.65	—	—	—	9,376.65	2,706.97
0702 - Lettings PC	28,446.50	—	—	—	28,446.50	25,236.48
0703 - Lettings SM	370.00	—	—	—	370.00	—
Total	38,193.15	—	—	—	38,193.15	27,943.45
Investments						
0601 - Rents - Stamford Cottage	18,240.00	—	—	—	18,240.00	18,240.00
0602 - Rents - Priory street	10,800.00	—	—	—	10,800.00	10,800.00
0603 - Rents - Arquiva	8,500.00	—	—	—	8,500.00	8,500.00
0901 - Bowdon Charity Income - Co-op	36,750.00	—	—	—	36,750.00	36,750.00
1701 - Investment movements	—	—	—	—	—	—
1702 - Interest - general	0.09	—	—	—	0.09	1.17
1703 - Interest - Fabric	0.74	0.48	3,673.61	—	3,674.83	3,520.49
1705 - Interest - Church School	—	7.66	6.22	—	13.88	112.68
Total	74,290.83	8.14	3,679.83	—	77,978.80	77,924.34
Other income						
1001 - Parish events	4,473.55	—	—	—	4,473.55	—
1101 - Sundry Income	11,993.31	—	—	—	11,993.31	41,051.57
1706 - Insurance Claim Income	—	—	—	—	—	—

F

1710 - VAT refund	—	—	—	—	—	—
1750 - Duke of Edinburgh Income	3,000.00	—	—	—	3,000.00	—
1751 - Transfer from School fund	—	—	—	—	—	—
Total	19,466.86	—	—	—	19,466.86	41,051.57
INCOME TOTAL	294,155.49	8.14	27,659.52	—	321,823.15	307,816.43

EXPENDITURE

Expenditure on charitable activities

2101 - Water	3,817.80	—	—	—	3,817.80	2,920.47
2120 - Gas	7,403.25	—	—	—	7,403.25	9,303.96
2130 - Electricity	4,169.01	—	—	—	4,169.01	5,156.29
2135 - Hygiene	390.42	—	—	—	390.42	519.33
2140 - Telephone	1,115.53	—	—	—	1,115.53	1,448.63
2145 - Photocopier	1,749.18	—	—	—	1,749.18	967.86
2150 - Stationery and office supplies	1,288.44	—	—	—	1,288.44	614.23
2331 - Technical and office equipment	3,300.88	—	—	—	3,300.88	5,261.03
2340 - Information displays and banners	1,006.11	—	—	—	1,006.11	338.79
3301 - Outside Giving	621.75	—	—	—	621.75	40.00
3302 - Outside Giving - Bronze and Coffee	—	—	—	—	—	—
3303 - Outside Giving - Compassion UK	1,008.00	—	—	—	1,008.00	981.00
5101 - Salaries, Fees and Pensions	84,545.03	—	—	—	84,545.03	87,767.25
5102 - Salaries FFY	—	—	24,617.18	—	24,617.18	18,861.16
5103 - Clergy Expenses	1,205.77	—	—	—	1,205.77	2,135.48
5104 - Clergy Fees	402.20	—	—	—	402.20	232.00
5201 - SM Music	2,737.14	—	—	—	2,737.14	1,039.80
5202 - Public Broadcasting Fees/Licenses	1,123.72	—	—	—	1,123.72	1,086.51
5203 - Bowdon Church News	2,763.00	—	—	—	2,763.00	2,982.25
5301 - Wedding and Funeral Costs	2,809.50	—	—	—	2,809.50	—
5401 - Zone 2 Ministry	383.48	—	—	—	383.48	106.64
5402 - Youth Ministry	848.51	—	—	—	848.51	465.50
5403 - St Luke's Ministry	53.50	—	—	—	53.50	—
5501 - Sacristy Expenditure	237.01	—	—	—	237.01	324.93
5502 - Service Books	—	—	—	—	—	26.94
5601 - Fabric and Maintenance SM	3,372.14	—	—	—	3,372.14	3,629.68
5602 - Fabric and Maintenance SL	1,784.74	—	—	—	1,784.74	96.00
5603 - Fabric and Maintenance PC	768.77	—	1,140.00	—	1,908.77	5,483.90
5604 - Fabric & Maintenance - Wall	12,898.46	—	1,370.00	—	14,268.46	—
5701 - Maintenance Stamford Cottage	4,783.85	—	—	—	4,783.85	2,045.29
5702 - Maintenance Priory Street	1,465.00	—	—	—	1,465.00	100.00
5703 - Maintenance Gardens/Grounds	1,647.05	—	150.00	—	1,797.05	—
5704 - Sundry Maintenance	5.64	—	—	—	5.64	(275.00)
5801 - Council Tax	3,285.14	—	—	—	3,285.14	3,284.96
5901 - Insurance	15,093.19	—	—	—	15,093.19	17,607.97
6403 - Bowdon Cares Expenses	1,267.23	—	—	—	1,267.23	889.81
6405 - Refreshments	683.36	—	—	—	683.36	306.05
6801 - Parish Share	102,655.17	—	—	—	102,655.17	67,624.34
6802 - Curate's House	—	—	—	—	—	—
7001 - Miscellaneous	18,030.87	—	—	—	18,030.87	3,107.93
7002 - Depreciation	—	—	—	—	—	—
8101 - Duke of Edinburgh Costs	—	—	—	—	—	—
8102 - School Fund Expenditure	—	—	—	—	—	—
8107 - Parish Centre - Energy	—	—	—	—	—	—
8108 - Parish Centre - ???	—	—	—	—	—	—

8109 - Parish Centre - Insurance	—	—	—	—	—	—
8110 - Parish Centre - FABRIC	—	—	—	—	—	—
8111 - Parish Centre - Telephone & Internet	—	—	—	—	—	—
8112 - Parish Centre - Water	—	—	—	—	—	—
8113 - Parish Centre - Postage and Stationery	—	—	—	—	—	—
8114 - Parish Centre - Miscellaneous	—	—	—	—	—	—
Total	290,719.84	—	27,277.18	—	317,997.02	246,480.98
EXPENDITURE TOTAL	290,719.84	—	27,277.18	—	317,997.02	246,480.98
GRAND TOTAL	3,435.65	8.14	382.34	—	3,826.13	61,335.45

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1.Accounting Policies

a. Basis of accounting

The financial statements have been prepared in accordance with FRS 102, the Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland.

b. Funds

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

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that purpose.

Bowdon PCC has no endowment funds.

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 or those that are informal gatherings of church members.

Sufficient resources are held in an appropriate form to enable each fund to be applied in accordance with any restrictions.

c. Incoming resources

Voluntary income and capital sources:
Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under Gift Aid is recognised only when received. Income tax recoverable on Gift Aid donations is recognised when the refund is received. Grants and legacies to the PCC are accounted for as soon as received. Funds raised by parish events are accounted for gross. Sales of books and magazines from the church bookstall are accounted for gross.

Other Income:
Rental Income from the letting of church premises and the Parish Centre is recognised when the rental is received.

d. Income from investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same accounting year.

e. Gains and losses on investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31st December.

f. Resources expended

Expenditure is recognised when a liability is incurred.

Governance costs include those incurred in the governance of the PCC's assets and are primarily associated with constitutional and statutory requirements.

Expenses paid relate only to those incurred by the Vicar and other staff in connection with their duties.

g. Grants

Grants and donations are accounted for when agreed by the PCC.

h. Activities directly relating to the work of the Charity

The Diocesan Parish Share is accounted for when due. Any parish share unpaid at 31st December is provided for in these accounts as an operational (though not a legal) liability.

i. Fixed assets

Consecrated property and movable church furnishings

Beneficed and Consecrated property of any kind is excluded from the accounts by s.10.2(a) and s.10.2(c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's Inventory, which can be inspected (at any reasonable time). For inalienable property acquired prior to 2004 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1st January 2004 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight-line basis.

Fixtures and Equipment at the Parish Centre was depreciated at 10% on a straight-line basis and is now full written down to zero. Property is not depreciated.

2. Voluntary Income

This is detailed in the analysis of income.

3. Incoming Resources from Activities for Generating Funds

This is detailed in the analysis of income under the headings 'Incoming resources from charitable activities ' and 'Trading Activities'.

4. Investment Income

As outlined in the analysis and being £129 interest.

5. **Net Incoming Resources for the Year**

This is as stated as no depreciation has been charged this year.

6. **Fund Transfers**

No fund transfers

7. **Staff Costs**

	2021 £	2020 £
Wages and Salaries, Social Security and Pensions	**106,628**	**105,960**

During the year, Bowdon PCC employed 5 part-time people (6 in 2019) and 1 full time.

None were paid more than £60,000 per annum.

During the course of the year approx. £28,000 was received as furlough grant monies. This receipt is incorporated into Sundry Income and has not been credited against the salary costs.

8. **Tangible Fixed Assets**

	2021 Freehold Property £	2021 Equipment £	2021 Total £
Cost			
At 1st January	1,392,641	76,075	1,468,536
Additions	0	0	0
At 31st December	1,392,641	76,075	1,468,536
Depreciation			
At 1st January	0	-76,075	-76,075
Charge for the Year	0	0	0
At 31st December	0	-76,075	-76,075
Net Book Value			
At 31st December 2020	1,392,641	0	1,392,641
At 31st December 2019	1,392,641	0	1,394,641

The properties owned by Bowdon PCC are:

- The Parish Centre
- Stamford Cottage, Bowdon – rented to two employees of Bowdon PCC.
- 45 Priory Street, Bowdon Vale – leased to a private tenant.

Tangible Fixed Assets should also record the Equipment costs for St Luke's and the Parish Centre shown as fixed assets in the Balance Sheet (although depreciated to nil).

Beneficed and Consecrated property of any kind is excluded from the accounts by s.10.2(a) and s.10.2(c) of the Charities Act 2011; in Bowdon Parish there are three properties that fall into this category being, St Mary's Church, St Luke's Church and the Vicarage.

9. Investments

Movement in market value

	2021 £	2020 £
Market value at 1st January	115,640	91,461
Investments sold during year	0	0
Net gains on revaluations in the year	9,420	24,179
Market value at 31st December	125,060	115,640

All investments are held with the Chester Diocesan Board of Finance.

10. Debtors

	2021 £	2020 £
Accounts receivable	9,053.44	12,182.54

11. Creditors

	2021 £	2020 £
Liabilities	18,331.86	16,630.83

The financial statements were approved by the Parochial Church Council and authorised for issue on 27 April 2022.

Signed by:



Revd. Ian Rumsey
Chair, Bowdon Parochial Church Council

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY AND ST LUKE, E

England & Wales - Charity number 1133830

Accounts

2020

Bowdon Parish
St Mary's, St Luke's and Zone2

Bowdon Parochial Church Council

ANNUAL REPORT AND ACCOUNTS 2020

Bowdon Parochial Church Council

Report and financial statements
for the year ended 31 December 2020

Registered Charity Name

The Parochial Church Council of the Ecclesiastical Parish of St Mary's and St Luke's, Bowdon

Common Name

Bowdon Parochial Church Council (PCC)

Principal Office

Parish Centre, Stamford Road, Bowdon, Altrincham, Cheshire WA14 3LT

Charity no. 1133830

Bankers National Westminster Bank plc, 23 Stamford new Road, Altrincham, Cheshire WA14 1DB

HSBC Bank plc, 11 Stamford New Road, Altrincham, Cheshire WA14 1BW

Barclays Bank plc, 1 Churchill Place, London E14 5HP

Examiner

Paul Benstead, ACMA, 16 Ashwood, Bowdon, Altrincham, Cheshire WA14 3DN

Parochial Church Council Members who have served during the year were:

Clergy, Readers and Licensed Lay Workers (Ex Officio)
Revd. I Rumsey – Vicar
Revd Jess Piper – Curate (until June 2020)
John Fenton – Lay Reader
Karen Wilson – Lay Reader
Alan Marriott – Reader Emeritus

Ministry Team members
Julia Dow – Parish Missioner
Sam Wilson – Parish Missioner
Michael Dow – Director of Music

Deanery Synod members (Ex Officio)
Alec Bonson
Christine Cadman (until Oct 2020)
Mike Duncombe (from Oct 2020)
Stephen Hobson (until Oct 2020)
Adrian Hope (from Oct 2020)
Sue Redford (from Oct 2020)
Miriam Williamson (Diocesan and Deanery Synod)

Wardens (Ex Officio)
Patricia Arrowsmith
Debi Green (from October 2020)
Jo Howling
John Newton
Sue Redford (until October 2020)

Other (Ex Officio)
Ian Scott-Dunn (Chair of Chester Diocesan Board of Finance)

Elected Members
Richard Abbott
Roger Bryan
Penny Cloney (secretary)
Hilary Gartside
Debi Green
Adrian Hope (until Oct 2020)
Mike Parish
Judith Robertson
Philip Smyth (Vice-Chair)
Martin Stratton
Linda Woods
Christine Cadman (from Oct 2020)
Gabby Campbell (from Oct 2020)
Elizabeth Cross (from Oct 2020)
Jennie Lucas (from Oct 2020)
Lucy Williams (from Oct 2020)

Co-opted Member
Christabel Arrowsmith (from Oct 2020)

Trustees' Report

The Trustees present their report and audited financial statements for the year ended 31st December 2020.

1. Introduction

Bowdon Parochial Church Council (PCC) is a charity registered with the Charity Commission. It is responsible for the running of St Mary's and St Luke's churches in Bowdon, Cheshire and is part of the Diocese of Chester within the Church of England. Bowdon PCC has the responsibility of co-operating with the incumbent, the Reverend Ian Rumsey, in the promotion of the objectives and activities of the ecclesiastical parish that are derived from the whole mission of the church, pastoral, evangelistic, ecumenical and social.

The PCC is also responsible for the fabric of St Mary's church, St Luke's church, the Bowdon Parish Centre and two residential properties.

The method of appointment of PCC members is set out in the Church Representation Rules.

All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

2. Structure, Governance and Management

The Ecclesiastical Parish is served by St. Mary's church and St Luke's church and Zone 2 in Bowdon. Members of the PCC are drawn from all congregations.

During 2020, the clergy members of the Ministry and Mission team consisted of:

- Rev. Ian Rumsey
- Rev. Jess Piper (until June 2020)

Churchwardens
For historical reasons and unusually for an Anglican church, Bowdon Parish has four churchwardens (two parochial and two manorial), which is very fortunate for us, given the number of services held each Sunday at St Mary's, St Luke's and Zone 2. In 2020, Sue Redford stepped down as a Warden after many years superb service and Debi Green was elected as Church Warden. Patricia Arrowsmith, Jo Howling and John Newton continued as wardens; assisted by Ann Ford and Ian Scott-Dunn as deputy wardens; a team of sides-people led by Penny Cloney; and our Servers' Guild led by Alec Bonson.

Our **Administrative Team** has been led by Kay Holt along with a team of Parish Office volunteers. In addition, the whole organisation is supported by many volunteers leading and assisting with the running of our many church groups and activities from cleaning the church to running the Duke of Edinburgh Award Scheme. All these groups enable us to connect with our parishioners, thus giving us an opportunity to help them in the journey of belonging and believing.

The PCC Trustees are very grateful to all those who give of their time and talents, both paid staff and volunteers, with this support we have become one of the top quartile of churches in the Church of England who are able to demonstrate growth in their membership.

The Parochial Church Council meets regularly and in the financial year from January to December 2020 met 5 times. The March PCC meeting was cancelled as the country went into Covid pandemic lockdown but subsequent meetings were shifted to Zoom and have continued successfully for the remainder of the year. In addition, the Standing Committee meets between PCC meetings and comprises of the vicar, churchwardens, PCC vice chair, treasurer and a PCC representative. During the year the Standing Committee met on 9 occasions, moving to Zoom from March onwards.

Ordinarily the parish has an Annual Church Parochial Meeting in April each year at which the accounts are presented to the parish, the year is reviewed and the election of PCC members takes place. The Church of England directed that this meeting be postponed until October because of Covid restrictions. The meeting duly took place using Zoom.

3. Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our churches and to become part of our parish community. The PCC, working with our incumbent and Mission Leaders Julia and Sam in particular, maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people of all ages living in the parish.
- Missionary and outreach work.

4. Achievements and Performance

2020 was a year nobody could have predicted or imagined. It proved to be a year of stop-start activities, of changing levels of restrictions as covid cases ebbed and flowed; a year of constant uncertainty and disruption; a year of anxiety and frustration for many; a year of life-changing devastation, heartbreak and grief for some. Despite all the challenges we managed to find new ways of continuing our worship provision as well as our outreach ministry.

Worship
For our core business of worship, mission and pastoral care, the year of covid brought many challenges as well as opportunities. For long periods, normal Sunday worship was put on hold. At the end of March, we switched worship to be online, expecting it to be a temporary measure for three months. As it turned out, we continued online right through the year and are still going.

The aim was to pre-record a thirty-minute parish service which would be accessible to all three congregations and all ages. It was quite a tall order and meant giving considerable time to learning new skills. But one of the delights was the possibility the service format gave to include lots more people than would normally be the case, as individuals willingly filmed themselves leading prayers, giving Bible readings, offering a welcome and sharing thoughts and insights. With church members confined to their homes, the service also provided the vitally needed sense of being the people of God together, combining all our congregations into one Family. The Sunday service was augmented on our website by a team of writers offering a faith-filled 'Thought for the Day' and the vicar sharing a daily reading from the Psalms, both very important in keeping people spiritually fed and watered.

We were glad, too, to be able to keep St Mary's church open during the week for people to come in their own time for peace and quiet and prayer.

Another benefit of being forced online was to see worship become available to many more people than would otherwise have been possible. The option to access the service at a time of personal or family convenience, rather than being limited to set Sunday morning hours, meant that around three hundred people regularly participated in worship. The Remembrance Sunday service was seen by around seven hundred, and the Carols by Candlelight service by a couple of thousand.

Choir
Unfortunately, during the lockdown periods of the year, whilst live Sunday worship was suspended, our choir was prevented from singing and rehearsing. Choir fellowship continued via zoom sessions, but there was rejoicing once St Mary's could be opened again for services and eventually solo and quartet singing was allowed and could be incorporated into worship. The limit on how many people could be safely accommodated in St Mary's meant that major festivals had to be cancelled, but the decision to film a carol service, in St Mary's devoid of congregation, allowed the choir to do what it does best and offer a memorable and very widely appreciated Christmas celebration.

Mission and Outreach
For mission and outreach, we spent the year responding and adapting to immediate and local needs. We ran a scheme to make scrubs bags for medical staff at local hospitals and GP surgeries. We made and sold face masks to buy food for families whose supplies were running low. We baked cakes and took them around to local key workers to thank and encourage them. We delivered the output from local allotmenteers to ensure older, self-isolating members of our parish received fresh vegetables. We re-ran our reverse Advent calendar and took car-loads of food to our local food bank. We provided ninety presents so that dads in prison would have a gift to send their children at Christmas.

Alongside our Sunday services, **outreach to the young people** of our parish also moved online. The weekday groups continued to meet via zoom and, when restrictions and the weather allowed, gathered outside in the graveyard on a Sunday afternoon for some socially-distanced togetherness. The young people were regular contributors to our online worship and added their own weekly offering of a 'Song for the week'. Despite the covid restrictions, our **Duke of Edinburgh** programme managed to deliver another successful year of volunteering and challenges for young people. Copious risk assessments were needed for the summer expeditions to go ahead, but all were completed across the summer months. A new DofE year was started in the autumn.

Inevitably, our mission with **Bowdon Church School** was heavily curtailed for most of the year. However, just before the first lockdown took hold, we were able to celebrate the School's wonderful achievement of being awarded an outstanding grade by Ofsted inspectors. Throughout the year church members, forming the majority on the School's board of governors, played their part in ensuring children's education continued as smoothly as possible during restrictions. Sadly the leavers' service had to be cancelled, but other major festivals were celebrated online and the School Blessing service in September was filmed in the School with the children enjoying more involvement than would have been the case if the service had taken place in St Mary's Church.

Pastoral Care
On the pastoral front, the Monday Coffee Cabin in St Luke's Church and Wednesday Lunch Club in the Parish Centre both had to be stopped from the end of March. Both places provide a very important meeting point for elderly people who live on their own and the company enjoyed there offsets some of the loneliness from which many of them suffer. During lockdown and for the rest of the year, a system of pastoral phone calls ensured non-one was left without a regular conversation, doubling up as a way to check that health and daily provisions were in good order.

After providing lifts to hospital and GP appointments for local people for twenty-five years, our Voluntary Transport Group closed at Easter. We celebrated all that Kaye and her magnificent team of drivers had so faithfully achieved. The amount of help they have given to the elderly of the parish for a quarter of a century is incalculable.

Pastoral prayer support, from the first lockdown onwards, across the parish and beyond, was given by an organised scheme of eighty people praying each day at a set hour. Between them, our prayers offered prayers every hour, on the hour, between 7am and 10pm, every day.

Safeguarding

Our safeguarding team continued its termly meetings. Its role is to make sure our parish safeguarding policy is adhered to and to handle any safeguarding matters which may arise. Part of its regular duty of care is to monitor the administration of DBS checks for volunteers working with children, young people and vulnerable adults. In the year of covid, another task was to ensure risk assessments were carried out so that St Mary's Church and the Parish Centre could be safely used during periods when activities in them could be resumed. In addition, during February, the Diocese put the responsibility on all parishes to scrutinise parish records for any notices of historical cases of abuse. PCC minutes back to the 1940's were checked from the archives held in St Mary's and the Diocesan Archive Office in Chester. Our safeguarding policy was adopted afresh at a meeting of the PCC in July.

Finances

Financially, 2020 was difficult. Whilst donations from church members continued at a good level, closure of the Parish Centre and our church buildings meant that our income stream from lettings suddenly was cut off, reducing our income by around £5000 per month for several months. We were able to apply to the government's scheme to furlough most of our paid staff, bringing them back part time as and when the changing restrictions allowed. At its July meeting the PCC agreed to reduce our Parish Share to the Diocese to a 1.05 rate, down from the 1.45 rate we normally pay. As result of careful management we kept our financial head just above water and maintaining sufficient reserves as we are aware of the need for these as we enter the uncertainties of the year ahead.

In summary

This report focuses on our activity during the year. It outlines what we have done in our service to God and the people of Bowdon parish. Underpinning and driving all the activity is the prior matter of who we are. It is because we are members of the local church, adopted children in God's family, that we do what we do. Our communal life of worship, mission and pastoral care are expressions and outworkings of our faith and trust in God's love and grace towards us.

'We love because He first loved us' (1 John 4.19).

Love is an active word; it has direction and purpose. God loved us so much that he sent his Son to die for us and instead of us, so that we could know God's love for ourselves. In response, we too are compelled to love both God and neighbour through the actions detailed in this report. May it be all to God's delight and glory.

Financial Review

In 2020, Parish finances were significantly affected by the Covid pandemic. Overall General fund income fell by nearly £45,000 to £307,816 but expenditure fell by more than £75,000 so that the Parish ended the year with a surplus of £54,786 (excluding restricted items).

The closure of the Parish Centre and St Luke's during lockdown reduced our lettings income by about £36,000 versus the previous year, pledged giving fell by around £10,000 and other giving fell by a further £7,000.

Almost 62% of our expenditure goes on our payroll costs and Parish Share, while the running and maintenance costs of our buildings take up much of the rest. As services stopped and church buildings closed, most of our paid staff were furloughed from March onwards. Once it became clear how uncertain the future was, many of our staff agreed to drop to 80% of their normal pay. We received nearly £28,000 in furlough payments from the government for which we are enormously grateful. In addition, the diocese agreed to suspend part of our Parish Share payments saving us a further £25,762 and all discretionary expenditure on running and maintenance was stopped.

Although we have ended the year with a substantial surplus of £54,786, there is much uncertainty and many financial pressures on us during 2021. We do not know how much of our lettings income we will recover in the new financial year and we must restore our staff to full pay as soon as we possibly can. Equally, the diocese needs the income from our Parish Share and we intend to repay them the deficit from 2020 as soon as we can. We continue to run a deficit on parish share during 2021 as the pandemic continues. It is our intention to review our position at the end of June 2021 to see if we can restore our payments to full share. Payment of parish share is classed as an operational (though not a legal) liability and so cannot be noted in the accounts as a debt.

Further financial pressure has arisen due to the collapse of the graveyard retaining wall in February 2021. The restoration of the wall will be a major cost for which we do not yet have a full estimate although we anticipate in the region of £75,000. Temporary work to date has cost nearly £10,000 and our insurers state that they are not liable to pay anything towards any of the remedial costs. We do not have reserve funds capable of bearing the cost of remediating the wall and funds will need to be raised.

The Quinquennial Inspections of St Mary's and St Luke's, carried out during 2020, require considerable work to St Mary's though this can be spread over a longer period. Some of the costs for the quinquennial can come from Restricted funds (designated for exterior work) but other major costs for electrics can only be drawn from designated or general funds and it is not anticipated that we have sufficient Reserve funds to cover these costs at the present time.

We recognise that the situation described above requires us to continue to adopt a cautious approach to our Parish finances.

Risk Management

The trustees have reviewed the major risks, financial and non-financial to which the PCC is exposed, in the course of its current activities. They have assessed these risks and ensured that appropriate systems and controls exist to minimise internal risks and the effective response mechanisms exist to respond to and minimise the impact of external risks.

Since the end of the financial year the major risk to Bowdon Parish has been the impact of Covid-19 and its effect on all streams of income. We have managed this closely by:

- placing staff on furlough wherever possible
- reducing contractors hours
- reclaiming furlough grant
- ensuring pledged giving remains as strong as possible and encouraging one off donations

- ensuring a Covid secure environment for those renting parts of our premises
- encouraging different groups to use our premises as and when they require larger space
- reduced our payment of Parish Share

The major risks facing Bowdon PCC generally relate to Fabric matters – for example, major expenditure being required on the refurbishment of the organ and electrics at St Mary's church and repairs needing to be undertaken to the Church Wall. The Trustees recognise that due to General Fund deficits in previous years, along with major expenditure on Fabric (without no comparable increase in income), Reserves have been depleted and need to be replaced.

Plans for future periods

As we move into 2021 we hope that the rise in vaccination levels in the general population and the falling levels of coronavirus cases will enable us to restart many of our face to face activities that have had to be paused during the restrictions of 2020. These will include the restarting of many of our services as well as community-based activities such as the lunch club and coffee cabin. The experience gained during 2020 has taught us new skills as well as presenting challenges and we are looking forward to putting into practice the knowledge we have gained. In particular we want to consider how the use of technology can be further incorporated into our activities to enhance the connections we can facilitate with our wider community.

Reserves Policy

Consideration is given each year by the PCC and the Standing Committee to the level of reserves and a determination made as to the requirements to increase the balances held.

As stated above, we consider that the major financial risks are in us not having sufficient funds available to pay for fabric maintenance and our intentions in relation to this are stated above.

In past years, funds have been transferred from General reserves to Fabric reserves and at the end of 2020, the PCC were holding nearly £136,000 in the Fabric fund although a large part of this money (£125,000) is restricted to maintaining only the exterior of St Marys.

Recruitment and Training Trustees

New trustees are usually recruited from the many volunteers who assist in the running of the PCC. As they will already have an understanding and experience of how the PCC works, the committee do not feel it is necessary to invoke a formal induction process. There is however, at the beginning of each PCC year an item in the agenda to inform the Trustees of their powers and responsibilities.

Trustees' Responsibility Statement

The trustees are responsible for preparing the Trustees Annual Report and the Financial Statements in accordance with applicable law and regulations.

The law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under the law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and the income and expenditure of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and accounting estimates that are reasonable and prudent
- 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 adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. 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.

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as each trustee is aware, there is no relevant audit information of which the charity's examiner is unaware; and

- each trustee has taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's examiner is aware of that information.

Signed by order of the Trustees on 24 March 2021

Revd. Ian Rumsey

Chair, Bowdon Parochial Church Council

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	The Parochial Church Council of the Ecclesiastical Parish of St Mary's and St Luke's, Bowdon		
On accounts for the year ended	31 December 2020	**Charity no (if any)**	1133830
Set out on pages	15 - 25		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2020.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of The Chartered Institute of Management Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:		**Date:**	27 4 21
Name:	Paul Andrew Geoffrey Benstead		
Relevant professional	ACMA, CGMA		

qualification(s) or body (if any):	
Address:	16 Ashwood
	Bowdon Altrincham
	WA14 3DN

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior yr funds
Income and endowments from:					
Donations and legacies	134,489	23,858	—	158,348	184,915
Income from charitable activities	2,548	—	—	2,548	16,828
Other trading activities	27,943	—	—	27,943	63,982
Investments	74,357	3,566	—	77,924	72,224
Other income	41,051	—	—	41,051	14,302
Total income	**280,390**	**27,425**	**—**	**307,816**	**352,254**
Expenditure on:					
Expenditure on charitable activities	225,604	20,876	—	246,480	322,096
Total expenditure	**225,604**	**20,876**	**—**	**246,480**	**322,096**
Net income / (expenditure) resources before transfer	**54,786**	**6,549**	**—**	**61,335**	**30,158**
Transfers					
Gross transfers between funds - in	1,900	—	—	1,900	—
Gross transfers between funds - out	—	(1,900)	—	(1,900)	—
Other recognised gains / losses					
Gains / losses on investment assets	731	6,177	—	6,908	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	**57,417**	**10,826**	**—**	**68,244**	**—**
Total funds brought forward	**1,440,340**	**516,316**	**—**	**1,956,657**	**1,956,657**
Total funds carried forward	**1,497,758**	**527,142**	**—**	**2,024,901**	**1,956,657**
Represented by					
Unrestricted					
General Fund	1,466,794	—	—	1,466,794	1,409,442
Designated					
Fabric	11,050	—	—	11,050	11,046
KP Legacy	5,207	—	—	5,207	5,207
School	14,706	—	—	14,706	14,644
Restricted					
Bowdon Cares	—	6,870	—	6,870	7,500
Fabric St Mary's	—	125,060	—	125,060	115,436
Future Fund For Youth	—	95,395	—	95,395	90,099
School	—	11,940	—	11,940	11,890
Trenbath	—	287,875	—	287,875	291,390

Balance sheet

Class and code year	Description	This year	Last year
Fixed assets			
6430	Property - Parish Centre	1,064,084	1,064,084
6432	Property - Stamford Cottage	101,782	101,782
6434	Property - Priory Street	226,775	226,775
6440	Equipment (Cost) - Parish Centre	63,610	63,610
6442	Equipment (Cost) - St Luke's	12,465	12,465
6444	Equipment (Depreciation) - Parish Centre	(63,610)	(63,610)
6446	Equipment (Depreciation) - St Luke's	(12,465)	(12,465)
	Total Fixed assets	**1,392,641**	**1,392,641**
Current assets			
6501	Bank Current Account	108,386	33,933
6502	Nat West No 2 Account	336,597	289,489
6503	Bank Current Account - HSBC St Mary's	127	127
6505	Bank Deposit Account - Barclays	—	87
6507	Bank Deposit Account - Fabric	—	121
6509	Bank Deposit/Barclays FFY	30,000	90,099
6512	CBF Deposit/ School fund	11,940	11,890
6514	CBF Deposit/School Mgrs	14,706	14,644
6516	CBF Investment/Key Bequest - Fabric SM	125,060	115,436
6526	CBF Deposit/Fabric	929	925
6528	National Savings/Fabrics	10,000	10,000
Z05	Accounts Receivable	12,182	4,844
	Total Current assets	**649,931**	**571,600**
Liabilities			
6699	Agency collections	1,040	—
Z04	Accounts Payable	16,630	7,583
	Total Liabilities	**17,671**	**7,583**
	Net Asset surplus(deficit)	**2,024,901**	**1,956,657**
Reserves			
	Excess / (deficit) to date	61,335	—
Z01	Starting balances	1,956,657	1,956,657
Z02	Gains/(losses) on investment assets	6,908	—
	Total Reserves	**2,024,901**	**1,956,657**
	Represented by funds		
	Unrestricted	1,466,794	1,409,442
	Designated	30,964	30,897
	Restricted	527,142	516,316
	Endowment	—	—
	Total	**2,024,901**	**1,956,657**

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last yr
Fixed assets - Tangible assets						
Property - Parish Centre -	1,064,084	—	—	—	1,064,084	1,064,084
Property - Stamford Cottage -	101,782	—	—	—	101,782	101,782
Property - Priory Street -	226,775	—	—	—	226,775	226,775
Equipment (Cost) - Parish Centre -	63,610	—	—	—	63,610	63,610
Equipment (Cost) - St Luke's -	12,465	—	—	—	12,465	12,465
Equipment (Depreciation) - Parish Centre -	(63,610)	—	—	—	(63,610)	(63,610)
Equipment (Depreciation) - St Luke's -	(12,465)	—	—	—	(12,465)	(12,465)
Totals	**1,392,641**	—	—	—	**1,392,641**	**1,392,641**
Current assets - Cash at bank and in hand						
Bank Current Account -	71,669	—	36,716	—	108,386	33,933
Nat West No 2 Account -	6,804	5,328	324,465	—	336,597	289,489
Bank Current Account - HSBC St Mary's -	127	—	—	—	127	127
Bank Deposit Account - Barclays -	—	—	—	—	—	87
Bank Deposit Account - Fabric -	0	0	—	—	—	121
Bank Deposit/Barclays FFY -	—	—	30,000	—	30,000	90,099
CBF Deposit/ School fund -	—	—	11,940	—	11,940	11,890
CBF Deposit/School Mgrs -	—	14,706	—	—	14,706	14,644
CBF Investment/Key Bequest - Fabric SM -	—	—	125,060	—	125,060	115,436
CBF Deposit/Fabric -	—	929	—	—	929	925
National Savings/Fabrics -	—	10,000	—	—	10,000	10,000
Totals	**78,602**	**30,964**	**528,182**	—	**637,748**	**566,755**
Current assets - Debtors						
Accounts Receivable -	12,182	—	0	—	12,182	4,844
Totals	**12,182**	—	**0**	—	**12,182**	**4,844**
Liabilities - Agency accounts						
Agency collections -	—	—	1,040	—	1,040	—
Totals	—	—	**1,040**	—	**1,040**	—
Liabilities - Creditors: Amounts falling due in one year						
Accounts Payable -	16,630	—	—	—	16,630	7,583
Totals	**16,630**	—	—	—	**16,630**	**7,583**
Grand total	**1,466,794**	**30,964**	**527,142**	—	**2,024,901**	**1,956,657**

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
Bowdon Car - Bowdon Cares						
Restricted	7,500	—	630	—	—	6,870
Sub-total for Bowdon Car	**7,500**	**—**	**630**	**—**	**—**	**6,870**
FFY - Future Fund For Youth						
Restricted	90,099	23,928	18,632	—	—	95,395
Sub-total for FFY	**90,099**	**23,928**	**18,632**	**—**	**—**	**95,395**
Fabric - Fabric						
Designated	11,046	4	—	—	—	11,050
Sub-total for Fabric	**11,046**	**4**	**—**	**—**	**—**	**11,050**
Fabric SM - Fabric St Mary's						
Restricted	115,436	3,446	—	—	—	125,060
Sub-total for Fabric SM	**115,436**	**3,446**	**—**	**—**	**—**	**125,060**
General - General Fund						
Unrestricted	1,409,442	280,324	225,604	1,900	—	1,466,794
Sub-total for General	**1,409,442**	**280,324**	**225,604**	**1,900**	**—**	**1,466,794**
KP Legacy - KP Legacy						
Designated	5,207	—	—	—	—	5,207
Sub-total for KP Legacy	**5,207**	**—**	**—**	**—**	**—**	**5,207**
School - School						
Designated	14,644	62	—	—	—	14,706
Restricted	11,890	50	—	—	—	11,940
Sub-total for School	**26,534**	**112**	**—**	**—**	**—**	**26,646**
Trenbath - Trenbath						
Restricted	291,390	—	1,614	(1,900)	—	287,875
Sub-total for Trenbath	**291,390**	**—**	**1,614**	**(1,900)**	**—**	**287,875**
Grand total	**1,956,657**	**307,816**	**246,480**	**—**	**—**	**2,024,901**

Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total This year	Last
• INCOME AND ENDOWMENTS						
• Donations and legacies						
0101 - Pledged Giving	90,249	—	—	—	90,249	100,22
0110 - Envelopes	7,853	—	—	—	7,853	10,76
0150 - Open plate	1,334	—	—	—	1,334	11,30
0201 - Donations & Legacies	15,352	—	—	—	15,352	7,88
0202 - Donations - FABRIC	—	—	—	—	—	-
0203 - Donations - FFY	—	—	21,803	—	21,803	21,18
0205 - Sacristy	86	—	—	—	86	
0301 - Gift Aid	19,314	—	—	—	19,314	28,64
0302 - Gift aid - FABRIC	—	—	—	—	—	
0304 - Gift aid - FFY	—	—	2,055	—	2,055	(6
0401 - Legacies - General fund	—	—	—	—	—	-
0402 - Legacies - Fabric	—	—	—	—	—	-
0801 - Bronze	18	—	—	—	18	1,78
0802 - Compassion UK	140	—	—	—	140	53
0803 - Coffee	140	—	—	—	140	
Total	134,489	—	23,858	—	158,348	-
• Income from charitable activities						
0501 - Fees - Weddings, funerals and baptisms	2,064	—	—	—	2,064	12,38
1201 - Playgroup income	264	—	—	—	264	1,59
1301 - Youth	—	—	—	—	—	-
1302 - Zone 2	—	—	—	—	—	-
1401 - Bowdon Cares	220	—	—	—	220	2,49
Total	2,548	—	—	—	2,548	-
• Other trading activities						
0701 - Lettings SL	2,706	—	—	—	2,706	14,40
0702 - Lettings PC	25,236	—	—	—	25,236	49,57
0703 - Lettings SM	—	—	—	—	—	-
Total	27,943	—	—	—	27,943	63,98
• Investments						
0601 - Rents - Stamford Cottage	18,240	—	—	—	18,240	18,24
0602 - Rents - Priory street	10,800	—	—	—	10,800	8,60
0603 - Rents - Arquiva	8,500	—	—	—	8,500	8,50
0901 - Bowdon Charity Income - Co-op	36,750	—	—	—	36,750	36,75
1701 - Investment movements	—	—	—	—	—	-
1702 - Interest - general	1	—	—	—	1	12
1703 - Interest - Fabric	—	4	3,516	—	3,520	
1705 - Interest - Church School	—	62	50	—	112	
Total	74,291	66	3,566	—	77,924	72,22
• Other income						
1001 - Parish events	—	—	—	—	—	-
1101 - Sundry Income	41,051	—	—	—	41,051	12,97
1706 - Insurance Claim Income	—	—	—	—	—	-

1710 - VAT refund	—	—	—	—	—	-
1750 - Duke of Edinburgh Income	—	—	—	—	—	-
1751 - Transfer from School fund	—	—	—	—	—	-
Total	41,051	—	—	—	41,051	12,97
INCOME TOTAL	280,324	66	27,425	—	307,816	352,25

EXPENDITURE

- **Expenditure on charitable activities**

2101 - Water	2,920	—	—	—	2,920	4,48
2120 - Gas	9,303	—	—	—	9,303	
2130 - Energy	5,156	—	—	—	5,156	19,13
2135 - Hygiene	519	—	—	—	519	3,24
2140 - Telephone	1,448	—	—	—	1,448	1,87
2145 - Photocopier	967	—	—	—	967	1,86
2150 - Stationery and office supplies	614	—	—	—	614	1,18
2331 - Technical and office equipment	3,647	—	1,614	—	5,261	1,90
2340 - Information displays and banners	338	—	—	—	338	32
3301 - Outside Giving	40	—	—	—	40	4,19
3302 - Outside Giving - Bronze and Coffee	—	—	—	—	—	-
3303 - Outside Giving - Compassion UK	981	—	—	—	981	26
5101 - Salaries, Fees and Pensions	87,767	—	—	—	87,767	105,96
5102 - Salaries FFY	228	—	18,632	—	18,861	2,80
5103 - Clergy Expenses	2,135	—	—	—	2,135	2,53
5104 - Clergy Fees	232	—	—	—	232	99
5201 - SM Music	1,039	—	—	—	1,039	4,53
5202 - Public Broadcasting Fees/Licenses	1,086	—	—	—	1,086	
5203 - Bowdon Church News	2,982	—	—	—	2,982	5,40
5301 - Wedding and Funeral Costs	—	—	—	—	—	-
5401 - Zone 2 Ministry	106	—	—	—	106	
5402 - Youth Ministry	465	—	—	—	465	1,85
5403 - St Luke's Ministry	—	—	—	—	—	-
5501 - Sacristy Expenditure	324	—	—	—	324	75
5502 - Service Books	26	—	—	—	26	
5601 - Fabric and Maintenance SM	3,629	—	—	—	3,629	1,61
5602 - Fabric and Maintenance SL	96	—	—	—	96	
5603 - Fabric and Maintenance PC	5,483	—	—	—	5,483	30
5604 - Fabric & Maintenance - Wall	—	—	—	—	—	-
5701 - Maintenance Stamford Cottage	2,045	—	—	—	2,045	
5702 - Maintenance Priory Street	100	—	—	—	100	
5703 - Maintenance Gardens/Grounds	—	—	—	—	—	-
5704 - Sundry Maintenance	(275)	—	—	—	(275)	18,30
5801 - Council Tax	3,284	—	—	—	3,284	3,16
5901 - Insurance	17,607	—	—	—	17,607	15,43
6403 - Bowdon Cares Expenses	259	—	630	—	889	
6405 - Refreshments	306	—	—	—	306	
6801 - Parish Share	67,624	—	—	—	67,624	91,10
6802 - Curate's House	—	—	—	—	—	-
7001 - Miscellaneous	3,107	—	—	—	3,107	16,09
7002 - Depreciation	—	—	—	—	—	-

8101 - Duke of Edinburgh Costs	—	—	—	—	—	-
8102 - School Fund Expenditure	—	—	—	—	—	-
8107 - Parish Centre - Energy	—	—	—	—	—	-
8108 - Parish Centre -	—	—	—	—	—	-
8109 - Parish Centre - Insurance	—	—	—	—	—	-
8110 - Parish Centre - FABRIC	—	—	—	—	—	-
8111 - Parish Centre - Telephone & Internet	—	—	—	—	—	-
8112 - Parish Centre - Water	—	—	—	—	—	-
8113 - Parish Centre - Postage and Stationery	—	—	—	—	—	-
8114 - Parish Centre - Miscellaneous	—	—	—	—	—	-
Total	225,604	—	20,876	—	246,480	322,09
EXPENDITURE TOTAL	225,604	—	20,876	—	246,480	322,09
GRAND TOTAL	54,720	66	6,549	—	61,335	30,15

1. Accounting Policies

a. Basis of accounting

The financial statements have been prepared in accordance with FRS 102, the Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland.

b. Funds

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

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that purpose.

Bowdon PCC has no endowment funds.

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 or those that are informal gatherings of church members.

Sufficient resources are held in an appropriate form to enable each fund to be applied in accordance with any restrictions.

c. Incoming resources

Voluntary income and capital sources:
Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under Gift Aid is recognised only when received. Income tax recoverable on Gift Aid donations is recognised when the refund is received. Grants and legacies to the PCC are accounted for as soon as received. Funds raised by parish events are accounted for gross. Sales of books and magazines from the church bookstall are accounted for gross.

Other Income:
Rental Income from the letting of church premises and the Parish Centre is recognised when the rental is received.

d. Income from investments

Dividends are accounted for when due and payable. Interest entitlements are accounted for as they accrue. Tax recoverable on such income is recognised in the same accounting year.

e. Gains and losses on investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31st December.

f. Resources expended

Expenditure is recognised when a liability is incurred.

Governance costs include those incurred in the governance of the PCC's assets and are primarily associated with constitutional and statutory requirements.

Expenses paid relate only to those incurred by the Vicar and other staff in connection with their duties.

g. Grants

Grants and donations are accounted for when agreed by the PCC.

h. Activities directly relating to the work of the Charity

The Diocesan Parish Share is accounted for when due. Any parish share unpaid at 31st December is provided for in these accounts as an operational (though not a legal) liability.

i. Fixed assets

Consecrated property and movable church furnishings

Beneficed and Consecrated property of any kind is excluded from the accounts by s.10.2(a) and s.10.2(c) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC, and which require a faculty for disposal, are accounted as inalienable property unless consecrated. They are listed in the church's Inventory, which can be inspected (at any reasonable time). For inalienable property acquired prior to 2004 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1st January 2004 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life on a straight-line basis.

Fixtures and Equipment at the Parish Centre was depreciated at 10% on a straight-line basis and is now full written down to zero. Property is not depreciated.

2. Voluntary Income

This is detailed in the analysis of income.

3. Incoming Resources from Activities for Generating Funds

This is detailed in the analysis of income under the headings 'Incoming resources from charitable activities ' and 'Trading Activities'.

4. Investment Income

As outlined in the analysis and being £129 interest.

5. Net Incoming Resources for the Year

This is as stated as no depreciation has been charged this year.

6. Fund Transfers

No fund transfers

7. Staff Costs

	2020 £	2019 £
Wages and Salaries, Social Security and Pensions	106,628	105,960

During the year, Bowdon PCC employed 5 part-time people (6 in 2019) and 1 full time.

None were paid more than £60,000 per annum.

During the course of the year approx. £28,000 was received as furlough grant monies. This receipt is incorporated into Sundry Income and has not been credited against the salary costs.

8. Tangible Fixed Assets

	2020 Freehold Property £	2020 Equipment £	2020 Total £
Cost			
At 1st January	1,392,641	76,075	1,468,536
Additions	0	0	0
At 31st December	1,392,641	76,075	1,468,536
Depreciation			
At 1st January	0	-76,075	-76,075
Charge for the Year	0	0	0
At 31st December	0	-76,075	-76,075
Net Book Value			
At 31st December 2020	1,392,641	0	1,392,641
At 31st December 2019	1,392,641	0	1,394,641

The properties owned by Bowdon PCC are:

- The Parish Centre
- Stamford Cottage, Bowdon – rented to two employees of Bowdon PCC.
- 45 Priory Street, Bowdon Vale – leased to a private tenant.

Tangible Fixed Assets should also record the Equipment costs for St Luke's and the Parish Centre shown as fixed assets in the Balance Sheet (although depreciated to nil).

Beneficed and Consecrated property of any kind is excluded from the accounts by s.10.2(a) and s.10.2(c) of the Charities Act 2011; in Bowdon Parish there are three properties that fall into this category being, St Mary's Church, St Luke's Church and the Vicarage.

9. Investments

Movement in market value

	2020 £	2019 £
Market value at 1st January	115,640	91,461
Investments sold during year	0	0
Net gains on revaluations in the year	9,420	24,179
Market value at 31st December	125,060	115,640

All investments are held with the Chester Diocesan Board of Finance.

10. Debtors

	2020 £	2019 £
Accounts receivable	12,182	4,884

11. Creditors

	2019 £	2018 £
Liabilities	16,630	7,583

The financial statements were approved by the Parochial Church Council and authorised for issue on 24 March 2021.

Signed by:

Revd. Ian Rumsey
Chair, Bowdon Parochial Church Council