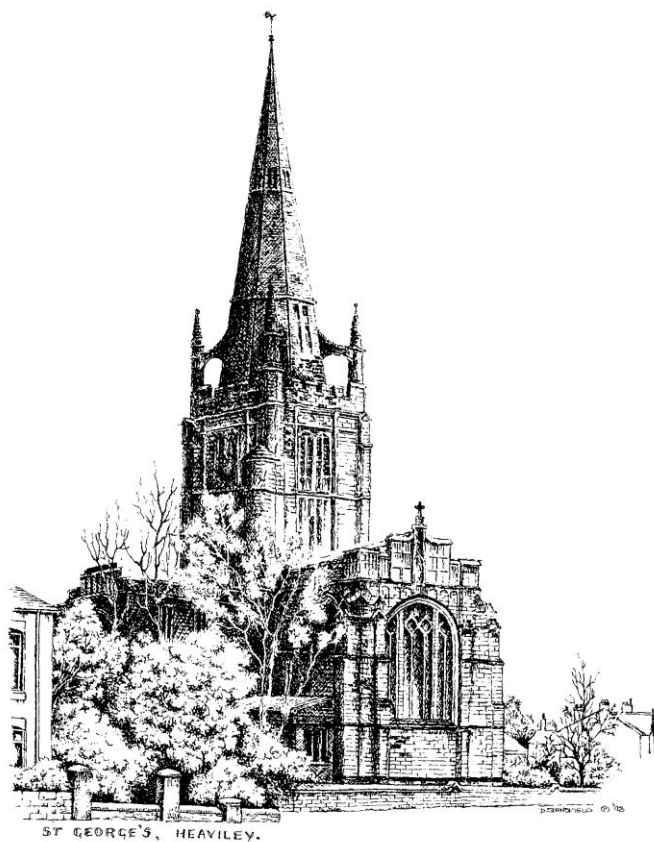


The Parish Church of St. George, Stockport.
REPORT and ACCOUNTS
of the
Parochial Church Council



presented to the
Annual Parochial Church Meeting
23rd May 2021

ANNUAL REPORT for 2020

Administrative Information

The Parish Church of Stockport St George is located on Buxton Road, Heaviley, and the daughter church of St Gabriel is located at Clover Avenue, Adswood. The parish is part of the Diocese of Chester within the Church of England.

PCC members who served during 2020, with future retirement dates in brackets after each name, are:

<i>Vicar</i>	Revd Canon Elaine Chegwin Hall	Chair
<i>Assistant Curate</i>	Revd Dr Janine Arnott	
<i>Reader:</i>	Mr Peter Hall	<i>also Diocesan Synod</i>
<i>Pastoral worker:</i>	Mrs Audrey Manzano	<i>until 12.11.2020</i>
<i>Wardens:</i>	Mr Andrew Regan Mrs Hazel Jenkins	
<i>Deanery Synod:</i>	Mr Michael Coupe Mr David Foulkes Mr John Sutcliffe	<i>RIP 5/9/2020</i>
<i>Diocesan Synod:</i>	Mr Ian Roberts	
<i>Elected members:</i>	Mrs Sue Burt (2021) Mrs Louise Clark (2023) Mr Nigel Collison Mrs Sue Cordingley (2023) Mr John Hardy (2023) Mrs Dawn Hesson (2022) Mr James Hibbert (2022) Mrs Phoebe Macleod (2021) Mr Richard Parr (2021) Mrs Kim Regan (2022) Mr Peter Smith (2021) Ms Andrea Webb Reilly (2022)	<i>from 25/10/2020</i> <i>until 25/10/2020</i> <i>from 25/10/2020</i> <i>PCC secretary</i>
<i>Co-opted members:</i>	Mrs Lisa Darbyshire-Ellison Mr Will Hesson Mr Steven Kelly	<i>from 16/11/2020</i> <i>Safeguarding officer</i> <i>until 25/10/2020 treasurer</i>

Independent Examiner: Mrs H M Coen

Structure, governance and management

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC is a charity, registered with the Charity Commission, number 1134170.

This report covers the activities of the two churches and of St George's Church Stockport Preservation Trust. The Trust was constituted under a trust deed dated 1st August 1990. While legally a separate charity, the Trust is regarded by the Diocesan Authorities as a connected charity, consequently its transactions and dealings are included in the accounts of the PCC.

The method of appointment of PCC members is set out in the Church Representation Rules. All members of the two churches are encouraged to register on the Electoral Roll and to stand for election to the PCC.

Objectives and activities

The PCC has the responsibility of co-operating with the incumbent, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. This fulfils our public benefit requirement.

Committees

The PCC operates through a number of committees and project groups, which meet between meetings of the PCC.

Standing Committee

This is the only committee required by law. It has the power to transact the business of the PCC between meetings, subject to any directions given by the Council.

The Preservation Trust

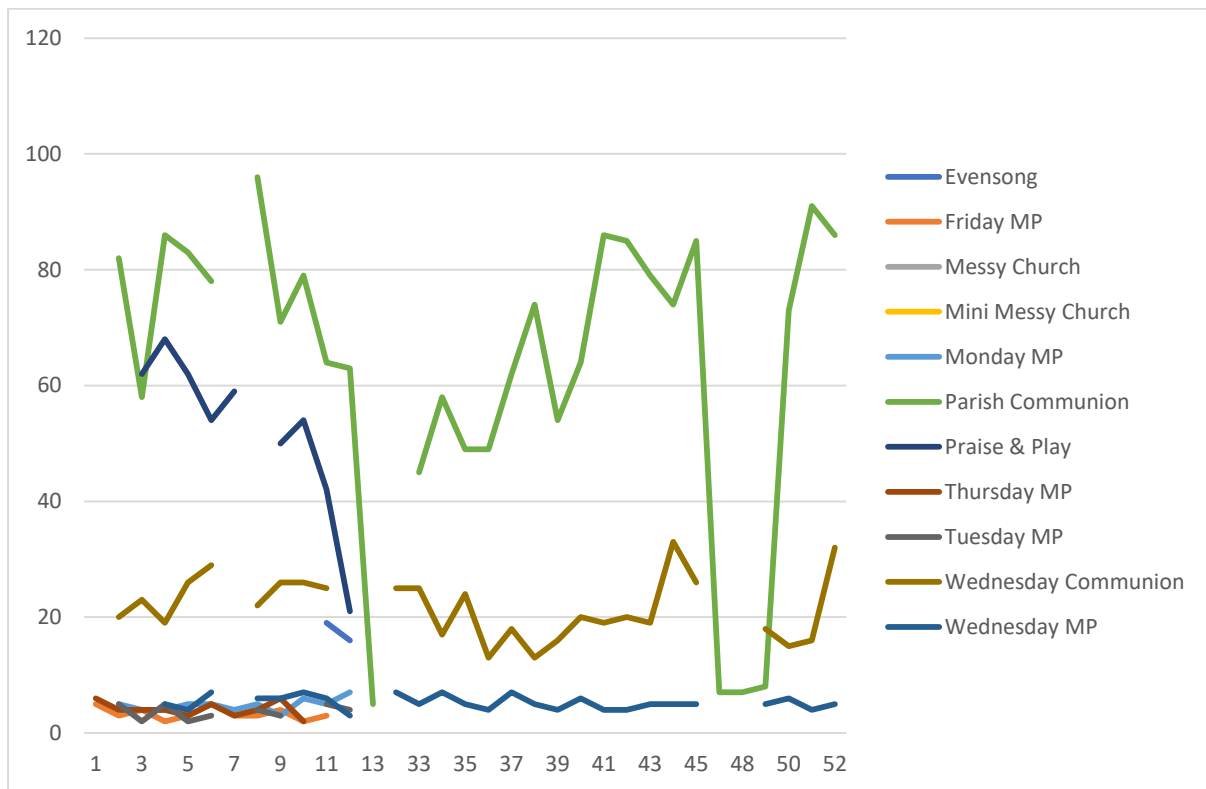
The objectives of the Preservation Trust include the restoration and repair of the fabric and contents of St George's church and buildings. The Trustees may also finance other work connected with the voluntary aided school, youth work in the parish, or as agreed by the trustees.

Achievements and performance

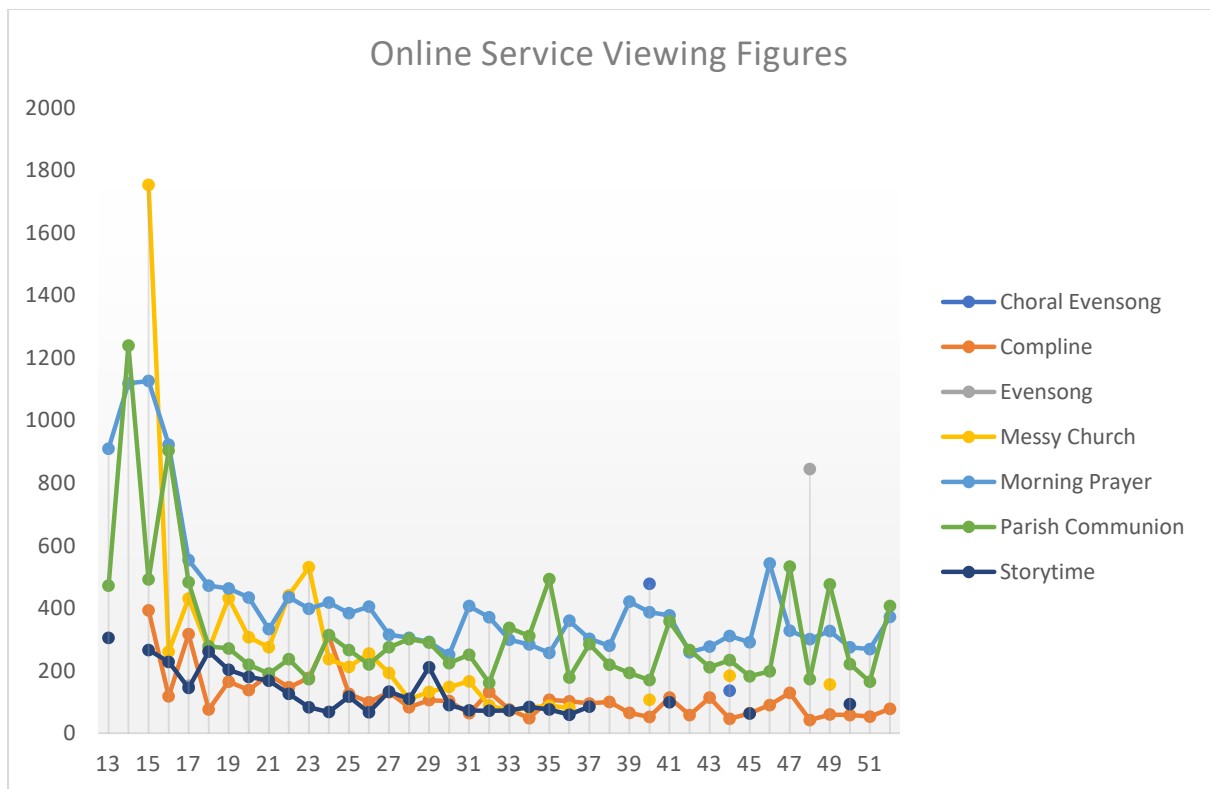
Church attendance

The Electoral Roll total for St. George, Stockport PCC was 182 in total at the end of 2020.

Average weekly attendance for St. George's was difficult to calculate due to the Coronavirus Pandemic.



Our online profile is shown below.



The full PCC met 5 times during 2020 with an average level of attendance of 85%

Baptism Assistants Team

Like so many special celebrations in 2020, baptisms were largely put on hold as Covid took its toll on our way of life. Shortly before lockdown, however, the Baptism team held its annual Baptism Welcome Back service on Candlemas in February. The event, which was being held for the third time, proved popular and many of our visitors stayed behind, lingering to enjoy our company and our hospitality.

On a sadder note, we lost two dear long-time members of our Baptism Team in 2020: Ann Jones and Irene Hinde. Ann died in September, shortly after the death of her beloved sister. Irene also died in September after a fall on an outing to Buxton. She had maintained an astonishingly active life for someone in her late 80's with mobility issues. Irene loved the outdoors and in her younger years had led many a walk in Derbyshire with her rambling society. I can only imagine the joy on her face as she travelled the familiar route to Buxton on the bus shortly before her fall. Both ladies were very able, active and beloved members of the Baptism Team and many other church organisations and they will be sorely missed.

Bell Ringers

This year has been like no other any of us can remember. It began very much as usual, with the regular Monday evening practices and ringing for Sunday morning services taking place. Even at our tower AGM on February 17th there was no real indication of how the spread of Covid-19 would eventually affect ringing and our daily lives generally. A band from Manchester Universities Guild visited to ring on Saturday 14th March and we rang for the morning service on Sunday 15th. We met to practice on Monday 16th March but decided that with the increasing spread of the virus we would restrict our activities to service ringing only. The following day the first national lockdown was announced, ringing was suspended, and the bells were left in the down position for safety.

When a return to services in church was permitted, Andrew Tyler and I inspected the bells on 4th July to ensure everything was in a suitable condition to begin ringing again. The bells were returned to the up position on Monday 3rd August, and we rang for the Sunday morning service on 9th August. This was after carrying out a comprehensive risk assessment and drawing up measures, as advised by the Central Council of Church Bell Ringers (CCCBR), to provide the most Covid-safe environment possible. That we have such a large ringing room, plenty of ventilation and a well-spaced rope circle were of considerable advantage. Even so, it was necessary to leave out some bells to maintain the

necessary distancing. Face masks and hand sanitiser became the norm, and ringing was restricted to fifteen minutes only. Because we were limited to a maximum of six ringers at any session it was necessary to draw up a rota to ensure we didn't meet with too many (or too few) ringers, and this worked satisfactorily.

We usually receive a number of requests for the bells to be rung at weddings, but the restrictions introduced affecting the ceremony and the numbers permitted to attend resulted in many weddings being postponed. We were, however, able to ring for weddings on 5th September and 30th October, and helped to make these occasions a little more joyful and 'normal'.

With the introduction of the Tier system of Covid restrictions, the CCCBR advised that ringing in all but Tier 1 areas should be suspended. This caused considerable consternation for towers where a safe system had been introduced, and there were some robust exchanges in the bell ringing press – if choirs were able to sing at services, then it seemed reasonable that, with the necessary measure in place and where conditions permitted, ringers could ring for services. St George's was among a significant number of towers where, with the support of the vicar and church wardens, the band continued to ring. Nevertheless, ringing was suspended again during the second national lockdown in December. We were able to ring for the service on Christmas morning, but at the time of writing we are in a third national lockdown, and ringing has once more been suspended.

The determination of the band to maintaining ringing as far as possible is much appreciated. Some members of the band have understandably not felt able to commit on a regular basis, but have made up the number when we've been short, or supported us in other ways. We've also benefitted from a couple of ringers from other towers who live locally and have been willing to help us out.

It is uncertain when we shall be able to return to even the limited ringing it has been possible to maintain to date. It is to be hoped that the vaccine will eventually enable restrictions to be gradually eased to the point where our ringing can begin to approach something more like normal. This will be extremely welcome, as will enjoying a drink together in the pub after practices! Ringing has always been a very social activity and we have missed each other's company as much as ringing itself.

Andrew Mayes – Ringing Master

St. George's Choir & St. George's Singing Group

This has to be, by far, the most difficult annual report I've had to write during my tenure as Director of Music at St. George's.

I'll begin by reporting on the Singing Group. Sadly, due to the pandemic, the Singing Group haven't convened since we sang for the last All-age Service back in February 2020. Owing to the fact that so many members haven't regularly been attending St. George's over the last year it hasn't been viable for the group to perform, even when government guidance has permitted such activities. I hope that it won't be too long before the group can meet together again, when congregational singing is once again permitted.

It's certainly been a mixed year for St. George's Choir!

The last occasion that members sang together as a full cohort was for Choral Evensong on Sunday 23rd February 2020. We did manage to perform a fundraising 'Spring Concert' on Saturday 14th March 2020, however by that point members of the choir had, understandably, started to 'keep their distance'.

On a social level, very little has been permitted and so our regular pub visits, BBQ and meals haven't taken place at all. From April-August 2020 we did have a regular Thursday evening Zoom meeting, often with a quiz. Hopefully, these managed to keep spirits up during the early weeks and months of inactivity.

Since the first lockdown was announced in March 2020 we have had to abide by a wide ranging mix of rules, regulations, and guidelines published by either HM Government or the Church of England.

Over the course of the last 13 months we've attempted to keep the musical traditions of St. George's alive via a variety of combinations and permutations. These have included; Professional Musicians only (i.e. Director of Music and Organist), Cantor and Organist. Cantors and Organist (a maximum of 3 singers for services that required more voices), Small groups of 6 singers, a socially distanced Choir (numbers permitted based on the size of our buildings), and of course St. George's Virtual Choir. Whilst Church of England churches were closed the Virtual Choir provided a regular offering of hymns and anthems for services held in the study at the Vicarage. Whilst not all of our regular members were able to contribute to the Virtual Choir, I was grateful for the help provided by singers from different choirs who happily supported us by sending audio files to me so that they could take part. Some of these people have never stepped foot inside St. George's before but it was great that they felt enabled to join our Virtual Choir. Despite church buildings reopening, the recordings made during the initial lockdown have continued to be of use during some of our online services. Most notably being an entirely virtual Choral Evensong put together by our Ministry Team and members of the Virtual Choir in January 2021.

Despite the odds being very much against live, active music making at times, I'm grateful to the small group of around 10 singers who have continued to turn up, week by week, to sing for services and rehearsals as and when restrictions have allowed. To this end, we have been able to provide music at the 10:15am Parish Communion and one Choral Evensong per month for at least 6 of the last 13 months.

Whilst restrictions were relaxed over the winter period, we were able to put together the 3 Carol Services for Advent, Christmas and Epiphany. They might not have been the usual grand affairs they have previously been, but I hope they were of some comfort to those watching online.

After another stoppage between January and March, the guidance once again permitted small groups of singers to provide music for Holy Week 2021. Once again, we're limited based on the size of our building but thankfully at St. George's this isn't too much of an issue!

I'm mindful not to continuously refer to those currently singing as 'The Choir' out of respect for those who haven't been able to attend for over a year now. The sense that I don't want to leave anyone behind is something I'm very conscious about. I feel it's important to note that we've only been singing at half capacity since February 2020, and I long for the day when the choir can join together in full again once it's safe for everyone to do so.

This certainly hasn't been the year to put together a recruitment drive for new members! I had plans to start working on recruiting a number of new Trebles to the choir over the last year, however these plans will have to be put on hold until it's safe and sensible to approach our local schools again. It is pleasing that we've been able to welcome at least some new members to the Choir during a period of such unpredictability. Father and Son Neil and James Raval have joined the choir, and Ian Dayes has joined us on a part time basis as and when his commitments to the choir at St. Thomas', Mellor allow. I'm also pleased to have appointed Paige Wright Harrison to the position of a John Pilling Choral Scholar following a successful audition. Looking to the future, recruitment is of paramount importance, especially to the Alto Section – where we're very much short staffed compared to the rest of the choir.

Back in May 2020 the choir was due to visit Blackburn Cathedral to sing for a Saturday Choral Evensong. For obvious reasons this had to be cancelled. In the last few days, I have received notification from Manchester Cathedral that our planned weekend visit on the last Sunday in August this year will need to be postponed too due to the unpredictable nature of the pandemic. I'm hopeful that we can rearrange the Blackburn trip next summer (if not before!) and I'm pleased to report that the Manchester Cathedral trip has been rebooked for the last weekend in August 2023! A glimmer of hope on the horizon is our annual

trip to Chester Cathedral to join other Diocesan Church Choirs at the Royal School of Church Music Chester Area Festival (provisionally planned for 16th October 2021)

I'd like to note the continued support the Choir has received from two former Directors of Music here at St. George's, Roger Briscoe & Andrew Dean. Having such experienced organists willing to come in and accompany the choir is a real joy, and I'm grateful for their hard work.

Finally, I'd like to share a few thoughts on the complete lack of congregational singing over the course of the last year. Personally, I cannot understand the decision to allow choirs to sing, albeit socially distanced, yet congregations across the country aren't permitted to sing, even though the distancing rules are the same. It's extremely disheartening, and I long for the day when I can accompany the choir and congregation on the organ as we sing together as a Church community. Sadly, the rules are there to be adhered to but hopefully it won't be much longer until that can happen again.

James Hibbert
Director of Music.

Christmas Tree Festival

In January 2020, the Christmas Tree Festival Committee held its usual meeting to review the festival for the previous year and note what changes we could make for 2020. How hopeful we were and how little we knew! In April 2020 I was still fondly under the illusion that it would all happen as normal, but gradually reality began to dawn on me. I had plans for a scaled down version with fewer trees, no singing and dancing and refreshments outside like a winter market. However when we got to Lockdown 2 in November it was evident that it was not going to be possible despite 20+ people committing to it. So we then planned to go online and various groups videoed their tree and spoke about their organisation. We trawled our photos for as large a selection as possible and then the Hayden family, in particular John, did amazing stuff in combining the videos and pictures in a way I would never have thought possible. When it was uploaded at the beginning of December we felt that at least we were trying to reach out to the community who always support us so well. By the time we took it down in January, the online festival had over 4,000 views. So no, we missed the buzz, the cafe, the choirs, the chat and the children but we were there and roll on 2021, let's see what we can do then!

Hazel Jenkins

Communication

From the time of the Lockdown in March to the end of 2020, we have had to discover new and ever more creative ways of communicating.

For those of us who still thought that Zoom was a retro ice lolly we soon learned that this was a resource which would enable us to keep in touch with people pastorally and to carry on with formal meetings.

If we weren't aficionados of the ways of Facebook then we caught up quickly as this became our go-to platform enabling us to live stream services throughout the week, making contacts with people far and wide.

Our Grapevine magazine went online and became international as so many people grabbed a copy from our website. We were very grateful for our wonderful advertisers who stayed with us despite the change in format to the Grapevine.

The Lance, our weekly newsletter, expanded with information and various other attachments including weekly Bible studies.

We connected closely with Twitter and we tweeted updates about the parish as the coronavirus unfolded and we consolidated our presence on our website and on the Church of England's site, *A Church Near You*.

We had to be on the ball with posters in our churches, keeping people informed of the state of play.

We wrote monthly to all those we knew didn't have internet access, providing them with information, assurance of our love and a copy of Morning Prayer.

The Mothers' Union kept in touch very regularly with all their members and the Telephone Buddies provided a valuable service to the housebound and vulnerable.

We linked in with local shops and markets to ensure that no one went without food. We joined with local businesses and cafés to share food parcels. The Funky Monkey became a focal point for distribution of food to NHS and Social services staff. The hidden front-line workers such as funeral directors, cemetery and crematorium staff were not forgotten and appreciated the delivery of treats to lift the spirits in challenging times.

We appeared on the Chester Diocesan website several times as we shared what was happening in the parish. Elaine was approached to record a video segment

for the diocese just before Christmas and for a live and unscripted interview for TalkRadio with Penny Smith over Easter.

Many of us became proficient with things that we hadn't a clue about at the beginning of 2020 and whilst it has been a steep learning curve, we have been able to share the Gospel message with people in ways we could have hardly imagined.

Elaine.

Cursillo

"Let us consider how to provoke one another to love and good works". *Hebrews 10:24*

Cursillo was mostly unknown at St. George's until Irene Hinde started to worship here. Having moved house from Edgeley, St. George's being within walking distance, Irene saw her ministry as introducing people to Cursillo. Individuals and parishes are challenged to grow in faith and their individual vocations and for over 50 years Cursillo has helped in parish spiritual development.

After spending a weekend away listening to talks and lectures, sharing spiritual experiences and interacting socially you return home transformed having deepened your discipleship and experience of God's love.

Irene was always overjoyed when someone who she had prayed over to go on the course came back refreshed and renewed. In total (so far) there are 6 Cursillistas from St. George's.

Irene was until last year the secretary of our local group – HEBAG with members from Heaviley, Edgeley, Bramhall and Gatley who meet once a month. She felt she should hand this over to someone who was more knowledgeable with technology.

Now our monthly meetings are via zoom but we still share our experiences with God, pray together, and support each other and keep in touch via email

Our diocesan meetings which usually take place at a church in the diocese three or four times a year with a 'bring and share' lunch are unfortunately on hold at the moment, as are our weekends away. I'm not sure which I miss most the fellowship of all the people I have met through Cursillo who are like another family or the lovely food. I know Irene loved both!

Let us hope that once we are back to "normal" we will be able to encourage people to go on a weekend and experience Cursillo for themselves. What a

wonderful legacy that would be for Irene. I, myself will be forever indebted to her for encouraging me to take that leap of faith.

Garden Gnomes

Garden Gnomes 2020 was not one of the busiest for the Garden Gnomes! The weather wasn't too kind early on in the year, then, of course, the lockdown came in March and stopped our activities completely.

When restrictions began to be eased in late June, we were able to meet in socially distanced groups of not more than six.

It needed a huge effort to get the grounds back to rights but by the Autumn, everywhere was looking much better. We were then kept busy sweeping up the leaves and planting around 500 bulbs kindly donated by members of the congregation. Most of these have been put in the grass between the stones lining the North Avenue. We hope to be able to see these in 2021.

With the Church building being closed we had to bring our own tools and coffee, but still managed to put the world to rights at halftime.

January 2021

We are very sorry to hear that our dear friend Jean Bull has passed away. She was much appreciated and will be sadly missed by us all.

Kate Stephenson

Grapevine

The magazine was produced in the normal print form in December 2019/ January 2020, February and March 2020.

From April 2020 onwards it has been produced in digital form. We have continued to maintain the usual number of 24 pages, and the larger 28 page edition for December 2020/January 2021. We also produced an extra issue of 12 pages in August 2020, in order to keep in touch with our readers during the summer.

The digital format has had the advantage of allowing colour throughout the magazine, including for advertisements where appropriate, instead of colour on just the front and back pages. In the December/January, Christmas and New Year edition, we continued with the tradition of a double-page colour spread to reflect the year's activities in St George's.

The change of format has only been made possible by much extra work put in by Andrew Regan, who deserves great credit for the skilful and efficient way he

has managed the changes, including formatting the Christmas colour spread, a task normally performed by our printer, Kevin. Andrew has also masterminded the huge task of sending out the digital edition to all our readers and subscribers, as well as ensuring that Committee members have sight of the magazine before it is 'published'.

The inability to hold Committee meetings has been a great sorrow; I hope very much that we will be able to meet in person before too long. I should like to thank all the members of the Committee who have continued to help during such a difficult year.

Back in March 2020, Judith Swift, Olwen Smith and Rosie Stead had distribution of the printed copies of Grapevine down to a fine art, with 22 posted and 25 hand delivered. Then, of course, it was all change when the decision was taken to produce the magazine digitally.

This required obtaining email addresses for the 47 recipients. Rosie phoned or wrote to each one, giving her email address, which resulted in many happy conversations, as well as the required email addresses! Sadly, 6 people did not have email access, and were unable to receive the magazine unless it was printed out for them. The email addresses were all passed on to Andrew, and he added them to his huge distribution list of people to receive the digital editions. The system is working well, and everyone is delighted to still receive the magazine - especially Tril in New Zealand, who reads every word – adverts included!

Rosie Stead takes control of the invoicing of advertisers, with help from Penny Bisby. Recently, they acquired the offer of help from Phoebe MacLeod, which they have willingly accepted. Invoices are sent out electronically, twice a year, in May and November, and every one of the advertisers has paid, despite the difficult times that some of them must be experiencing. Thanks must also go to Steve Kelly, for being able to identify what is required by Rosie, in order that receipts can be issued, either for invoice payments or for varying donation sums from magazine recipients.

Rosie also works enthusiastically and tactfully in liaising with all our advertisers, as well as seeking out new ones. I am very grateful to her for all her hard work. In January 2020 we had 18 advertisers, and in January 2021 we still had 17. This is a great tribute to the loyalty of our advertisers, but also to Rosie's hard work, enthusiasm and charm in maintaining such a strong income stream.

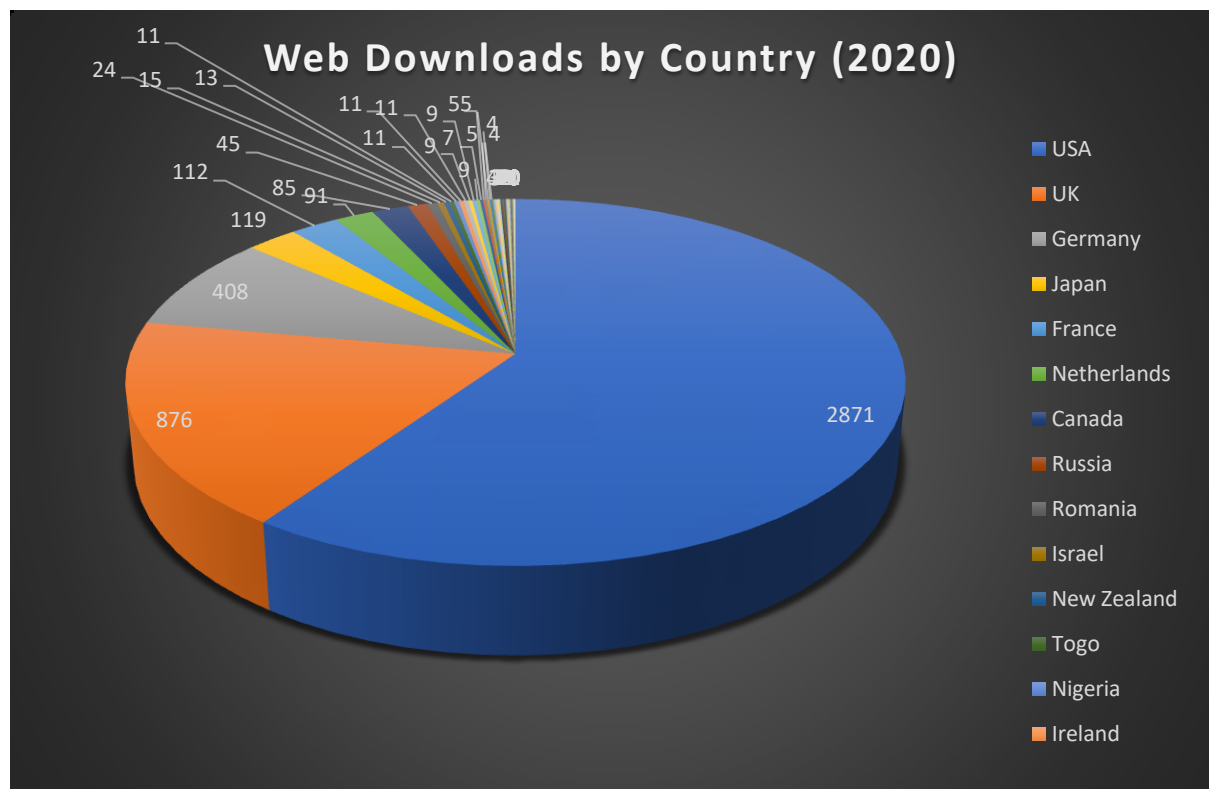
I should like to mention in particular our printer, Kevin, who has seen much of his work disappear since the pandemic but continues to be a cheerful supporter of Grapevine.

I should also like to pay tribute to the continued excellent work of our eagle-eyed proof reader, Angela Foulkes, who brings a consistent diligence to her work, as well as a sense of humour!

Thank you also to our faithful contributors, in particular, Pamela with her delicious recipes; the Garden Gnomes for their helpful and enjoyable articles; Elaine and Janine for their Clergy Letters, and James for the Music Lists. To everyone who contributes, grateful thanks.

Finally, and certainly not least, thanks and admiration to our superb cover photographers, Andrew and Kim Regan, Louise Clark and Janet Neilson, whose work enhances every edition of Grapevine.

Richard Parr



Handbell Ringers

In January 2020 Debbie Heaton who has led the group since its inception, announced that she was no longer in a position to lead the handbell ringers. As a group we were very sorry to hear this and are extremely grateful to Debbie for starting the group, leading the initiative to have the bells restored and for moving us forward with our skills and performances.

Just as we began to discuss our alternatives, Coronavirus struck and so we have progressed no further. However we sadly lost one of our keen members in September when Ann Jones died and we as a group felt privileged to play the bells as part of her funeral service. Hopefully we will be able to ring again in 2021.

Hazel Jenkins

HeART Lent Course 2020

For an hour on four Mondays from **2nd March to 23rd March** we took four images from a Christian perspective which were relevant to Lent. Some were well known and some were a new encounter. It meant that people were able to take the luxury of time to immerse themselves in a work of HeART. We managed the first three weeks before the lockdown. Among other images, we looked at St John of the Cross by Salvador Dali, Ultima Cena and the Icon of the Last Supper Rostov / Suzdal 15th century.

Lent Prayer Breakfasts

The prayer breakfasts, which were meant to run from 29th February to Saturday 28th March managed to meet in church for most of the sessions until the coronavirus restrictions forced us to close.

We met some intriguing speakers as we explored the theme of Celebrating difference: understanding and embracing others who may not be like ourselves.

29 February: Sareh Shah, Sahar Zahraie, Alireza Kalantari spoke powerfully of their personal faith journeys about what it means to be a Christian in in their home country and now in Britain.

7 March: Revd Dr Rachel Mann shared her insights into gender, sexuality and religion and how this has impacted on her life. She spoke about diverse sexualities in the context of celebrating difference. She was a very polished speaker and had us in stitches more than once.

14 March: Revd Dr Janine Arnott – Positive Parenting: parenting children with additional needs. Janine opened our eyes to the joys and challenges of this topic and how we might be better able to support those children and their families.

Sadly the next two sessions had to be set aside.

21 March: SPARC – Stockport progress and Recovery centre. Sharing their thoughts about mental health.

28 March: Reflection time.

Elaine.

Linen Guild

Due to the present situation, there has been very little linen used on a regular basis and we are very grateful to one member who has managed to deal with items. At home the group has helped with the production of cushions for the coffee area and making rail and book markers in the four liturgical colours, all to be put in place when conditions allow.

Pat Rigley

Messy and Mini Messy Church

An Epiphany Messy Church and two Mini Messy Churches took place before we had to suspend these activities in March. Mini Messy Church had a small but loyal group of families who attended after school on the third Wednesday of the month. The Mini Messy Church has helped to maintain a link with some families who attended Praise and Play as well as create a link with other families at St. George's Pre-School and the Primary School.

During the first lockdown and over the summer Elaine Chegwin Hall streamed a Messy Church Bake Off each week and Janine Arnott streamed a Messy Church Craft activity each week. In the Autumn, when schools were back, these were streamed monthly. Many of the recipes were shared in the Lance newsletter. Thank you for the time and effort that was put into this.

We hope to be able to re-start Messy Church and mini Messy Church later in 2021.

Messy Church (Craft)

As I am writing this it has been a year since we went into our first lockdown and began moving services online. As the schools closed and children's ministry came to a halt, we developed an online Messy Church presence. This came out of a need to provide services for families and children over Easter but continued throughout the year. These were initially each week but reduced to monthly once children began to return to school in September.

Over the last year, Elaine has produced a Messy Church Bake-off on a Friday while I have produced a Messy Church Craft on a Saturday. The Messy Church Craft has developed into a type of Forest Church that is usually filmed out and about in Bramhall Park and Happy Valley and then edited and uploaded.

Each session follows the Lectionary readings or seasonal themes but expresses these through nature. Each session has a prayer, bible story, game and craft that is nature based. For example, we have made aborigine journey sticks out of sticks, leaves, pine cones etc to talk about journeys in life and we raced ducks on the river to talk about the invisible force of the Holy Spirit.

The idea of Messy Church is to engage with younger children and those who are new to church in a way that is fun and accessible. I hope we have achieved that. I have certainly had fun producing the sessions and it has given me the opportunity to develop ministerial skills and think about scripture in a different way.

Mothers' Union

The group started 2020 with lunch at the Deanwater hotel in January, then we met in church in February for a Beetle Drive. We held a Pancake Day on Shrove Tuesday which realised £200 for the MU 'Away From it all' Holiday Fund and in March we welcomed Stuart Roughley who spoke about Public Transport in Stockport.

Then we were in lockdown and unable to meet together.

During the rest of the year, we have made new seat pads & cushions for the coffee area in church and cards have been made using all kinds of bits & pieces, fabric, old photos, greetings cards, embroidery, ribbon & silk flowers. These cards, which contain an inset with poems, sayings & prayers, have been sent out to our members at regular intervals to keep us in touch. All members received a small Christmas gift. There has been lovely feedback from this.

We also started the MU Telephone Buddies whereby our group made regular phone calls to our members with a friendly word and offering any help if needed.

Our knitting project, started in March, produced items for babies in hospital and 6 blankets, each made from 35 knitted squares, which were sent to 'Blankets for Hope' to be given out to refugee children.

We have missed our regular meetings, but we have tried our best to stay connected through the cards, phone calls and the occasional 'doorstep' social distance visit!

MU group Jan 2021

Praise and Play

January 2020 started a fresh new decade full of hope as we welcomed our families and new faces at the group on Monday mornings. We had a programme of activities planned to link with our Bible stories and songs. The Chapel overflowed into the body of the church so we had enough space for Playdough and refreshments, plus jigsaws, cars, Lego, "tunnel time", craft and dressing up with our happy crowd of about 30 children and adults.

During January we heard about Daniel then, as Lent began, we were learning about Jesus and his promises to us. We always have notices about hygiene and are very aware of infection, especially with new babies in our midst. So as March came we had to enforce the need of wiping and hand gels whilst still being able to sing, use instruments, hold the prayer chain and play close together.

Suddenly we were faced with a Lockdown and have been unable to meet since. Fortunately many families had given us email contact addresses so we have tried to keep in touch by messaging and also, by coincidence of living locally, have met in the park or on walks around the area and to the shops. Families are glad of news and happy to be safe. Through the internet we have been able to access lots of songs from "Out of the Ark" music and also enjoyed the wonderful Messy Bake-off, Craft and stories from Elaine, Janine and Nicola.

Some of our children have now moved onto school. We are looking forward to meeting our new babies when it becomes safe to do so. Meanwhile families have been encouraged to go to a church service of their choice if possible. We are an ecumenical group. Our notice board reminded us that Jesus said, "I am with you always" and now brings us "Peace on earth".

Thanks to everyone who helped in any way. Janet Neilson.

Prayer Chain

Over the past few years, a group of approximately 12 members of St George's congregation has been part of a prayer chain. The objective was and is to pray for people or families who have requested such support because of illness, injury or challenging times.

The group has been able to understand the difference between curing and hearing, realising that while a person may not be cured; through prayer, healing is able to take place at a subtle level within the person. This often results in healing, acceptance by and comfort to those prayed for.

Members of the prayer chain are informed about new requests usually by myself who is informed initially by Elaine. Elaine provides feedback on a regular basis so the list never becomes stale.

What has been truly encouraging about our activities are the 'good' news stories and thanks we receive.

We have learned never to underestimate the power of prayer.

Phoebe

Safeguarding and Vulnerability Officer's report

Review of the year

I report that there have been no major incidents or accidents in 2020 and am happy to be working along with Morag Ranson to continue to meet high standards on safeguarding in line with Chester Diocese Safeguarding Policy. The accident book is located at the back of church. Please continue to document any accidents in this. First aid kits are located at the back of church, in the vestry, in the Lady chapel, and in the kitchen of the parish rooms. DBS certificates need renewing every 5 years. Renewals were completed in 2020 for all relevant personnel with the exception of one person who was isolating and whose role is currently in abeyance due to the pandemic. At the end of the year all other DBS certificates were up to date. The majority of the church council has completed basic safeguarding training.

Our church continues to take the safety of our children and vulnerable adults seriously and follows the Chester Diocesan Safeguarding Policy.

William Hesson
Safeguarding Officer

St Gabriel's

We had many plans in the diary for St Gabriel's in 2020 but the coronavirus restrictions prevented us from going ahead. However, we did manage the service for the Week of Prayer for Christian Unity on 19th January and Dementia Awareness Training on 30th January accompanied by the Evergreens.

Once the lockdown commenced, both St George's and St Gabriel's were closed as buildings, with a weekly check by a designated person.

As the lockdown restrictions were adjusted during 2020 we still felt unable to return to worship at St Gabriel's. We have had to recognise our capacity within the ever-changing guidelines and regulations and have had to make serious and uncomfortable decisions as to how to manage services over the parish in general.

People traditionally associated with St Gabriel's, have been kept abreast of what is going on in the parish either by electronic means or by letter. Many people have also been supported by the Telephone Buddies.

Elaine.

The Strategy Group

The Strategy Group came into being in March 2020 when the lockdown was announced. On it were the clergy: Elaine and Janine, the treasurer, Steven Kelly, the Churchwardens, Hazel Jenkins and Andrew Regan, and the Director of Music, James Hibbert.

All had been invited to join because of the specific nature of their ministry and the authority they hold in terms of being able to keep the parish running.

The meetings have generally taken place weekly and work alongside the Standing committee and the PCC via Zoom meetings.

Much of what has been discussed has centred on worship which was predominantly online for a significant part of 2020. This included creative ways of journeying through Palm Sunday, Holy Week and Easter. Children's Corner services were included and Messy Church Bake Off, Messy Church Craft and Storytime were every weekend until after Summer when we went to monthly.

Thanks to James, we enjoyed the dulcet tones of the virtual choir in our live streamed services and later in various guises, a single cantor, a group of cantors and a choir – all dependant on what regulations were in place at the time. He has done a sterling job and has also been responsible for getting us up and

running with a new Facebook page which has been the platform for us getting the services out to people.

A decision was made to start a weekly Compline service at 9pm on Sundays and there were times when we were allowed to be in church to live stream without a congregation and later, and at various times, with a congregation. All of these decisions were taken seriously and carefully and with consultation with the PCC when decisions to return to worship in church or stopping worship were needed.

The largest concern was wading through the ever changing guidelines and regulations from the government and the Church of England. Risk assessments started to be second nature and we have tried our level best to keep people safe.

Strangely enough, even though we were in lockdown, it was hugely emotionally exhausting trying to ensure we kept abreast of everything that was necessary.

Protective equipment, special cleaning materials and face coverings were ordered. Sanitizing gel was in short supply at first and we were grateful to those who kindly sourced it for us. We also purchased a “fogger” machine in order to make cleaning the church, with high quality sanitizer, so much quicker and easier. We even use the same sanitizer that is used in the interior of planes!

We were also aware of the financial implications of lockdown and were exceedingly grateful to all those who continued with their planned giving, sent in a cheque, or an envelope containing money and those who used the donate button on our website. It made a difference.

We had to close the buildings, but they were checked regularly by two designated people who reported back to the strategy group and referred to the PCC as necessary.

We also ensured that people were pastorally supported. The telephone buddies have been mentioned in a separate part of the report and their contribution must not be underestimated. Thanks to the fabulous work of the Mothers’ Union, lots of other people were looked after and enjoyed the cards and gifts that were delivered throughout the year. Children and families were linked in via Praise and Play leaders.

Even though the clergy were not allowed to do routine visits hospitals and people in their homes, pastoral “visits” were done via Zoom, phone calls and good old-fashioned writing. Even baptism, wedding and funeral visits were done in this way.

Much of this work has been done behind the scenes. We have all had to learn to do a number of new things. Our churchwardens have live streamed and recorded for us and have been significant cogs in the wheel as they have held things together.

I am most grateful to each and every one of the strategy group members for their unstinting commitment over what has been an arduous year when things have seemed unrelenting and sometimes overwhelming. I am also most grateful for the kind letters, cards and messages of appreciation and support from parishioners and others for what we have been trying to do. Thank you.

Elaine.

Sunday Clubs

Prior to the Coronavirus pandemic Sunday Clubs had no regular attendees and had been offering a basic bible themed story and craft activity during the 10:15 service with any children and families who might be in attendance. The hope being that as children reach nursery age they would be ready to engage with more structured sessions. Sunday Clubs were not therefore in a position to offer anything remotely in addition to the children's items that were implemented.

Louise Clark

Telephone Buddies

The Telephone Buddies are a group of people who kindly stepped forward in order to support people in the parish, to try and combat feelings of loneliness and ensure that they were kept in the loop as to what was going on in the parish.

Their work has been invaluable. They have been the early warning system for people who have been struggling and have reported concerns into churchwardens and clergy. They have ensured that people are cared for, that they enough food to keep them going and they have been the friendly voice as the end of the phone with their regular calls.

The amazing thing is that, sometimes the telephone buddy, had never met their contact before but overcame their initial shyness to build up a real and genuine bond and have been the continuous link over this difficult time in 2020.

This has been a hugely important ministry and we have cause to be grateful for their faithfulness in ensuring people don't feel alone.

Elaine.

Curate's Report

As curacies go, this isn't what I expected. However, there are positives in every experience. Some of my curacy has remained relatively unchanged. Our IME2 training has continued, albeit online. My role in church has changed along with every other minister. I have had to learn how to live stream services, produce online resources and content and to how to plan and work with others through the wonders of Zoom.

I have missed some training opportunities due to Covid-19. For example, we have had very few occasional offices such as weddings and baptisms. I have also missed working with the school and the children. However, I have had the opportunity to be involved in other areas of ministry I would not have been involved in had it not been for Covid-19. For example, I have been involved in online services and had developed a 9.00pm Compline (night prayer) service on a Sunday evening and Messy Church Craft for children and young families.

I was eventually ordained priest in October (4 months later than usual) in a wonderful service at Chester Cathedral and at St George's the following day. Under the circumstances, it was a fantastic occasion and very well thought through and delivered. Well done Chester Diocese and St George's!

Like all of you, I look forward to the easing of restrictions and of seeing you all again.

Vicar's Letter 2020

Shining as a beacon for Christ - our Mission Statement. This year has challenged us to think how we might shine in 2020 when so many things have left a pall of dimness, uncertainty and fear in its wake.

But shine we did, despite the challenges of the coronavirus and the restrictions it placed on us.

We may have been down, but we certainly weren't out and whilst the church buildings of the land closed, we were certainly open for business on a platform of live streamed services.

Whilst we knew that we couldn't reach everyone, people were kept in touch either by the electronic version of the Lance, a phone call or a monthly letter containing each month's Morning prayer service. A Bible Study was added to the Lance along with quizzes, recipes and other articles of interest.

Our communication took on a different form. People stepped up to the plate to offer their services as Telephone Buddies and it was a joy and privilege to hear the stories of appreciation from those in receipt of the care that was offered.

The random acts of kindness, that I have spoken about on several occasions, lifted the mood of what we have all been enduring and they made a genuine difference to those who were struggling.

We had to rethink services. Each one had to be rewritten to ensure it was suitable for live streaming and even the festival services plus VE day were honoured in different formats along with a new addition of Compline.

Thanks to Janine, James, Kim, Andrew, Peter, Nicola and Hazel for their regular contributions to Morning Prayer and other services over the year.

As children were away from school and Praise and Play was stopped, the Children's Corner was created to help fill that gap. Messy Church Bake Off, Messy Church Craft and Storytime were done weekly and even daily during Holy Week. Later they went to once a month. Each session took a lot of preparation and we were able to enjoy Janine's fabulous filming as she took Messy Church out to the countryside.

There were special procedures for opening buildings, and it was really strange to see papers come alive as they flew through the air when we opened all five doors in St George's for the first time in many months. A fabulous image of God's Holy Spirit breezing through the building and through us, making it all come alive again.

Whilst there were times when we have had to close, people have been amazingly adaptable and genuinely grateful for what we have been able to offer.

There has been sadness, of course. Some of our beloved parishioners have died and we haven't been able or allowed to give them the celebration of their life that we might have wished.

One of those precious people has been our good friend and Reader, Michael Coupe, who passed away after a long illness, at home. Thankfully, through the opportunities that modern technology presents, it allowed us to do two important things. Firstly, it allowed us to say the very important goodbye prayers via Zoom. Glenys, Rita and I were able to see Michael in his room and were able to say the prayers that we would normally have done, had we been in a position to visit. That meant that Michael and his family could hear what we were saying, and we pray that they will have been blessed by what we were able to offer. Secondly, Michael's funeral was, by necessity, a small affair, but we were able to

bring his service, via live stream, into the living room of people throughout the country who knew and loved him. A privilege indeed.

Surprisingly there is much to say about the year even though lots of things were curtailed or adjusted. There have been many blessings, surprises and opportunities and I have rejoiced in the generosity of heart and mind of so many people. I am grateful for all that has been done and continues to be done in the name of Jesus in this place and beyond.

All praise to His Name!

With many thanks and every blessing

Elaine

[Financial Review for 2020](#)

Financial Review for 2020

The PCC recorded an increase in funds of £15,341 over the year. PCC unrestricted funds reduced by £728. The Fabric Fund grew by £10,345 and St Gabriel's funds reduced by £1,719. A choir legacy fund was established in 2020, arising from a bequest of £5,000 with a balance of £5,014 at 31st December 2021. The Preservation Trust funds reduced by £90, other restricted funds increased in the year by £2,519.

St George's unrestricted funds

St George's unrestricted funds showed a deficit, with expenditure exceeding income and capital gains by £728 compared to a deficit of £1,483 last year. The deficit was restricted to this amount only by a continuing suspension of our charitable giving from unrestricted funds, and by transferring an amount of £11,100 from the Fabric Fund back into Unrestricted Funds in order to comply with our financial reserving policy, as detailed below.

Overall income decreased by £21,555 largely due to the effects of the pandemic. Total voluntary income, excluding legacies and grants, reduced by £1,331 to £91,173 as almost all our regular giver scheme members continued with their support. Income received from letting the church and Parish Rooms, and income from fundraising events were all hugely reduced, the latter £14,215 in 2019. Most fund raising events were cancelled, but £1,398 was raised through a number of initiatives. Grants of totalling £5,245 were received, £2,450 from the Diocese and £2,795 from the HMRC Job Retention scheme to help the PCC through the pandemic.

Overall expenditure reduced by £19,634. Parish share costs increased by £4,059 to £66,996, partly because the portion of the total for the parish which is allocated to St Gabriel's was significantly reduced in 2020. Church running costs decreased by £7,290, as usage of the building was significantly less, and church maintenance costs reduced by £2,472. Upkeep of Services, including Music and Organ costs, fell by £4,726 to £2,437 due to the restrictions imposed because of the pandemic. Expenditure on the Parish Rooms reduced by £1,189 to £4,774. The cost of maintaining the curate's house reduced by £1,834 to £3,572.

Designated Funds

St Gabriel's funds

There was a deficit of £1,719 for the year. Income for the year reduced by £2,847 to £1,621 including £1,041 voluntary giving (and associated income tax recoverable) and rental income of £483. Total expenditure reduced by £3,104 to £3,340, which included £782 contributed to St George's to cover its share of the Parish Share, clergy expenses, and Parish Office costs.

The reserves available to the church now stand at £11,393.

Fabric Fund

This fund was established in 2017, and received a further grant of £1,135 from the St George's Preservation Trust, plus interest and capital gains of £7,110, and bequests of £5,200.

Expenditure for the year was nil, but there was a net transfer to Unrestricted Funds of £3,100, The fund currently stands at £121,163.

Choir Legacy Fund

This fund was established in 2020 with a £5,000 bequest from Frank Gee, a former chorister. After interest and capital gains of £204 and expenditure of £190 the fund stands at £5,014.

St George's restricted funds

The PCC is grateful for the continuing support of the Fearn Trust, which provided a grant of £20,000 to be used to cover the cost of insuring both St George's and St Gabriel's churches.

Charitable funds

The sum of £408, raised at the Christingle Services, along with £39 raised from a collecting box, was donated to the Children's Society this year.

Music Fund

This fund was established to receive grants for musical activities. In 2020 we received a further £2,000 grant from the John Pilling Trust to support our choral scholars, now known as the John Pilling Choral Scholars. A further grant of this amount has been awarded for 2021.

Choir Music Fund

This fund may be used to cover the cost of the replacement of choir music.

St George's Preservation Trust

Full accounts for the Trust are available on application.

Income for the year was £1,045 which was the amount collected at the funeral of Richard Heap.

Expenditure this year comprised a grant to the Fabric Fund of £1,135. The net reduction of £90 has reduced the balance within the fund to £710. The Trustees have indicated their intention to pass the remaining balance to the Fabric Fund over the next seven years.

Reserves and Investment Policies

The PCC reviewed its reserving policy in 2017. It is the policy of St George's to hold in reserves the equivalent of three months general running costs and an additional three month's salaries. At least one half of its minimum reserve should be held in Unrestricted Funds. These reserves may be invested in funds which provide some protection against loss of value due to inflation. This may take the form of capital appreciation or income which can be re-invested.

Reserves will continue to be held in the PCC's accounts with CCLA Investment Managers which is the leading fund manager for the assets of the church, charities and local authorities. It has a policy of engaging only in ethical investments and is owned by its clients – through the Boards of Finance in the case of the Church of England. The CBF Church of England

Investment Fund is used which is highly diversified and balanced across many sectors of investment and is actively managed to achieve long term capital growth and steady income.

As at 31 December 2020 it was necessary for the PCC to transfer £11,100 from the Fabric Fund to Unrestricted Funds in order to comply with this policy. A further transfer may become necessary during 2021 if expenditure continues to exceed income.

It is also the policy to hold a reserve to cover the work for projects that have been identified as necessary. This reserve, which may be required at short notice, is to be held in secure funds that are not subject to capital risks. An income from these funds while desirable is not essential. The CBF Church of England Deposit Fund is used, which holds only funds with AAA rated organisations and is managed by CCLA. However, excess funds may also be invested in the CBF Church of England Investment Fund.

The PCC has set a target minimum amount to be held in the Fabric Fund. This is calculated as a percentage of the insurance valuation of St George's Church, and the PCC make monthly transfers from Unrestricted Funds into the Fabric Fund with the aim of reaching the target minimum within five to ten years. The current target minimum level is £142,000

A number of potential projects have been identified by the PCC including:

St George's Church

- Review of the lighting and sound systems in church
- Repairs to the West Window
- Further investigations into the subsidence in the north east corner of the church, and any remedial actions required
- Inspection of roof and any remedial actions required
- Repainting of churchyard wall
- Maintenance of masonry at roof level
- Development of kitchen and toilet facilities, with changes to the internal porches

Parish Rooms

- Redevelopment of the kitchen

The PCC believes that, at present, there are insufficient reserves available to cover all of these projects. Consequently, individual projects will commence only when adequate finance is available.

The reserves policy for St Gabriel's church was reviewed in 2016 and was amended to match that of St George's, ie the equivalent of three months general running costs. No major projects are envisaged in the near future, and the reserves are considered to be adequate.

The reserves are held on deposit with the church's bankers, or with CCLA Investment Managers.

Steven Kelly

Approval

The annual report was approved by the Parochial Church Council on
and signed on its behalf by:

2021

Independent examiner's report to the trustees of the Parochial Church Council of St George, Stockport

I report to the trustees on my examination of the accounts of the Parochial Church Council of St George, Stockport for the year ended 31 December 2020.

Responsibilities and basis of report

As the trustees of the Parochial Church Council ("PCC") 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 PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

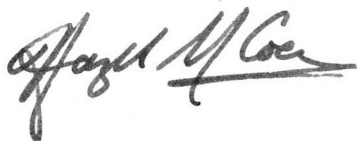
Independent examiner's statement

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

- accounting records were not kept in respect of the PCC as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do 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

14. 5. 2021

H Coen, BSc(Hons), FCCA, MBA(Dist.)
10 Beechways
Appleton
Warrington
WA4 5ER

Parochial Church Council of St George, Stockport

Charity number 1134170

STATEMENT OF FINANCIAL ACTIVITIES

for the year ended 31 December 2020

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £	2019 £
<u>Income and endowments</u>						
Donations and legacies	2.a	96,418	11,241	23,428	131,087	126,711
Other trading activities	2.b	9,755	533	-	10,288	33,700
Income from investments	2.c	91	263	-	354	533
Income from church activities	2.d	7,232	-	-	7,232	9,552
Other income	2.e	-	-	-	-	-
Total income		113,496	12,037	23,428	148,961	170,496
<u>Expenditure</u>						
Expenditure on church activities	3.a	117,171	3,530	19,864	140,565	165,095
Expenditure on raising funds	3.b	153	-	-	153	1,180
Total expenditure		117,324	3,530	19,864	140,718	166,275
Net income/(expenditure) before investment gains/losses		(3,828)	8,507	3,564	8,243	4,221
Net gains/(losses) on investments	4.b	-	7,098	-	7,098	12,392
Net income/(expenditure)		(3,828)	15,605	3,564	15,341	16,613
Transfers between funds						
Unrestricted Fund to Fabric Fund	7.a	(8,000)	8,000	-	-	-
Preservation Trust to Fabric Fund	7.b	-	1,135	(1,135)	-	-
Fabric Fund to Unrestricted Fund	7.c	11,100	(11,100)	-	-	-
Net movement in funds	8,9	(728)	13,640	2,429	15,341	16,613
Total funds brought forward	8,9	73,090	123,930	14,646	211,666	195,053
Total funds carried forward	8,9	72,362	137,570	17,075	227,007	211,666

The notes on pages A-3 to A-9 form part of these financial statements

Parochial Church Council of St George, Stockport

Charity number 1134170

BALANCE SHEET

at 31 December 2020

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
<u>Fixed Assets</u>						
Tangible fixed assets	4.a	36,000	-	-	36,000	36,500
Investment assets	4.b	-	79,595	-	79,595	67,677
Total fixed assets		36,000	79,595	-	115,595	104,177
<u>Current Assets</u>						
Stock		-	-	-	-	-
Debtors	5	13,366	112	1,513	14,991	16,880
Short term deposits		19,350	56,931	3,481	79,762	74,235
Cash at bank and in hand		8,309	996	12,379	21,684	26,490
Total current assets		41,025	58,039	17,373	116,437	117,605
<u>Liabilities</u>						
Creditors	6	(4,663)	(64)	(298)	(5,025)	(10,116)
Internal balances		-	-	-	-	-
Net Current Assets/(Liabilities)		36,362	57,975	17,075	111,412	107,489
Total assets less current liabilities		72,362	137,570	17,075	227,007	211,666
Creditors: amounts falling due after one year		-	-	-	-	-
Net Assets		72,362	137,570	17,075	227,007	211,666
<u>Funds</u>						
Unrestricted		72,362	-	-	72,362	73,090
Designated	8	-	137,570	-	137,570	123,930
Restricted	9	-	-	17,075	17,075	14,646
Total Funds		72,362	137,570	17,075	227,007	211,666

Approved by the Parochial Church Council on

and signed on its behalf by

.....
(PCC Chairman)

The notes on pages A-3 to A-9 form part of these financial statements.

Parochial Church Council of St George, Stockport

Charity number 1134170

NOTES to the FINANCIAL STATEMENTS for the year ended 31 December 2020

1 ACCOUNTING POLICIES

The accounts have been prepared in accordance with the Charities Act 2011, current Church Accounting Regulations and Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard 102 (FRS102) together with the exemptions available to smaller charities under Section 1A. These accounts have been prepared under the historical cost convention except for the value of investment assets which are shown at market value.

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

Funds

Restricted funds represent donations or grants received for a specific object or invited by the PCC for a specific object. They are only expended on the specific object for which they were given. Any balance remaining at the end of each year is carried forward as a balance on that fund.

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.

Designated Funds are unrestricted funds which the PCC has designated for a particular purpose, but the PCC retains the ability to use some or all of these funds for the general purposes of the PCC.

Income recognition

All income sources are accounted for gross. *Planned giving, collections and donations* are recognised when received by or on behalf of the PCC. *Tax refunds* are recognised when the incoming resource to which they relate is recognised. *Grants and legacies* are accounted for when the PCC is legally entitled to the amounts due. *Dividends* are accounted for when due and payable. *Interest entitlements* are accounted for as they accrue. All *other income* is recognised when it is receivable.

The value of any *voluntary help* received is not included in the accounts but is described in the annual report.

Expenditure recognition

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The parish share is accounted for when payable. Any parish share unpaid at 31 December is provided for in these accounts as an operational (though not legal) liability and is shown as a creditor in the Balance Sheet. All *other expenditure* is generally recognised when it is incurred and is accounted gross.

Governance costs include any costs of the preparation and examination of statutory accounts and of any legal advice to the PCC on governance or constitutional matters.

Assets

Consecrated and beneficed property is excluded from the accounts by s10(2)(a) and (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 inventories which can be inspected at any reasonable time. For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2001 have been capitalised and depreciated in the accounts over their anticipated useful economic life on a straight line basis.

All expenditure incurred in the year on *consecrated and benefice buildings*, or individual items under £1,000 or on the repair of movable church furnishings acquired before 1 January 2001 is written off. Other items of equipment with a purchase price over £1,000 used within church premises are depreciated on a straight line basis over 4 years.

Investments are valued at market value at 31 December.

The Parochial Church Council consider that there are no material uncertainties about the ability of St George's PCC to continue as a going concern.

Parochial Church Council of St George, Stockport

Charity number 1134170

NOTES to the FINANCIAL STATEMENTS

for the year ended 31 December 2020

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £	2019 £
2 INCOME AND ENDOWMENTS					
<i>2.a Donations and legacies</i>					
Tax efficient planned giving	53,941	-	-	53,941	49,888
Other planned giving	4,921	-	-	4,921	5,739
Collections at services	9,120	632	-	9,752	18,694
Donations, appeals, etc.	6,443	-	1,428	7,871	4,570
Income tax recoverable	16,748	409	-	17,157	17,768
Grants	5,245	-	22,000	27,245	24,052
Gifts of quoted securities	-	-	-	-	-
Legacies	-	10,200	-	10,200	6,000
	96,418	11,241	23,428	131,087	126,711
<p><i>Note: Amounts collected from the St Gabriel's congregation, including planned giving, are shown under Collections at services (Designated Funds). This is necessary to ensure confidentiality given the small number of donors in some categories.</i></p>					
<i>2.b Other trading activities</i>					
Church lettings	704	483	-	1,187	6,810
Parish room lettings	7,653	-	-	7,653	12,675
Festivals, other fund-raising events	1,398	50	-	1,448	14,215
	9,755	533	-	10,288	33,700
<i>2.c Income from investments</i>					
Dividends and interest including tax recoverable	91	263	-	354	533
Rent	-	-	-	-	-
	91	263	-	354	533
<i>2.d Income from church activities</i>					
Bookstall	36	-	-	36	235
Magazine	3,377	-	-	3,377	3,868
Church fees for weddings and funerals	3,819	-	-	3,819	5,449
	7,232	-	-	7,232	9,552
<i>2.e Other income</i>					
Other income	-	-	-	-	-
	-	-	-	-	-
TOTAL INCOME AND ENDOWMENTS	113,496	12,037	23,428	148,961	170,496

Parochial Church Council of St George, Stockport

Charity number 1134170

NOTES to the FINANCIAL STATEMENTS for the year ended 31 December 2020

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £	2019 £
3 EXPENDITURE					
3.a Expenditure on church activities					
Missionary and charitable giving:					
Overseas Mission Societies	-	-	-	-	-
Christian Relief & Development Agencies	-	-	-	-	55
Home Mission & Church Societies	-	-	358	358	876
Secular Charities	-	-	-	-	-
<i>Subtotal</i>	-	-	358	358	931
Ministry:					
Parish share & deanery expenses	66,996	628	-	67,624	65,975
Other ministry costs	6,705	63	-	6,768	6,655
Church running expenses	13,258	1,235	19,047	33,540	41,022
Church maintenance	1,477	125	161	1,763	4,386
Upkeep of services	856	-	-	856	2,261
Music and organ	1,581	190	298	2,069	7,507
Upkeep of churchyard	1,499	1,200	-	2,699	2,949
Magazine and bookstall	813	-	-	813	4,172
Parish rooms - repairs, maintenance and running costs	4,774	-	-	4,774	5,963
Curate's house - repairs, maintenance and other costs	3,572	34	-	3,606	5,406
Salaries, wages and honoraria (see note 3.c)	12,380	26	-	12,406	11,422
Major repairs/replacements	-	-	-	-	-
Support costs	162	-	-	162	2,254
Administration	3,098	29	-	3,127	4,192
Professional fees	-	-	-	-	-
Bank charges	-	-	-	-	-
Governance costs	-	-	-	-	-
Cost of Annual Meeting	-	-	-	-	-
<i>Total</i>	117,171	3,530	19,864	140,565	165,095
3.b Expenditure on raising funds					
Envelope printing	153	-	-	153	244
Fund-raising trading costs	-	-	-	-	-
Fetes, bazaars and other fund-raising events	-	-	-	-	936
<i>Total</i>	153	-	-	153	1,180
TOTAL EXPENDITURE	117,324	3,530	19,864	140,718	166,275
<i>Staff costs</i>					
3.c Wages and salaries	12,380	26	-	12,406	11,167
Tax and National Insurance	-	-	-	-	255
	12,380	26	-	12,406	11,422

During the year the PCC employed a Director of Music, a parish room cleaner and secretary at St George's, all on a part-time basis.

The John Pilling Choral Scholars were funded from the Music Fund, from grants received from the Pilling Trust.

Parochial Church Council of St George, Stockport

Charity number 1134170

NOTES to the FINANCIAL STATEMENTS for the year ended 31 December 2020

3 EXPENDITURE(cont)

3.d Payments to PCC members

James Hibbert, the Director of Music, was a PCC member throughout 2020. During the year the PCC has paid him a salary of £4,580 (£3,451 2019), and paid £331 (£160 2019) towards his professional development. He also received fees as a self-employed musician during this period totalling £630 for weddings and funerals, (£1435 2019)

Hazel Jenkins, a churchwarden, was a PCC member throughout 2020. During the year she received fee of £55 for acting as Verger for a wedding at St George's Church.

4 FIXED ASSETS FOR USE BY THE PCC

4.a Tangible fixed assets

		Freehold land and buildings	
		£	
Actual/Deemed Cost	At 01/01/20	52,000	
	Additions	-	
	At 31/12/20	52,000	
Depreciation	At 01/01/20	15,500	
	Charge for year	500	
	At 31/12/20	16,000	
Net Book Value	At 31/12/20	36,000	
	At 31/12/19	36,500	

The freehold land and buildings comprise the curate's house at 40 Beechfield Road, Stockport. The house was purchased in 1988 at a cost, after refurbishing, of £52,000. The building is being depreciated at £500 per annum from 2003 on the basis of its expected useful life of 50 years.

Those meeting rooms owned by the PCC are integral parts of the school premises and were donated by the Founder in 1901. As such the rooms are deemed to have no value for the purposes of these accounts.

4.b Investment assets

Movements in the year:	2020			2019
	Designated Choir legacy £	Designated Fabric Fund £	Designated Total £	All Funds £
Opening market value	-	67,677	67,677	55,286
Purchases at cost, less disposals at carrying value	4,820	-	4,820	-
Net gains/(losses) on disposals and annual revaluation	194	6,904	7,098	12,391
Closing market value	5,014	74,581	79,595	67,677

No investment assets were held in Unrestricted Funds or in Restricted Funds.

Holdings at 31 December in CBF Church of England Investment Fund Accumulation Units:

	2020	2019
Choir legacy	100.84	-
Fabric Fund	1,500.08	1,500.08
Total	1,600.92	1,500.08

Charity number 1134170

for the year ended 31 December 2020											
2020											
	Unrestricted	Designated Funds				Restricted funds			All Funds	All Funds	2019
		Choir Legacy	Fabric	St Gabriel's	Designated Total	PCC Restricted	Preservation Trust	Restricted Total			
DEBTORS	PCC	-	-	112	112	-	-	-	11,754	12,650	
Tax recoverable	11,642	-	-	-	-	1,513	-	1,513	2,727	2,784	
Prepayments and accrued interest	1,214	-	-	-	-	-	-	-	-	-	
Other debtors	510	-	-	-	-	-	-	-	510	1,446	
Total	13,366	-	-	112	112	1,513	-	1,513	14,991	16,880	
LIABILITIES:											
Amounts falling due in one year	-	-	-	-	-	-	-	-	-	-	
Accruals and deferred income	-	-	-	-	-	-	-	-	-	-	
Creditors for goods and services	2,933	-	-	64	64	298	-	298	3,295	7,644	
Other creditors	1,730	-	-	-	-	-	-	-	1,730	2,472	
Total	4,663	-	-	64	64	298	-	298	5,025	10,116	

Parochial Church Council of St George, Stockport

Charity number 1134170

**NOTES to the FINANCIAL STATEMENTS
for the year ended 31 December 2020**

7 TRANSFERS BETWEEN FUNDS

- a An amount of £8,000 has been transferred from unrestricted funds to the Fabric Fund. This represents the regular transfers which the PCC makes to cover the cost of larger maintenance works.
- b An amount of £1,135 was transferred from the Preservation Trust to the Fabric Fund. This represents grants made by the Preservation Trust to the PCC.
- c As the value of unrestricted funds fell below the minimum required by our financial reserving policy, an amount of £11,100 was transferred from the Fabric Fund to unrestricted funds as at 31/12/20 to restore the necessary minimum reserve.

8 DESIGNATED FUNDS

Designated Funds are fund set aside for a particular purpose. However, the PCC may resolve to use such funds for any other purpose.

The *St Gabriel's Fund* is used for all matters relating to St Gabriel's Church, and the PCC has given the St Gabriel's Committee limited financial authority over these finances.

The *Fabric Fund* holds monies set aside for the maintenance and repair of church buildings, including the Parish Rooms and the Curate's House. The PCC intend to make regular transfers into this fund from unrestricted income.

The *Choir Legacy Fund* was established in 2020 with a bequest from Frank Gee, a former choir member. It is intended to be used for the benefit of the choir.

Fund movements	Choir Legacy	Fabric Fund	St Gabriel's	Total Designated
Balance at 01/01/20	-	110,818	13,112	123,930
Income	5,010	5,406	1,621	12,037
Expenditure	(190)	-	(3,340)	(3,530)
Transfers between funds	-	(1,965)	-	(1,965)
Investment gains	194	6,904	-	7,098
Change in fund	5,014	10,345	(1,719)	13,640
Balance at 31/12/20	5,014	121,163	11,393	137,570
Represented by:				
Fixed assets	-	-	-	-
Investment assets	5,014	74,581	-	79,595
Current assets	-	46,582	11,393	57,975
Current liabilities	-	-	-	-
Internal balances	-	-	-	-
Total	5,014	121,163	11,393	137,570

Parochial Church Council of St George, Stockport

Charity number 1134170

NOTES to the FINANCIAL STATEMENTS for the year ended 31 December 2020

9 RESTRICTED FUNDS

St George's Church Preservation Trust was established under a trust deed in 1990. The objects include the restoration and repair of the fabric and contents of St George's church, the parish office, the parish rooms and other PCC property.

In 2019 the trustees made a grant of £1,135 from the Preservation Trust to the Fabric Fund, and have stated their intention to transfer the remaining amount over the coming years.

The Preservation Trust is considered to be a connected charity, consequently the transactions and balances have been included in these accounts, but are restricted funds.

The *PCC Restricted Fund* represents donations given and monies raised for specific objectives.

Fund movements	PCC Restricted	Preservation Trust	Total
Balance at 01/01/20	13,846	800	14,646
Income	22,383	1,045	23,428
Expenditure	(19,864)	-	(19,864)
Transfers between funds	-	(1,135)	(1,135)
Investment gains	-	-	-
Change in fund	2,519	(90)	2,429
Balance at 31/12/20	16,365	710	17,075
Represented by:			
Fixed assets	-	-	-
Investment assets	-	-	-
Current assets	16,663	710	17,373
Current liabilities	(298)	-	(298)
Internal balances	-	-	-
Total	16,365	710	17,075

Analysis of PCC Restricted Funds

	Balance at 01/01/20	Income	Expenditure	Transfers	Change in fund	Balance at 31/12/20
Charitable Payments	-	358	(358)	-	-	-
Choir Music	261	-	-	-	-	261
Grant: Fearn Trust (Insurance)	9,064	20,000	(19,047)	-	953	10,017
Music	4,385	2,000	(298)	-	1,702	6,087
Other	136	25	(161)	-	(136)	-
Total	13,846	22,383	(19,864)	-	2,519	16,365

The annual grant from the Fearn Trust is used to cover the cost of insuring St George's Church and (from 29/9/2020) St Gabriel's Church.

The *Music Fund* holds any grant income received in respect of musical activities.

A further grant of £2,000 was received from the Pilling Trust to support our Choral Scholars.

A donation of £136 was received from the Fellowship of Marriage in 2019 and £25 from the Mothers Union in 2020, used to furnish the coffee area.