



St Cuthbert North Meols

A member of the North Meols Team since 1st December 2003.

Registered Charity No. 1133850

A Parish situated in Churchtown, Southport, Merseyside
and a member of the Diocese of Liverpool.

Annual Report of the proceedings of
the Parochial Church Council
Balance Sheet and Statement of Financial Activities
for the year ended 31st December 2021

Team Rector

Reverend Rebecca Clarke, The Rectory, 20 Moss Lane, Southport PR9 7QR

Accountants

Mayfair Associates, 21a Hoghton Street, Southport PR9 ONS

Independent Examiner

Mr Robert Corbett, 40 New Lane, Southport PR9 8LH

Gift Aid Secretary

Mrs Susan Greer

Bankers

Natwest, 130 Lord Street, Southport PR9 OAE

Quinquennial Architect

Mr David Chapman, NJSR Chartered Architects LLP, 59 Hoghton Street, Southport PR9 OPG

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**Parochial Church Council of St Cuthbert North Meols
Annual Report for the year ended 31st December 2021
Administrative information**

St Cuthbert's Church is situated in Botanic Road, Churchtown, Southport. It is part of the Diocese of Liverpool within the Church of England. Since 2003, St Cuthbert's has been part of the North Meols Team Ministry comprising the three parishes of St Cuthbert in North Meols, St Stephen in Banks, and St John in Crossens. The correspondence address is:

Parish Hall Office, Botanic Road, Churchtown, Southport PR9 7NA

The Parochial Church Council (PCC) is a charity. The registration is listed as 'The Parochial Church Council of the Ecclesiastical Parish of St Cuthbert, North Meols.' and the registered number 1133850.

The following members have served during the year :

Chairman, Rector*	Reverend Rebecca Clarke
Vice-Chairman*	Mr R Abrams
Team Rector	Reverend Rebecca Clarke
Reader (ex-officio)	Mrs B Jagger
	Mr R Abrams
Wardens*	Mr M Clarke
	Mrs A Evans **
	Mr P Bate
Secretary* (appointed, not elected)	Mrs D Judge
Parish Clerk (appointed, not elected)	Mrs D Judge
Treasurer – link with Diocese	
Link with Accountant	
Gift Aid Secretary	Mrs S Greer
Deanery Synod Representatives	Mrs B Jagger
	Mr R Abrams

and

Mr Paul Jones	Mrs Angela Hadfield
Mrs Dorothy Cotterall	Mrs Janet Christian
Mrs Carol Hardman	Mr Stephen Hopwood
Mrs Eileen Kilner	Mrs Dorothy Lee-Ogden
Mrs Sue Dixon	

**denotes Standing Committee member.*

*** Also a trustee of St Cuthbert's Pre-school*

Structure, governance and management

The members of the PCC are either ex-officio or, in accordance with the Church Representation Rules, elected at the Annual Parochial Church Meeting. In 2021 it was held on 23rd May.

For the purposes of all financial, accounting, legal and administrative purposes and transactions, the PCC is legally deemed to be, and acts as, a corporate body.

‘The Parochial Church Council (PCC) operates under the Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules and The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2006) and a charity currently excepted from registration with the Charity Commission’. ‘The general functions of the PCC are stated within section 2 of the Parochial Church Councils (Powers) Measure 1956. When planning our objectives for the year, the PCC gave consideration to the Charity Commission’s guidance on public benefit and, in particular, the specific guidance to charities concerned with the advancement of religion’.

The PCC is the main governing body of the Church and operates with the assistance of a Standing Committee. There are no other official sub-committees of the PCC. Working parties are established to plan for a specific project such as Worship Committee. Other groups/committees work on a more continuous basis, for example, Protection for All, Rose Queen and Summer Fair and the Hall (maintenance and management) Committees. These may include members of the Church who are not on the PCC. The PCC sets the policies under which these groups and committees work. The recommendations of the Standing Committee and the working committees and groups are put before the PCC for approval and ratification. The PCC requires reports from each of the groups which are included in the Report on Activities, Groups and Organisations presented at the Annual Parochial Church Meeting.

Objectives and activities

It is the principal objective of the PCC to co-operate with the clergy of the North Meols Team Ministry in promoting, in the Parish of North Meols, the whole pastoral, evangelical, social and ecumenical mission of the Church. There are 3 clergy members in the North Meols Team: the Team Rector, Rev’d Rebecca Clarke, Rev’d Chris Gregory and Rev’d Stewart McTaggart.

Achievements and performance

On the 31st December 2021, there were 101 persons on the electoral roll.

The average attendances (16+) at the Church services on a Sunday over the last nine years are:

	2021*	2020*	2019	2018	2017	2016	2015	2014	2013
8.30am	0	16	16	16	16	15	16	18	18
10.30am	57	52	72	69	59	61	69	75	70
6.30pm	0	15	25	29	22	26	25	24	24
Total	57	83	113	136	122	127	129	137	112

*2020 & 2021 were the years of the covid pandemic and Church was closed due to lockdowns

There is also a service of Holy Communion at 10.30am every Wednesday morning.

Baptisms

The figures given above do not include the families and friends who were welcomed at the monthly Services of Baptism, during which 10 baptisms took place in 2021 (3 in 2020). All the families demonstrated a connection with St Cuthbert’s and baptism was, therefore, agreed for pastoral reasons.

Confirmations

There were 0 confirmations in 2021 (0 in 2020).

Weddings

9 weddings took place during 2021 (2 in 2020). All the couples demonstrated a qualifying connection with St Cuthbert’s.

Funerals

15(9) funerals or memorial services were held in Church. There were 6(3) burials in the Churchyard and 31(16) interments of cremated remains. (The equivalent figures for 2020 are in brackets.) In addition, 10(14) funeral services were held in their entirety at the Crematorium.

Review of the year

The PCC met on 3 occasions in 2021 and also met via zoom on 2 occasions. The Standing Committee met between PCC meetings.

This report deals with the projects carried forward from 2020

Due to the coronavirus pandemic St Cuthbert's Church was closed during the national lockdown and at other times during 2021 as advised. No 'new' services/projects were implemented during 2021.

The Churchyard

George Wilson was appointed Gardener in May 2014. He has looked after the graveyard during 2021 with the grass being cut on a regular basis.

Policies

Policies, such as Health and Safety, and particularly Protection for All, are kept under regular review.

Reports

Reports were received from the Deanery Synod, and the Deanery Pastoral Committee.

2022

During 2022, it is the intention of the Rector, PCC, with other members of the congregation, to:

- *Re-establish St Cuthbert's as a place of Christian witness and outreach, post the coronavirus pandemic*

More information can be found in the report on Church Activities and Groups, published separately.

Financial review

In 2021 a large proportion of our income was received through tax efficient giving schemes; thus, collections of £39,227, an increase of £123 on 2020 were enhanced by £9,374 Gift Aid from HM Revenue & Customs. We also raised £7,255 from fundraising events and £9,325 from hall letting fees, in total £5,859 higher than 2020 but still lower than 2019 by £4,991 due to the ongoing coronavirus pandemic.

Overall in 2021 our total funds reduced by £50,301 being mainly due to the coronavirus pandemic and the fact that our running costs exceed our income. Therefore, we have to be mindful that we are relying heavily on our reserves and endeavour to make cost savings wherever possible.

Reserves Policy

The PCC aims to maintain general reserves at such a level that working capital is maintained at a level equivalent to approximately at least two months general fund expenditure.

St Cuthbert North Meols

Independent Examiner's Report to the PCC

I have conducted an independent examination of the financial statements of the Parochial Church Council of St Cuthbert, North Meols for the year ended 31st December 2021.

Respective responsibilities of Trustees and Examiner

As members of the PCC, you are responsible for the preparation of the financial statements. The PCC members consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

It is my responsibility to:

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

Basis of the Independent Examiner's Report

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the PCC concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no material matters have come to my attention which give me cause to believe that in, any material respect:

- the accounting records have not been kept in accordance with section 130 of the Charities Act 2011;
- the accounts do not accord with such records;
- 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 or are not consistent with the Charities SORP (FRS102)
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.

Mr R Corbett
40 New Lane
Southport
PR9 8LH

Signed:



Dated:

25th April 2022

St Cuthbert North Meols
Balance Sheet as at 31st December 2021

	2021	2020
Fixed assets		
200: Church Hall	200,000	200,000
205: Depreciation	(199,999)	(199,999)
Total Fixed assets	1	1
Current assets		
300: Stock of resaleable items	194	194
501: Skipton Community Saver	-	500
505: CBF fixed interest securities	23,686	19,664
507: Churchyard bank account	491	1,694
508: Unilever plc shares	68,336	76,069
600: Bank current account	12,765	16,189
601: Bank capital reserve account	12,372	49,872
603: Cash in hand	104	132
604: Associated groups	1,265	398
606: CAF current account	-	1,868
607: CAF Gold	-	11
Z05: Accounts Receivable	6,119	3,536
Total Current assets	125,333	170,127
Liabilities		
Accounts Payable	12,415	6,907
Total Liabilities	12,415	6,907
Net Asset surplus (deficit)	112,919	163,221
Reserves		
Excess / (deficit) to date	(41,013)	(41,872)
Z01: Starting balances	163,221	203,944
Z02: Other gains/(losses)	(9,288)	1,149
Total Reserves	112,919	163,221

Represented by Funds

Unrestricted	89,758	141,217
Designated	23,161	22,004
Total	112,919	163,221

Approved by the PCC at its
meeting on **24 March 2022**

There may be minor discrepancies in the totals if the pence are not being shown.

St Cuthbert North Meols
Statement of Financial Activities
for the period from 1st January 2021 to 31st December 2021

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	55,019	-	-	-	55,019	52,643
Income from charitable activities	16,764	31,307	160	-	48,231	36,805
Other trading activities	16,580	-	-	-	16,580	10,721
Investments	3,117	-	-	-	3,117	3,487
Other income	648	-	-	-	648	2,254
Total income	92,128	31,307	160	-	123,595	105,909
Expenditure on:						
Raising funds	16,320	29,819	-	-	46,138	38,196
Expenditure on charitable activities	83,535	1,789	160	-	85,483	81,093
Other expenditure	22,043	10,943	-	-	32,987	28,493
Total expenditure	121,898	42,550	160	-	164,608	147,782
Excess / (Deficit)	(29,770)	(11,243)	-	-	(41,013)	(41,873)
Gains / losses on investment assets	(9,288)	-	-	-	(9,288)	1,149
Net income/(expenditure) resources before transfer	(39,058)	(11,244)	-	-	(50,301)	(40,723)
Transfers						
Gross transfers between funds - in	-	12,401	-	-	12,401	16,951
Gross transfers between funds - out	(12,401)	-	-	-	(12,401)	(16,951)
Net movement in funds	(51,459)	(1,157)	-	-	(50,301)	(40,723)
Reconciliation of funds						
Total funds brought forward	141,217	22,004	-	-	163,221	203,944
Total funds carried forward	89,758	23,161	-	-	112,919	163,221

There may be minor discrepancies in the totals if the pence are not being shown.

■ Accounting Policies

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2015, SORP(FRS102), as amended by Update Bulletin 1, effective 1 January 2016, and the Financial Reporting Standard applicable in the UK and Republic of Ireland, FRS 102, published September 2015.

The financial statements have been prepared under the Charities Act 2011 and the 2008 accounting and reporting regulations made thereunder, based on the current version of the Charities SORP (SORP(FRS102)), as disclosed above.

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

■ Volunteers Policy

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

■ 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 income is recognised. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due is quantifiable and its ultimate receipt by the PCC is probable. Funds raised by the Christmas fair, Rose Queen and similar 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 is recognised when the rental is due.

Income from investments

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

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 31 December.

■ Resources Expended

Grants

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

Activities directly relating to the work of the Church

The diocesan parish share is accounted for when paid. Any parish share unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

■ Fixed assets

Consecrated property and movable church furnishings

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

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal are accounted for 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 2002) there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2003 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life (initially over 4 years) on a straight-line basis.

All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of moveable church furnishings acquired before 1 January 2003 is written off.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

■ Investments

Investments are valued at market value at 31 December.

■ Current assets

Stocks

Stock of resalable items is valued at sale price less 33.33%.

Debtors

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove irrecoverable.

■ Funds

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

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of Church members.

St Cuthbert North Meols
Notes to the Financial Statements (continued)
Year ended 31st December 2021

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
Income and endowments						
Donations and legacies						
001 - Collections	39,227	-	-	-	39,227	39,104
002 - Income tax refund Gift Aid	9,374	-	-	-	9,374	11,415
003 - Donations	5,418	-	-	-	5,418	2,124
019 - Legacies	1,000	-	-	-	1,000	-
Donations and legacies Totals	55,019	-	-	-	55,019	52,643
Income from charitable activities						
007 - Church fees	10,738	-	-	-	10,738	9,720
008 - Sundry income	49	-	-	-	49	10
011 - Kitchen income	-	279	-	-	279	166
012 - Parish office income	5,971	-	-	-	5,971	7,905
013 - Churchyard income - fees	-	28,361	-	-	28,361	17,571
014 - Charitable collections & gifts	-	-	160	-	160	313
015 - Souvenir sales	6	-	-	-	6	24
017 - Flower income	-	1,121	-	-	1,121	560
020 - Associated groups - income	-	1,256	-	-	1,256	538
022 - Garden income	-	290	-	-	290	-
Income from charitable activities Totals	16,764	31,307	160	-	48,231	36,805
Other trading activities						
004 - Fundraising events	7,255	-	-	-	7,255	3,121
006 - Hall income - letting fees	9,325	-	-	-	9,325	7,600
Other trading activities Totals	16,580	-	-	-	16,580	10,721
Investments						
005 - Income on investments	3,117	-	-	-	3,117	3,487
Investments Totals	3,117	-	-	-	3,117	3,487
Other income						
016 - Grant income	648	-	-	-	648	2,254
Other income Totals	648	-	-	-	648	2,254
Income and endowments Grand Totals	92,128	31,307	160	-	123,595	105,909

There may be minor discrepancies in the totals if the pence are not being shown.

St Cuthbert North Meols
Notes to the Financial Statements (continued)
Year ended 31st December 2021

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
Expenditure						
Raising funds						
107 - Upkeep of services	1,076	-	-	-	1,076	925
108 - Organist & choir	3,276	-	-	-	3,276	3,968
116 - Hall expenses	10,304	-	-	-	10,304	10,110
119 - Churchyard payments	-	29,819	-	-	29,819	21,773
127 - Fundraising costs	1,664	-	-	-	1,664	1,419
Raising funds Totals	16,320	29,819	-	-	46,138	38,196
Expenditure on charitable activities						
101 - Parish Share	72,988	-	-	-	72,988	69,286
117 - Kitchen expenses	-	138	-	-	138	42
118 - Parish office expenses	10,547	-	-	-	10,547	10,099
121 - Gifts paid to charities	-	-	160	-	160	313
122 - Associated groups - expenses	-	389	-	-	389	891
128 - Flower expenses	-	1,022	-	-	1,022	462
129 - Garden expenses	-	240	-	-	240	-
Expenditure on charitable activities Total	83,535	1,789	160	-	85,483	81,093
Other expenditure						
102 - Rector's expenses	507	-	-	-	507	444
103 - Rectory costs	2,121	-	-	-	2,121	2,061
109 - Organ & piano	800	-	-	-	800	797
110 - Church repairs & maintenance	7,946	-	-	-	7,946	1,022
111 - Insurance	5,148	-	-	-	5,148	5,565
112 - Gas, electricity & water	3,586	-	-	-	3,586	4,171
113 - Bank charges	59	-	-	-	59	60
120 - Repairs in churchyard	-	10,943	-	-	10,943	10,994
124 - Sundries	231	-	-	-	231	278
125 - Legal & professional	1,647	-	-	-	1,647	3,100
Other expenditure Totals	22,043	10,943	-	-	32,987	28,493
Expenditure Grand Totals	121,898	42,550	160	-	164,608	147,782

There may be minor discrepancies in the totals if the pence are not being shown.

St Cuthbert North Meols
Notes to the Financial Statements (continued)
Year ended 31st December 2021

	2021 £	2020 £
Collections		
Planned Giving:		
Standing Orders	11,649	11,248
Parish Giving Scheme	18,524	16,811
Envelope Scheme	6,342	8,055
Loose Collections (incl Weddings, Baptisms etc)	2,712	2,990
	39,227	39,104
Staff costs		
Wages and salaries	21,808	20,838
Social security costs	0.00	0.00
Pension costs	0.00	0.00
	21,808	20,838

The average number of employees during the year was 3 (2020 - 3) with all employee time involved in providing either support to the governance of the charity or support services to the charitable activities.

Trustee payment disclosures

No trustees received any payment, other than clergy. All reimbursements to trustees were for out-of-pocket expenses.

Short term investments

15,206 shares CBF fixed interest securities (2020 - 11,625 shares)

Historical cost	19,664	10,656
Additions	5,577	8,730
Total cost	25,241	19,386
Market value	23,686	19,664

Analysis of net assets by fund

	Unrestricted funds £	Restricted funds £	Total £
Fixed assets	1	-	1
Current assets	125,333	-	125,333
Current liabilities	(12,415)	-	(12,415)
Fund balance	112,919	-	112,919

Summary statement of funds

	B/fwd	Incoming Resources	Outgoing Resources	Transfers	Gains & Losses	Fund Bal C/fwd
Unrestricted - General fund	141,217	92,128	121,898	(12,401)	(9,288)	89,758
Designated - Kitchen general fund	8,000	279	9	-	-	8,270
Designated - Kitchen maintenance fund	13,171	-	129	-	-	13,042
Designated - Churchyard fund*	-	28,361	40,762	12,401	-	-
Designated - Funds of Associated Groups	398	1,256	389	-	-	1,265
Designated - Flower fund	435	1,121	1,022	-	-	534
Designated - Garden fund	-	290	240	-	-	50
Restricted - Charities fund	-	160	160	-	-	-
Totals	163,221	123,595	164,608	-	(9,288)	112,919

***Note:** 'Designated - Churchyard fund' includes a transfer from 'Unrestricted - General fund' of £12,401 to bring the fund out of deficit.

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