THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANN, MANCHESTER

England & Wales · Charity number 1136159

Details

Other names	ST ANN'S PCC, MANCHESTER
Status	Registered
Legal form	Previously excepted
Registered	2010-06-02
Register	View on the Charity Commission register

Contact

Address	St. Anns Church St. Ann Street Manchester M2 7LF
Phone	01618340239
Email	manager@stannsmanchester.com
Website	www.stannsmanchester.com

Activities

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

Activities: To promote the whole mission of the Church in the city centre of Manchester. To enable adults and children to come to faith and live a full life. To maintain and make available the parish church for the use of the community, in particular to allow a place of quiet and prayer, to maintain an historic place of worship, to support people in need and to promote appropriate music.

Classification

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

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Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£220,888	£187,813	-	-
2023-12-31	£167,465	£272,392	-	-
2022-12-31	£160,681	£155,638	-	-
2021-12-31	£137,728	£146,341	-	-
2020-12-31	£130,512	£91,761	-	-

Trustees

Name	Role	Appointed
Rev Adam James Robertson	Chair	2024-03-03
Andrew Moore Kyle		2020-10-04
Anne Elizabeth Bithell		2025-05-18
Caroline Blake		2024-05-12
Dr James Cameron Hume		2020-10-04
Helen Lacy		2022-05-15
John Mark Lacy		2023-06-15
Linda Margaret Norris		2025-05-18
Martin Gregson		2020-10-04
Martin Whitehouse		2025-05-18
Michael Christopher Johnson		2020-10-04
Saul Frank Knights		2025-05-18
Sebastian Moore		2025-05-18
Stacy Angela Fox		2019-04-14

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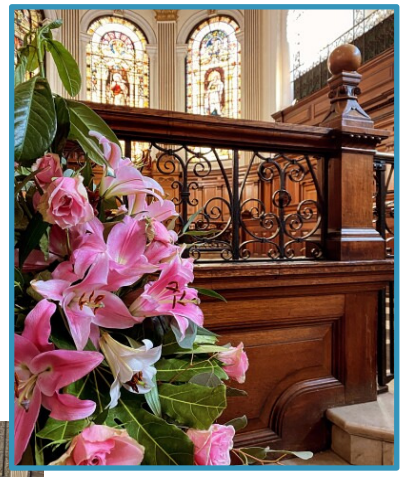
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANN, MANCHESTER

England & Wales - Charity number 1136159

Accounts

Annual Report and Accounts 2024



St Ann's Church Manchester

2024 Report & Accounts of the Parochial Church Council

St Ann's Church Manchester

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Foreword

Structure, Governance and Membership

The Parochial Church Council (PCC) is a registered charity, number 1136159, and is constituted under the Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules. Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. The PCC members during 2024 are detailed on page 14.

PCC Mission and Objectives

- To be at the spiritual heart of the vibrant growing city of Manchester.
- To welcome all who come into our church and let them know they are valued by God, whatever their origin and situation.
- To proclaim God's kingdom through regular reverent and engaging acts of worship.
- To attract and support new Christians, helping them to discover and develop their faith, teaching and nurturing that faith at every stage of their spiritual journey.
- To respond to human need through loving service.
- To show love for our neighbours by challenging injustice and violence as we encounter them.

Rector's Report

As I reflect on the past year, I give thanks to God for His abundant blessings upon our church community here at St Ann's. It has been a truly remarkable year, filled with growth, fellowship, and, I believe, a renewed sense of purpose as we continue our mission of faith and service to God, each other and the centre of our wonderful city.

I would like to express my heartfelt gratitude for the extraordinary levels of warmth and welcome shown to me as I settled into my new post as Rector. Your kindness, encouragement, and support have made this transition a truly joyful and uplifting experience for me, and I feel truly blessed to be part of such a loving and faith-filled church family.

One of the most encouraging aspects of this year has been the increase in our congregation numbers. We have welcomed new faces, and it is heartening to see our community flourishing, particularly in the growth in numbers of students and younger people. Attendance at our 3 Sunday services has been steadily growing, this includes our 9am Prayer Book Communion Service and our 5pm Evensong as well as our 10.45 Sung Eucharist.

Advent is always a busy and special time for our church, and this year was no exception. We were blessed to welcome over 2,000 people to our carol and other seasonal services, sharing in the joy and hope of the Christmas message, our Christmas Eve Carol Service by Candlelight on its own attracting over 300 people. In many cases these services were attended by people who don't normally go to church and provided an opportunity for us to share with them the Good News of the birth of

Jesus Christ. I would like to offer my heartfelt thanks to all those in the church family, in a variety of roles, who worked so hard to make all of our Advent services so welcoming, joyful and full of praise and worship.

This year also saw the successful conclusion of negotiations on the annual licence fee for St Andrew's Churchyard, resulting in a strengthening of our church finances. This achievement provides us with greater financial stability as we continue to serve our community and maintain our church's mission.

We also said 'Auf Wiedersehen' to our Director of Music (DoM), Alex Rebetge, as he took up his new position of Sebalduskantor at St Sebaldus in Nürenberg. I want to express my gratitude for all his efforts during his time with us. His dedication and musical talents truly enriched our worship here at St Ann's, and we wish him every success in his new role. My thanks also to our Assistant Director of Music Dr James Hume for so ably stepping in as Acting Director of Music as we seek to recruit a new DoM.

We continued in our rich tradition of Anglican Choral Music, joyfully led by our wonderful choir with great dedication and skill. In addition, our weekly organ recitals and performances by students from the Royal Northern College of Music were very well received and appreciated, further enriching the musical life of our church.

I would like to extend my heartfelt thanks to our wonderful Verger Paul Campion BEM for his unwavering dedication and service. Paul's commitment to keeping our church open and welcoming visitors has been invaluable. His warmth and diligence ensure that our church remains a place of peace, reflection, and sanctuary for all who step through our doors. I truly value his ministry of welcome and care to all who come into St Ann's, and most of all his support to me in helping me to 'learn the ropes' in my first year as Rector.

William Jeavons, our Church Manager, has been critical in the smooth running of the administration of St Ann's, organising and managing all aspects of our operation including baptisms, weddings, funerals, concerts, etc. My grateful thanks go to him for his dedication and support.

One of the key areas for any church is the health of its finances. I would like to thank all members of our church family for their very generous levels of giving. As a result, in 2024 we have been able to pay our Parish Share in full as well as conduct essential maintenance on the church, including the installation of new boilers. I would like to offer my thanks to our exceptional Treasurer, John Lacy, who has worked tirelessly to organise and strengthen our finances as well as undertake many other, mostly unnoticed, but nonetheless vital tasks.

A special word of gratitude is also due to our Churchwardens, Jennifer Frew, Martin Gregson, Andrew Kyle and Helen Lacy. Their tireless efforts behind the scenes have been instrumental in maintaining the smooth running of our church. From overseeing the practical aspects of church life to supporting our congregation in countless ways, their hard work and dedication do not go unnoticed. We are truly blessed to have such faithful stewards among us.

I would also like to extend my sincere appreciation to the members of the Parochial Church Council (PCC) for their oversight and diligence in the leadership of the church. Their commitment to ensuring the

governance and mission of our church has been invaluable, and I am grateful for their faithful service. Thanks go to our formal and informal office holders including Andrew Kyle, Parish Safeguarding Officer and acting PCC Secretary; Anne Bithell, Health and Safety Officer; Caroline Blake, Social Media Expert. Many thanks also go to Stacy Fox-Manning for her diligent past service as PCC Secretary. I would also like to take this opportunity to thank all members of our Standing Committee and its dedicated and experienced Chair, Dr Helen Lacy.

My sincere thanks also go to Father Keith Henshall and Canon Alma Servant for their support in helping to lead mid-week Communion services, preaching, and pastoral care. Their dedication and service have been a great blessing to our church community.

In July at Manchester Cathedral our very own Martin Whitehouse will be licensed as Reader to our parish. Martin has embraced his training for this key role with enthusiasm, wisdom and humility and I'm sure will be a wonderful addition to our ministry here at St Ann's. My grateful thanks to Martin for all he does for us

And finally, my grateful thanks go to the many volunteers whose dedication and service make St Ann's such a special place, including servers, eucharistic assistants, readers, intercessors, sidespeople, those on the Welcome Team, helpers at the Spring and Christmas Fairs, those who arrange flowers and help clean the church. Thank you all so much.

Looking ahead to 2025, the PCC and I are engaged in seeking God's guidance for developing our church strategy, with a focus on welcome, our mission to the city centre of Manchester, and making disciples for Jesus. This important work will help shape the future of our church as we continue to reach out to our community and deepen our faith together. I will hold monthly Rector's Briefings after the 10.45 Sunday service to report on progress on this.

In July this year we will be joined by a full-time stipendiary curate, Andrew Isaac, who will serve his licence here at St Ann's for 3 years. I know you will welcome Andrew with the warmth and love that you showed me on my arrival here as Rector. I am excited by the opportunity that Andrew will offer to support our ongoing strategy and mission.

As we move forward into the coming year, I hope and pray we will continue to build upon the strong foundation we have laid. With faith, unity, and a shared sense of purpose, I am confident that we will continue to grow and thrive as a church community. May God continue to bless us all abundantly.

Yours in Christ,

Revd Adam Robertson

Churchwardens Report

Services

Our pattern of five weekly Services – Said Communion at 9 am on Sunday and at 12.15 on Tuesday and Thursday, Sung Eucharist at 10.45 on Sunday and Choral Evensong at 5 pm on Sunday – has continued. In addition, we offered several Services to mark Festivals and other special occasions, notably at Easter, during Advent and over Christmas.

We have been supported by more than 20 members of the Manchester clergy community to make sure we have continued to provide a full calendar of services including baptisms and a wedding.

Congregation Numbers

See page 16.

Music

Helen Lacy writes…

Music continues to play an important part of the worship, outreach and life of St Ann's under the directorship of Alexander Rebetge and assistance of Dr James Hume. Congratulations go to Alex in gaining a distinction in his Masters in Conducting at the RNCM and to our organ scholar, George Moloney, for his first-class BMus from the University of Manchester. George has now gone on to study organ at the Royal Birmingham Conservatoire and we welcome our new Pilling organ scholar, Theo Maher-Williams who has already made a fantastic contribution to the Advent and Christmas music programme. We are grateful to the Pilling Trust for continued support of the choir and organ scholarship.

The choir continues to attract new members and has offered a range of music at services including a new work, Lo the Full Final Sacrifice by Gerald Finzi during the Remembrance Day service.

The highlight of the year for the choir was our first ever international summer tour to Berlin, taking an English style of choral worship to 3 churches where we were very warmly welcomed, thanks to Alex's musical connections in the city. We also managed a little sight-seeing, and our organists had the opportunity to try several historic organs including ones once played by Mendelssohn and Bach.

We have been fortunate to receive a financial award from the Cathedral Music Trust and RSCM to appoint 2 Masters students at the RNCM as vocal coaches for both existing choir members and potential new members with the aim of improving the sound and skill of the choir and broaden access for new recruits. The award is for one year, but we hope that we will be able to continue this in conjunction with the RNCM in the future.

St Mary's & St Andrew's Churchyard

Owing to parish changes in 1993 the churchyard of the now demolished St Andrew's Church near Piccadilly Station came under the jurisdiction of St Ann's. For a number of years, a commercial car park operated on the churchyard paying us a minimal rent. After a lengthy period of negotiation an agreement was reached with owners H Currie Ltd effective from March 2023 to pay St Ann's an annual licence fee of £15,000. I would like to offer my sincere thanks to Area Dean Revd Nick Watson, our Churchwardens and Treasurer for the many hours of diligent work they put into reaching such a successful outcome. I would also like to thank Mr Mark Currie, owner of H Currie Ltd, for his willingness to engage with us in reaching this settlement.

Health & Safety

St Ann's is a very active church with significant numbers of visitors as well as our own employees, volunteers and others who use the church. The church hosts many activities such as recitals, concerts, church fairs in addition to services and it is the responsibility of the PCC to ensure, so far as is reasonably practicable, that our activities are carried out safely, in accordance with good practice and any relevant statutory provisions where they apply. The PCC has overall responsibility for health and safety. Our Health and Safety Officer is Anne Bithell. Annual maintenance of security, fire and electrical systems continue to be carried out to meet our insurance policy obligations.

The PCC takes health & safety matters very seriously and, to that end, it is now a standing agenda item for the monthly PCC meeting. This ensures there is a timely review of any issues including monitoring effectiveness of its relevant policies and providing any support and training required.

In November 2024 the PCC reviewed the safety of the upstairs seating, in particular the front row of pews, in view of the potential danger caused by the lack of a guard rail. Consequently, additional conditions for the use of the gallery were imposed including no children under 16 allowed and 2 stewards positioned upstairs at all times when open to the public. It was further agreed to raise the question of the addition of a guard rail at the front of the gallery as part of the Quinquennial Review in 2025.

Maintenance

The church carries out annual maintenance of all essential equipment including PAT testing of electrical items, fire extinguishers, alarm/security systems and gas services.

Minor works and property repairs are carried out by volunteers, Nigel Fowler and Warren Robinson, who provide their professional time for free. Thanks go to them for their time and kindness.

Policies

St Ann's has a comprehensive list of policies to meet the needs of the Charities Commission, who expect to see a compliance and government framework in place. All policies include a target date for revision by the PCC and are updated as needed to meet the needs of St Ann's church. Policies that can be sensibly shared with the general public are available on the St Ann's website. New for this year are a Conflict of Interests policy, a new Equality, Diversity and Inclusivity policy, an updated complaints policy and a PCC members handbook.

The PCC continues to review the core policies that St Ann's is either required to have or would be wise to consider in order to provide a framework within which our church can flourish. A Lone Working Policy and Heath and Safety policy have been drafted for review in 2025.

Church Welcome

At St Ann's we call ourselves 'a place of faith and welcome in the centre of our great city'. In my short time here as Rector I have seen that this statement is not just a collection of words but is truly and wonderfully lived out. From our Verger Paul Campion keeping our doors open 6 days a week to our volunteer Welcome Team members, our sidespeople, Churchwardens, Church Manager, volunteer stewards, volunteer church café helpers and members of our church family, we provide a warm, friendly and accepting welcome to all who visit our church building and attend our services and events. My grateful thanks to all of you for the wonderful welcome you provided to so many people during 2024.

Safeguarding at St Ann's

St Ann's has adopted the House of Bishops 'Promoting a Safer Church' Safeguarding Policy. Accordingly, we have procedures in place to deal promptly with safeguarding allegations or suspicions of abuse. All safeguarding concerns or allegations against church officers will be reported to the Diocesan Safeguarding Adviser.

Our Parish Safeguarding Officer is Andrew Kyle, a retired teacher with 8 years' experience as a Year Head in a City Centre Secondary School. Complaints may also be made to the Rector, or directly to Diocesan Safeguarding - contact details are displayed at the back of the church, and on the church website.

Andrew Kyle, Safeguarding Officer

The Church Community

Like most Parish Churches, St Ann's is dependent on a large number of volunteers for its operations. They sit on PCC or other committees, act as sidespersons at Services or stewards at events, run our Saturday Café, provide refreshments after Services and on other occasions, clean the church, arrange the flowers, run our Summer and Christmas Fairs, and perform countless other duties in the interests of the church. We are immensely grateful to them for their dedication, their hard work, and their unfailingly cheerful attitude. Below is a selection of individual reports, but we are grateful to all who serve, in whatever capacity.

Jennifer Frew, Martin Gregson, Andrew Kyle, Helen Lacy, Churchwardens

Service as a Volunteer

Sidespersons and Stewards

A dedicated team of sidespeople ensure that people are welcomed as they come into the services – particularly the 10:45 Sung Communion – and are provided with that day's service sheet and the insert with hymns and readings. The team is made up largely of people who have acted as sidespeople over many years, together with a growing number of others, many of them younger members, who have integrated and worked together well. They ensure people are welcomed, and that the service runs smoothly, guiding latecomers to seats as well as taking up the offering and ensuring the congregation come and receive communion reverently and easily.

The teams work well together, but we would always welcome more to join in this task to fill in individual regular slots on the rota, or to be available to support at shorter notice if one of the regular members is forced to be absent.

One of our regular sidespeople Paul Starr writes about what it means to him:

Primarily it is a privilege: to serve and welcome is deep-rooted at St Ann's and I gladly follow that path. Sidespeople are required to fulfil various duties but offering a warm welcome is priceless and many visitors comment on it. As Christians we are called to serve: to welcome with a smile; listen with interest and where needed offer words of encouragement. If I can offer this to any who come through our doors then I am happy.

St Ann's Events 2024

William Jeavons writes:

"External events' refers to any use of the church premises by third parties from which St Ann's receives a benefit, from a fee and/or refreshment sales. We continue to be popular because of our geographical position and the glorious interior that makes St Ann's an attractive venue – regular events include concerts, book launches, carol services and filming. Indeed, the church may be used, subject to availability and negotiation, by any external organisation whose objectives are not at odds with our own.

There were 36 events, including 18 in the fourth quarter running up to Advent and Christmas. A number of organisations used the church building, several more than once. These included Manchester Jazz Festival, Manchester Baroque, The Institute Cervantes, Hungarian Consulate, Girls Schools Association (GSA) and many more. We are particularly pleased to have continued to host monthly recitals by students of the Royal Northern College of Music.

A big thank you to all who helped in making these events successful, in whatever capacity.

Study Groups at St Ann's

The Lent Group in 2024 based their study and discussions around the book by Tom Wright – Lent and Easter for Everyone: From Wilderness to Glory. There was a consistent number attending the course from all parts of the congregation. There was a strong core of people who attended most sessions, supplemented by those who could only attend occasionally during the weeks of the course. This allowed for people feeling able to join in the discussions, voicing thoughts and opinions on the different subjects, making the sessions lively and thought-provoking.

This study was followed later in the year by a bible study course based on the book of Ruth, with sessions based around the study booklet - Ruth: Poverty and Plenty. Once again this was well attended (this time including Revd Adam when he was available), with interesting discussions by the members of the group who, as in the previous sessions, represented a wide range of ages and life experience from all three Sunday service congregations.

Whit Walks

Ken Halliwell writes:

In 2024 the long tradition of the Manchester Whit Walks was again attended and supported by our congregation. All three banners were paraded: the large banner of St Ann's, the Mothers Union banner and the recently refurbished Children's Banner. The walk was again ably assisted by the Greenfield Brass Band, tunes played putting a jaunty stride to our steps.

The Walks, originally started in 1801 - I might add from the steps of our very own St Ann's - was very well attended and was quite a sight with the coloured ribbons flying high in the soft breeze. The Walk now starts at the Cathedral, and we joined the Walk as is usual bringing up the rear as the procession passed the square. As Albert Square is still being refurbished, the Walk continued along Deansgate turning into St Peters Square for a short service and then back along Deansgate.

We always obtain rapturous applause from the spectators simply because St Ann's is the "BEST " and so it should be with our historical banners and fantastic band and not forgetting our amazing congregation all meeting and walking to witness our faith to the greater glory of our Lord Jesus.

So, if you did not attend last year come along this year in 2025 and join us on our joyous day. Look out for the announcements in church nearer the date and put Monday 26th May in your diary We usually meet at church around 9.30 am.

Church Linen & Brass Cleaning

The church needs support every day and much of it goes unnoticed. Jean Casewell is an example of this as she takes on the responsibility of cleaning all the sacramental linen used at services and with Frances and Mary cleans the church brass each week.

Shop

Jean Casewell writes:

William and I continue to organise the sale of cards and books throughout the year, with special stocks for sale at Easter and Christmas and interestingly completely selling out of religious cards. Special thanks to Ottmar Morrett for his donation of stock that he makes from his own original images.

Sunday “Coffee & Chat”

Joan Goodwin writes:

After the 10.45am Sunday Eucharist service it is a great pleasure to spend a little informal time together, chatting over a cup of tea or coffee. At this time we have the opportunity to meet and get to know the clergy, choir, wardens and other members of the congregation. It is a special time to catch up with friends and to make new friends.

We are delighted and grateful to a growing number of younger members of our church who so willingly help with the refreshments and in so doing create a welcoming and cheerful atmosphere. Thanks must also be given to the kind people who give the biscuits, cake and even jam tarts!

Jennifer Frew adds:

The biggest thanks must go to Joan who has been the mainstay of "coffee after church" for more years than we like to remember. She is really a star!

Church Flowers

Mary Etherington writes:

Every Friday I arrive at Church to arrange the flowers (with help from Paul, which is much appreciated). I look forward to arranging the flowers which, I hope, enhance the beauty of our lovely church and which gives me a great deal of pleasure to be able to do. We are grateful to Marks & Spencer's who continue to donate their surplus stock to us.

Social media

Caroline Blake has been posting on the church's Instagram and Facebook accounts for around 15 months. She focuses on upcoming events, but also includes the occasional Bible quote, prayers, photographs, and reels, so please make sure you follow either or both. The Instagram account can be found at @st.anns.church.mcr. The name of the Facebook account is St. Ann's Church.

We are pleased to report that the Facebook account has 718 followers, so it is wonderful to reach supporters of St. Ann's even if they can't make it to church. If you have any photographs of the church that you would like to feature on social media, please send them via Messenger and Caroline will post them.

William Jeavons and James Hume contribute to our social media presence on Facebook and X, and a special Instagram account regarding the beautiful music at church or any musical events (@music_stannsmanchester) is run by Alex Rebetge.

Hopefully the amazing architecture of the church building and our supportive and loving community comes across on social media, which may lead to a growth in our congregation, even if it only grows by that one person who is visiting the city for the weekend.

Lady Ann Bland Memorial Service

On Friday 12th July about 50 members of St Ann's congregation and St James and Emmanuel congregations were welcomed to St James Church in Didsbury by the ringing of the church bells. The team of 8 ringers included our own Treasurer, John Lacy, who is also the Tower Captain at St James, as well as Church Warden Helen Lacy and long-standing choir member, David Lacy who are regular ringers there. They were supported by 5 members of the St James bellringing band.

The service was led by Revd Patrick Thom and our own Rector, Revd Adam Robertson, during which Church Warden Jennifer Frew laid a posy at the memorial to Lady Ann Bland, benefactor of St Ann's church, who is buried at St James, Didsbury. This was followed by the traditional

shared lunch outside in the sunshine in the beer garden of The Didsbury Pub next door.

Next year marks the 40th anniversary of this service marking our appreciation and our continued relationship with the parish of St James and Emmanuel, and we look forward to seeing many of our congregation there at 11am on July 11th, 2025.

Cafe and Church Fairs

Our Saturday Café continues to flourish. We are now busy throughout our opening hours and make a significant contribution to church finances. More importantly, we provide a much-appreciated service to a large number of people. Some are regulars, some shoppers, some visitors to the city, some tourists from far away. All enjoy the home-made cakes, fresh filtered coffee and the friendly and welcoming atmosphere.

Andrew Kyle must be recognised for his co-ordination and weekly baking. The regular team including Sandra, Anne, Mary, John, Helen and Paul are essential to its success along with other volunteers.

2024 Spring and Christmas fairs were a great success with increased takings and numbers of people helping and attending.

Church Outings

Jennifer writes:

This year, in August, the church members waited after the morning service for a vintage Manchester Corporation bus to take us up to Greater Manchester Transport Museum of Cheetham Hill. 2024 was the 200th anniversary of the world's first municipal bus service which was in Manchester.

The Museum is a wonderful place with a wide range of vehicles on display including one of the first horse-drawn buses (which still goes out on special occasions) to the most modern in use today, and even a protype of the Metrolink trams.

Everyone enjoyed the enthusiasm of the volunteers who run it and the retro café selling traditional food and drink.

Big thanks to Elizabeth who also organised our theatre visit to see "Spend. Spend, Spend!" at the Royal Exchange and our Blackpool illuminations trip which included a fish and chip supper.

Website

Helen Lacy writes:

The current St Ann's website has an important role to play in informing people about the community and values we hold and advertises what is happening at St Ann's in terms of services, concerts and other events. However, the website is now over 15 years old and showing its age. The PCC has been discussing bringing the website up to date for several years and a decision was taken this year to invest in a new website. Two of our new congregation members Jessica and Kane, who run a media services company, very generously offered to donate their talents to build a new website for us with the aim of launching it in 2025. They are working closely with the PCC to develop the content.

Administrative Details

Address
St Ann's Church
St Ann Street
Manchester
M2 7LF
Telephone: 0161 834 0239

Website
www.stannsmanchester.com

Rector
Reverend Adam Robertson was installed on Sunday 3 March 2024.

Church Manager
William Jeavons
manager@stannsmanchester.com

Bankers
CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner
Steven Nixon, Langers MN Limited, Chartered Certified Accountant
Statutory Auditor
8-10 Gatley Road
Cheadle Cheshire SK8 1PY

Insurers
Ecclesiastical Insurance Group PLC
Beaufort House
Brunswick Road
Gloucester
GL1 1JZ

Architect
Buttress Architects
41 Bengal Street
Manchester
M4 6AF

Solicitor
Donna Myers
Diocesan Registrar
St John's House
155-163 The Rock
Bury
BL9 0ND

Safeguarding Co-Ordinator
Andrew Kyle
safeguarding.stannsmanchester@gmail.com

Charity Registration
St Ann's PCC is Registered Charity Number 1136159

Membership of the Parochial Church Council

The following members served during the year:

Clergy *since his collation on 3 March 2024*
Reverend Adam Robertson

Churchwardens *four Churchwardens are elected for each 12-month term*
Jennifer Frew, Martin Gregson, Helen Lacy, Andrew Kyle

Deanery Synod Members ***Term of office 2023 - 2026***
Stacey Fox-Manning, Martin Gregson, Andrew Kyle

Elected Members Serving until the APCM of 2025
Ken Helliwell, Helen Lacy, Alex Rebetge

Elected Members Serving until the APCM of 2026
Caroline Blake, James Hume, John Lacy

Elected Members Serving until the APCM of 2027
Anne Bithell, Martin Whitehouse, Michael Johnson

The Parochial Church Council is a registered charity no 1136159.

PCC members are trustees of the charity. Its work is set out in the Parochial Church Powers measure 1956. PCCs work in co-operation with their Rector

"in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical".

Appointments

Chairman
Adam Robertson
(from March 2024)

PCC Secretary
Stacy Fox-Manning

PCC Treasurer
John Lacy

Electoral Roll Officer
William Jeavons

Health & Safety Officer
Anne Bithell

Safeguarding Officer
Andrew Kyle

Church Manager
William Jeavons

Bookkeeper
William Jeavons

Verger
Paul Campion

Director of Music
Alexander Rebetge

Assistant Director of Music
James Hume

Pilling Trust Organ Scholar
Theo Maher-Willams

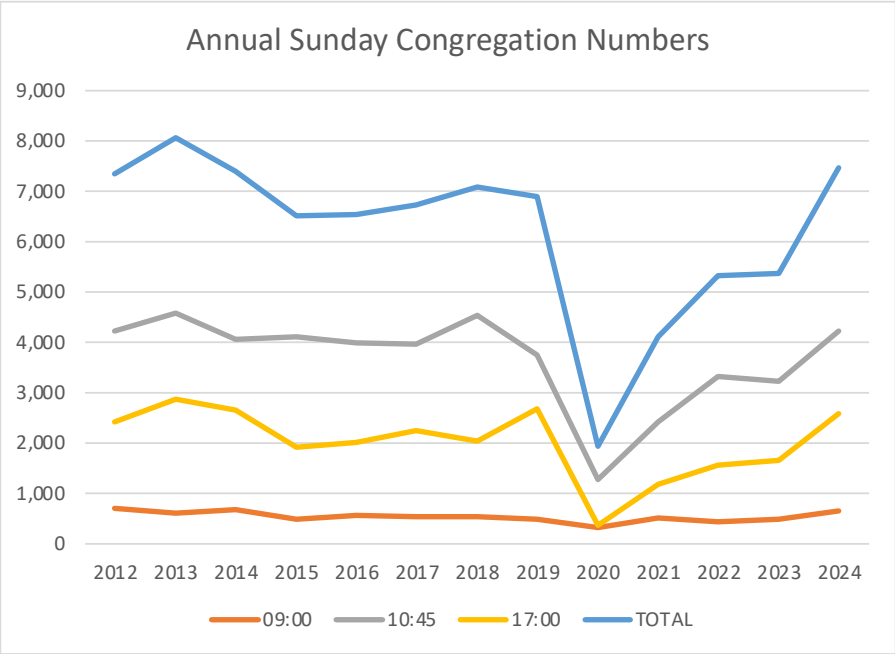
St Ann's is not only an important building, but it is a worshipping community of Christians.

We are grateful to be able to gather together again.

This year, we have seen a welcome return to a greater sense of normality.

Thank you to everyone who has continued to give their financial support during this time.

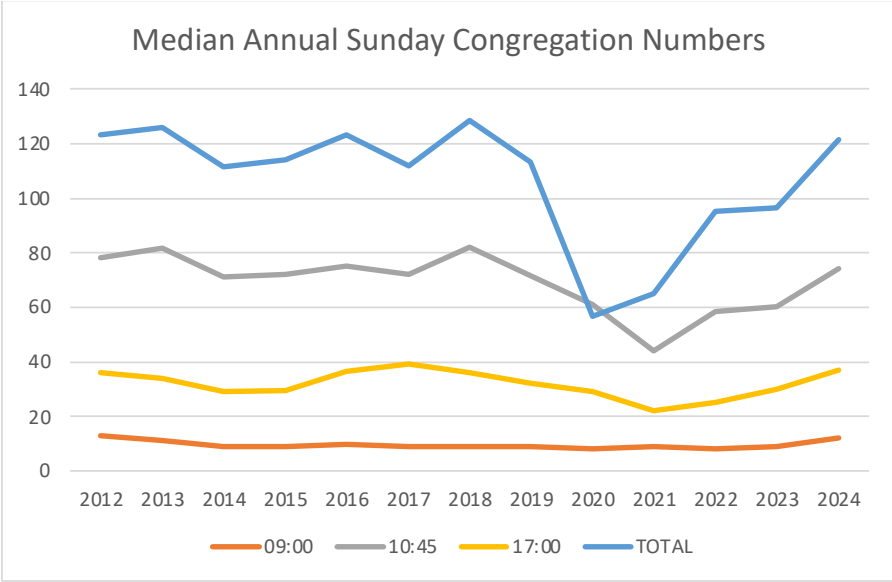
Sunday Attendance



The numbers attending Sunday worship during 2024 totalled 7,452, which is an increase of 2,100 over the attendance in 2023. The total across all services was over 10,000 in the year, which was 2,450 more than during the previous year.

The average (median) figure for Sunday attendance was 121, an increase of 25 on the corresponding figure in 2023.

The figures above were the highest ones recorded since 2013, and also exceeds those in 2012. This reflects the effect of Revd Adam during his first year as Rector and the effort put in by members of the congregation to ensure that new and existing attendees are welcomed into services, building on the efforts since the time of lockdown.



Financial review

The PCC is responsible for overseeing the finances of the church and making key decisions about matters which have an impact on income and expenditure. Day-to-day business is devolved by the PCC to the Treasurer and the Bookkeeper, by agreeing a budget for the forthcoming year and then reviewing spending under its budget categories in detail every few months.

Income

Total income on unrestricted funds for the year was £197,837 (2023: £154,107). Donors at Church have increased on 2023 by £5119: This year we received £111,546 (2023: £106,427) and donations received in church; church boxes and candlestands saw a £11k increase on 2023.

Fundraising activities increased from 2023 (£34,771) to £34,865 – reflecting a successful church fair and a huge effort from the Saturday café team.

A giving campaign in August 2024 resulted in a generous response and uplift in regular giving from the congregation.

Expenditure

Unrestricted Funds.

Total expenditure for the year was £171,774 (2023: £154,338), the increase reflecting our commitment this year to pay our parish share (£65k) in full (in 2023 £60k). Staff costs of £69k reflect an increase in staff wages of 10% in January 2024 and a one-off £5.000 in payments to extend the contract of our Director of Music.

Our fixed-price gas contract expired in October 2024, resulting in an increase in gas bills. For electricity we had to renew at market rates.

Increasing Café Refreshments and Retail costs reflect the increase in numbers using church this year.

Restricted funds

See Page xi for Fund balances and income received. Of note, we continue to benefit from the annual grant from The Pilling Trust Fund of £9,300 for the Music activities in Church. This year we also received a £5,500 award from the Cathedrals Music Trust to support a vocal coaching scheme for the choir.

Expenditure Highlights

Organ fund - maintenance costs of £1,608.
Music fund - £7,500 towards musician and music costs.

Risk review and reserves policy

The PCC has considered key risks around the stewardship of a Grade I listed church building, the health and safety of worshippers and members of the public using the building and the financial challenges associated with the economic climate and its effect on sources of income.

Financial Reserve Policy

The PCC, in line with Charity Commission requirements, recognises the need to have a target for free reserves to cover the following contingency:

Up to three months' PCC expenditure in a 'normal' year (£16,000 per month), to enable the PCC's activities to be scaled down in a 'disaster scenario', rounded up to £50,000.

Therefore, the PCC now assesses its reserve requirement at £50,000. At 31st December 2024 there was a General Fund balance of £109,828.

Statement of Trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

In preparing these financial statements, trustees are required to:

- Select suitable accounting policies and apply them consistently
- Observe the methods and principles in the Charities Statement of Recommended Practice (SORP)
- Make judgments and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the members of the PCC on 24th April 2025 and signed on their behalf by Adam Robertson, Chairman

Independent Examiner's report to the members of St Ann's PCC

I report on the accounts of the Charity for the year ended 31 December 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

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:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or the accounts do not accord with those records; or
2. the accounts do not accord with those records; or
3. 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.

Steven Nixon, BSc (Hons) FCCA
Chartered Certified Accountant
Independent Examiner
8-10 Gatley Road
Cheadle
Cheshire
SK8 1PY

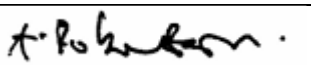
Date: 15/05/2025

Parochial Church of St Ann's Manchester Statement of financial activities for the year ended 31st December 2024

	Note	2024 Unrestricted £	2024 Restricted £	2024 Endowment £	2024 TOTAL £	*2023 Unrestricted £*	*2023 Restricted £*	*2023 Endowment £*	*2023 TOTAL £*
INCOME FROM	2								
I Donors at Church		111,546	410		111,956	*106,427*	*265*		*106,692*
II Outside Donors		3,454	14,932		18,386	*1,425*	*9,300*		*10,725*
III Fundraising Activities		34,865	5,376		40,241	*34,771*			*34,771*
IV Charitable Acivities		33,411	0		33,411	*857*			*857*
V Investment Income		14,561	916	1,417	16,894	*10,627*	*3,793*		*14,421*
TOTAL INCOME		**197,837**	**21,634**	**1,417**	**220,888**	*154,107*	*13,358*	*0*	*167,465*
EXPENDITURE ON	3								
VI Grants and Mission Giving		25	3,100		3,125	*25*	*3,399*		*3,424*
VII Charitable Activities		160,193	12,939		173,132	*142,270*	*114,655*		*256,925*
VIII Fundraising Costs		6,696			6,696	*5,068*			*5,068*
IX Church Administration		4,860			4,860	*6,975*			*6,975*
TOTAL EXPENDITURE		**171,774**	**16,039**	**0**	**187,813**	*154,338*	*118,055*	*0*	*272,393*
NET INCOME / (EXPENDITURE) BEFORE INVESTMENT GAINS / (LOSSES)		**26,063**	**5,595**	**1,417**	**33,075**	*(231)*	*(104,696)*	*0*	*(104,927)*
GAINS / (LOSSES) ON INVESTMENTS	5			9,244	9,244			*32,226*	*32,226*
NET INCOME / (EXPENDITURE)		**26,063**	**5,595**	**10,661**	**42,319**	*(231)*	*(104,697)*	*32,226*	*(72,701)*
TRANSFERS BETWEEN FUNDS									
NET MOVEMENT IN FUNDS		**26,063**	**5,595**	**10,662**	**42,320**	*(231)*	*(104,697)*	*32,226*	*(72,701)*
BALANCES BROUGHT FORWARD	9	**83,765**	**58,579**	**362,611**	**504,955**	*83,996*	*163,275*	*330,385*	*577,656*
BALANCES CARRIED FORWARD		**109,828**	**64,174**	**373,273**	**547,275**	*83,765*	*58,579*	*362,611*	*504,955*

The notes on pages iii to xiv form part of these accounts.

	Note	2024 Unrestricted	2024 Restricted	2024 Endowment	2024 TOTAL	*2023 Unrestricted*	*2023 Restricted*	*2023 Endowment*	*2023 TOTAL*
FIXED ASSETS	5								
Investments		**13,500**		**371,856**	**385,356**	*13,500*		*362,611*	*376,111*
Total		**13,500**	**0**	**371,856**	**385,356**	*13,500*		*362,611*	*376,111*
CURRENT ASSETS	6								
Stock		**70**			**70**	*184*			*184*
Debtors		**9,320**	**0**	**1,417**	**10,737**	*4,860*	*1,569*		*6,429*
Cash at Bank		**90,590**	**64,579**		**155,169**	*67,783*	*57,010*		*124,793*
Total		**99,980**	**64,579**	**1,417**	**165,976**	*72,827*	*58,579*		*131,407*
CREDITORS - due within One Year	7	**3,652**	**405**		**4,057**				
Accruals and other creditors		**3,652**	**404**		**4,056**	*2,562*			*2,562*
						2,562			*2,562*
NET CURRENT ASSETS		**96,328**	**64,174**	**1,417**	**161,919**	*70,265*	*58,579*		*128,844*
NET ASSETS		**109,828**	**64,175**	**373,273**	**547,276**	*83,765*	*58,579*	*362,611*	*504,955*
FUNDS									
Unrestricted	9a	**109,828**			**109,828**	*83,765*			*83,765*
Restricted	9b		**64,174**		**64,174**		*58,579*		*58,579*
Endowment	9c			**373,273**	**373,273**			*362,611*	*362,611*
Total	8	**109,828**	**64,174**	**373,273**	**547,275**	*83,765*	*58,579*	*362,611*	*504,955*

Approved by the Parochial Church Council on 24th April 2025	
	Adam Robertson - Rector

The notes on pages iii to xiv form part of these accounts.

Parochial Church Council of St Ann's, Manchester - Notes to the financial statements for the year ended 31st December 2024

1. Accounting Policies

The principal accounting policies adopted in the preparation of the financial statements are set out below and have been consistently applied throughout the year.

Basis of preparation and assessment of going concern.

The financial statements have been prepared on an accruals basis in accordance with the Church Accounting Regulations 2006 together with applicable UK accounting standards, the Charites Act 2011 and the SORP 2015. The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible. 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.

Fund accounting

Endowment Funds are funds, the capital of which must be maintained; only income arising from investment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established. **Restricted Funds** represent (a) income from trusts or endowments which may be expended only on those restricted activities provided in the terms of the trust or bequest, and (b) donations or grants received for a specific purpose or invited by the PCC for a specific purpose. The funds may only be expended on the purpose for which they were given. Any balance remaining unspent at the end of the year is carried forward as a balance on that fund. The PCC does not normally invest separately for each fund and, when necessary, interest is apportioned to individual funds. **Unrestricted Funds** are general funds which can be used for PCC ordinary purposes.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts. All other income is recognised when it is received. All income is accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if a binding obligation on the PCC exists. Amounts received and subsequently expended specifically for mission are dealt with as restricted funds. The parish share is accounted for when payable. No provision is made for any parish share which may be requested but is unpaid by the date the Diocese closes its records for a particular year. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts as set out by s.10 of the Charities Act 2011. Moveable church furnishings held by the Rector and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church inventory. All such expenditure has been written off when incurred. Administrative equipment used within the church premises is included in fixed assets if the cost exceeds £2,000 otherwise it is written off in the year as consumables. Fixed assets are depreciated on a straight-line basis over the estimated useful life, usually at 25% pa.

Investments

Investments are valued at market value at 31st December each year.

Stocks and work in progress

Stock is valued at the lower of cost and net realisable value.

The members are satisfied that, at the time of approving the financial statements, it is appropriate to adopt the going concern basis in preparing the financial statements.

Parochial Church of St Ann's Manchester Notes to the Financial Statements for the year ended 31st December 2024

2 Income

	2024 Unrestricted £	2024 Restricted £	2024 Endowment £	2024 Total £	*2023 Unrestricted £*	*2023 Restricted £*	*2023 Endowment £*	*2023 Total £*
I Donors at Church								
Planned Giving - gift aided	**35,621**			**35,621**	*28,272*			*28,272*
Planned Giving - non-Gift Aided	**498**			**498**	*768*			*768*
Other giving - Gift Aided	**14,077**			**14,077**	*13,118*			*13,118*
Other giving	**12,612**	**180**		**12,792**	*25,951*			*25,951*
Tax Recoverable	**12,420**			**12,420**	*10,294*			*10,294*
Collections at Services	**6,983**	**230**		**7,213**	*10,532*	*265*		*10,797*
Church Boxes and Candlestands	**29,335**			**29,335**	*17,492*			*17,492*
I Donors at Church Total	**111,546**	**410**	**0**	**111,956**	*106,427*	*265*	*0*	*106,692*
II Outside Donors								
Church of England Energy Grant				**0**	*330*			*330*
Pilling Trust		**14,800**		**14,800**		*9,300*		*9,300*
Lpw VAT Scheme*	**454**	**132**		**586**	*1,095*			*1,095*
Legacies	**3,000**			**3,000**				*0*
II Outside Donors Total	**3,454**	**14,932**	**0**	**18,386**	*1,425*	*9,300*	*0*	*10,725*
III Income from fundraising activities								
Recitals and Events	**8,765**	**5,376**		**14,141**	*12,637*			*12,637*
Café Refreshments Retail	**20,773**			**20,773**	*18,924*			*18,924*
Church Fairs	**5,327**			**5,327**	*3,210*			*3,210*
III Income from fundraising activities Total	**34,865**	**5,376**	**0**	**40,241**	*34,771*	*0*	*0*	*34,771*
IV Income from Charitable Activities								
Facilities Fees	**33,357**			**33,357**	*371*			*371*
Statutory Fees - weddings and funerals	**54**			**54**	*486*			*486*
IV Income from Charitable Activities Total	**33,411**	**0**	**0**	**33,411**	*857*	*0*	*0*	*857*
V Investment Income								
Dividends - Ecclesiastical investments	**14,561**	**916**	**1,417**	**16,894**	*10,627*	*3,793*		*14,420*
V Investment Income Total	**14,561**	**916**	**1,417**	**16,894**	*10,627*	*3,793*	*0*	*14,420*
TOTAL INCOME	**197,837**	**21,634**	**1,417**	**220,888**	*154,107*	*13,358*	*0*	*167,465*

*The Listed Places of Worship (LPW) VAT Scheme gives grants that cover the VAT incurred in making repairs to listed buildings in use as places of worship. The PCC receives these funds as a reimbursement of VAT paid on eligible expenditure. While not much this year, £586), it has been useful in the past (£1095 last year) and would be a significant amount if we embarked on a major renovation.

The LPW VAT scheme is under threat – please write to your MP to ask that it be retained!

Other Grants received 2024: £14800 (2023: £9630)

Parochial Church of St Ann's Manchester Notes to the Financial Statements for the year ended 31st December 2024

3 Expenditure

	2024 Unrestricted £	2024 Restricted £	2024 Endowment £	2024 Total £	*2023 Unrestricted £*	*2023 Restricted £*	*2023 Endowment £*	*2023 Total £*
VI Grants and Mission Giving								
Pilling Scholars / music grants		**3,100**		**3,100**		*3,399*		*3,399*
Church organisations and charities	**25**			**25**	*25*			*25*
VI Grants and Mission Giving Total	**25**	**3,100**		**3,125**	*25*	*3,399*	*0*	*3,424*
VII Charitable Activities								
Ministry - Parish Share	**65,610**			**65,610**	*60,750*			*60,750*
Clergy - Expenses				**0**				*0*
Rectory Council Tax and expenses				**0**				*0*
Church Electricity/Gas/Water	**10,062**			**10,062**	*7,542*			*7,542*
Cleaning / hygiene	**275**			**275**	*194*			*194*
Minor Repairs / Servicing	**1,970**			**1,970**	*5,706*			*5,706*
Organ Maintenance		**1,608**		**1,608**		*1,027*		*1,027*
Choir / Music	**61**	**5,747**		**5,808**		*717*		*717*
Parish Training and Mission				**0**				*0*
Insurance	**9,140**			**9,140**	*8,932*			*8,932*
Security	**1,243**			**1,243**	*1,247*			*1,247*
Church Services	**5,419**	**2,776**		**8,195**	*2,444*	*400*		*2,844*
Legal Fees				**0**		*109,945*		*109,945*
Staff Costs Wages and Salaries	**64,901**			**64,901**	*54,094*			*54,094*
Director of Music and assistant fees	**1,512**	**2,808**		**4,320**	*1,361*	*2,566*		*3,927*
VII Charitable Activities Total	**160,193**	**12,939**		**173,132**	*142,270*	*114,655*	*0*	*256,925*
VIII Fundraising Costs								
Café Refeshments and Retail	**5,576**			**5,576**	*3,347*			*3,347*
Flower Stall				**0**				*0*
Contactess Giving / Envelope Scheme	**759**			**759**	*972*			*972*
Cost of Events inc Performing Rights]	**361**			**361**	*749*			*749*
VIII Fundraising Costs Total	**6,696**	**0**		**6,696**	*5,068*	*0*	*0*	*5,068*
XI Church Administration								
Printing Stationery Postage Telephone	**3,358**			**3,358**	*2,078*			*2,078*
Computer Software Licences	**564**			**564**	*437*			*437*
Sundries				**0**				*0*
Bank Charges	**492**			**492**	*426*			*426*
Accountancy / Independent Examination	**446**			**446**	*4,034*			*4,034*
XI Church Administration Total	**4,860**	**0**		**4,860**	*6,975*	*0*	*0*	*6,975*
TOTAL EXPENDITURE	**171,774**	**16,039**		**187,813**	*154,338*	*118,055*	*0*	*272,393*

Parochial Church of St Ann's Manchester Notes to the Financial Statements for the year ended 31st December 2024

4 Staff Costs

	2024	*2023*
Wages and Salaries	**60,057**	*50,024*
Pension	**4,844**	*4,070*
National Insurance		
Director of Music and Assistants Fees	**4,320**	*3,927*
	69,221	*58,021*

The PCC employs a verger, Church manager and Director of Music. A PAYE scheme is operated for these staff. Members of the PCC receive no remuneration for acting as such. One Trustee receives a fee for the position of Assistant Director of Music and other music services they provide 2024: £4,319 (2023: £4,224). There were no Clergy expenses in 2024 or 2023. In 2024, £6901 (2023: £864) were reimbursed to 4 trustees to pay for materials and items for church activities. A one-off payment of £5,000 was made to the Director of Music to enable his contract to be extended until the end of the year to cover Advent and Christmas services - the period when most church income is generated.

Parochial Church of St Ann's Manchester Notes to the Financial Statements for the year ended 31st December 2024

5 Fixed Assets Investments

	2024 Unrestricted	2024 Endowment	2024 Total	*2023 Unrestricted*	*2023 Endowment*	*2023 Total*
	£	**£**	**£**	***£***	***£***	***£***
Market Value 1st January 2024	**13,500**	**362,612**	**376,112**	*13,500*	*330,385*	*343,885*
Acquisitions						
Net Gains / (Losses) on revaluation		**9,244**	**9,244**		*32,226*	*32,226*
Market Value 31st December 2024	**13,500**	**371,856**	**385,356**	*13,500*	*362,611*	*376,111*

Investments are held as follows:	Units Held at year end	Value Per Unit	2024 Unrestricted	2024 Endowment	**2024 Total**	*2023 Unrestricted*	*2023 Endowment*	***2023 Total***
As at 31/12/24			£	£	**£**	*£*	*£*	***£***
National Savings Income Bonds	13500	1.0000	**13,500**		**13,500**	*13,500*		***13,500***
CCLA Church of England Funds:								
CBF Investment Fund Income Shares	7970	20.9690		**184,288**	**184,288**		*180,164*	***180,164***
COIF Investment Fund Income Shares	8425.58	20.2933		**170,983**	**170,983**		*167,206*	***167,206***
Income Fund Accumulation Shares	2623.78	6.3210		**16,585**	**16,585**		*15,241*	***15,241***
			13,500	**371,856**	**385,356**	*13,500*	*362,611*	***376,111***

The PCC has charitable endowments derived from two closed registered charities, The Manchester St Ann's Educational Foundation (also known as St John's Educational Trust) and The Charity of Eleanora Atherton. Income from the investments related to the Educational Foundation former charity are used for educational purposes within the parish and income from the investments related to the Atherton Charity are available for the general purposes of the PCC. The PCC is also the beneficial trustee of an endowment charity deriving from two schools of former city centre parishes. This is the St Ann Ecclesiastical Charity. The Diocesan Board of Finance has the role of Custodian Trustee.

Further details regarding the endowment funds are given in note 9c on page xii

Parochial Church of St Ann's Manchester Notes to the Financial Statements for the year ended 31st December 2024

6 Current Assets

	2024 Unrestricted £	2024 Restricted £	2024 Endowment £	2024 Total £	*2023 Unrestricted £*	*2023 Restricted £*	*2023 Endowment £*	*2023 Total £*
Stocks								
Gifts/Card Supplies	**70**			**70**	*184*			*184*
Debtors								
Income Tax recoverable	**0**	**0**		**0**	*2,576*			*2,576*
Other Income receivable	**9,320**	**0**	**1,417**	**10,737**	*2,284*	*1,569*		*3,853*
Total Debtors	**9,320**	**0**	**1,417**	**10,737**	*4,860*	*1,569*		*6,429*
Bank	**90,590**	**64,579**		**155,169**	*67,783*	*57,010*		*124,793*
TOTAL CURRENT ASSETS	**99,980**	**64,579**	**1,417**	**165,976**	*72,827*	*58,579*		*131,407*

Parochial Church of St Ann's Manchester Notes to the Financial Statements for the year ended 31st December 2024

7 Liabilities - due within one year

	2024 Unrestricted £	2024 Restricted £	2024 Endowment £	2024 Total £	*2023 Unrestricted £*	*2023 Restricted £*	*2023 Endowment £*	*2023 Total £*
LIABILITIES - due within one year								
Accruals and Defered Income	**2,474**	**405**		**2,879**	*1,963*	*0*		*1,963*
PAYE/NI								
Pension Fund	**1,179**			**1,179**	*599*			*599*
TOTAL CURRENT LIABILITIES	**3,653**	**405**		**4,058**	*2,562*	*0*		*2,562*

Parochial Church of St Ann's Manchester Notes to the Financial Statements for the year ended 31st December 2024

8 Analysis of Net Assets by Fund

	2024 Unrestricted	2024 Restricted	2024 Endowment	2024 Total	*2023 Unrestricted*	*2023 Restricted*	*2023 Endowment*	*2023 Total*
	£	£	£	£	£	£	£	£
Fixed Assets	**13,500**		**371,856**	**385,356**	*13,500*		*362,611*	*376,111*
Current Assets	**99,980**	**64,579**	**1,417**	**165,976**	*72,827*	*58,579*		*131,407*
Current Liabilities	**3,653**	**405**		**4,058**	*2,562*	*0*		*2,562*
	109,827	**64,174**	**373,273**	**547,274**	*83,765*	*58,579*	*362,611*	*504,955*

Parochial Church of St Ann's Manchester Notes to the Financial Statements for the year ended 31st December 2024

9a Unrestricted Funds

INCOME	
I Donors at Church	**111,546**
II Outside Donors	**3,454**
III Income from Fundraising Activities	**34,865**
IV Income from Charitable Activities	**33,411**
V Investment Income	**14,561**
TOTAL INCOME	**197,837**
EXPENDITURE	
VI Grants & Mission Giving	**25**
VII Charitable Activities	**160,193**
VIII Fundraising Costs	**6,696**
IX Church Administration	**4,860**
TOTAL EXPENDITURE	**171,774**
NET INCOME / EXPENDITURE	**26,063**
TRANSFERS IN/OUT	**0**
NET MOVEMENT IN FUNDS	**26,063**
BALANCES BROUGHT FORWARD	**83,765**
BALANCES CARRIED FORWARD	**109,828**

Parochial Church of St Ann's Manchester Notes to the Financial Statements for the year ended 31st December 2024

9b Restricted Funds

	Organ	Music	Choir Support	Homeless	Education & Training	Flowers	Heating	Land & property	Exterior Fabric	Decorating	Total
INCOME											
I Donors at Church	50			360							410
II Outside Donors	132	14,800									14,932
III Income from Fundraising Activities			5,376								5,376
IV Income from Charitable Activities											0
V Investment Income			0		916		0	0			916
TOTAL INCOME	182	14,800	5,376	360	916	0	0	0	0	0	21,634
EXPENDITURE											
VI Grants & Mission Giving		3,100									3,100
VII Charitable Activities	1,609	5,602	5,728								12,939
VIII Fundraising Costs											0
IX Church Administration											0
TOTAL EXPENDITURE	1,609	8,702	5,728	0	0	0	0	0	0	0	16,039
NET INCOME / EXPENDITURE	(1,427)	6,098	(352)	360	916	0	0	0	0	0	5,595
TRANSFERS IN/OUT	0	0	0	0	0	0	0	0	0	0	0
NET MOVEMENT IN FUNDS	(1,427)	6,098	(352)	360	916	0	0	0	0	0	5,595
BALANCES BROUGHT FORWARD	3,638	19,382	11,124	916	6,850	0	11,425	2,306	1,566	1,373	58,580
BALANCES CARRIED FORWARD	2,211	25,480	10,772	1,276	7,766	0	11,425	2,306	1,566	1,373	64,175

Parochial Church of St Ann's Manchester Notes to the Financial Statements for the year ended 31st December 2024

9c Endowment Funds

The PCC is Beneficial Trustee of an endowment charity deriving from two former city centre parishes, St Peter's and St Matthew's, which was created by a Charity Commission Scheme in the 1990s. The object of the fund is ""furthering the religious and other charitable work in the Parish"". During 2021, the Charity Commission gave its permission for a portion of this endowment to be released to be used by the PCC for restricted purposes in relation to land and property.
During 2020 the PCC became the beneficial owner of the assets and took over the charitable purposes relating to two former charities, The Manchester St Ann's Educational Foundation (also known as St John's Educational Trust) and The Charity of Eleanora Atherton. The PCC undertook to preserve the value of the charities and preserve the names within its accounts. These are endowment funds, where the capital is invested to generate income. Income from the Educational Foundation is restricted to educational purposes within the parish and income from the Eleanora Atherton Charity is available for the general purposes of the PCC, i.e. is unrestricted.

	St Ann's Ecclesiastical Charity	St John's Educational Trust	Eleanora Atherton Trust	Total
	£	£	£	£
Balance at 1st January 2024	**162,411**	**32,995**	**167,206**	**362,612**
Gain (Losses) on investments	**4,712**	**755**	**3,777**	**9,244**
Balance at 31st December 2024	**167,123**	**33,750**	**170,983**	**371,856**

Parochial Church Council of St Ann's, Manchester - Notes to the financial statements for the year ended 31st December 2024

9d Summary of Restricted and Unrestricted Funds

The **General Fund** represents the amounts available to the PCC to meet its ongoing obligations, based on the assumption that restricted funds and designated funds are not available for general use. In accordance with recommended practice for charities, the PCC aims for the General Fund to retain monies representing its financial reserve (see page 13). The PCC now assesses its reserve requirements at £50,000. At 31st December 2024 there was a General Fund balance of £109,828.

Designated Funds
From time to time the PCC receive income which is not restricted to prescribed uses but which it considers should be used for a specific project. Year-end balances are carried forward for future projects.

Restricted Choir Support Fund
This fund was opened in 2021 to manage a donation received to support the ministry of St Ann's choir, specifically for music and the provision of equipment.

Restricted Decorating Fund
Donations and other income were received in prior periods relating specifically to decorating church and maintaining church furnishings. The balance of the fund at year end is carried forward.

Restricted Education & Training Fund
Investment income from the St John's Educational Trust Endowment Fund is available to support educational projects.

Restricted Exterior Fabric fund
A legacy from the late Ruth Gee established this fund 'for the maintenance & repair of the exterior fabric'. The balance of the fund at the end of the year is carried forward.

Restricted Flowers Fund
Donations are received specifically towards flower costs. The balance of the fund at the end of the year is carried forward.

Restricted Heating Fund
Donations received towards the cost of heating repairs will be carried forward until there is sufficient to pay for the project.

Restricted Homelessness Fund
Various grants and donations are received to support homelessness projects. Any balance of the fund at the end of the year is carried forward.

Restricted Land and Property Fund
During 2021, with the approval of the Charity Commission, the PCC released funds from the Ecclesiastical Endowments to support expenditure related to land and property.

Restricted Music Fund
Donations, grants and other income is received specifically towards running costs of the choir and music services, including grants from the John Pilling Trust to fund organ scholars and other musical activities. The balance of the fund at the end of the year is carried forward.

Restricted Organ Fund
Donations and other income is received relating specifically to maintenance of the organ. Funds are retained for future costs of a major cleaning project.

Parochial Church Council of St Ann's, Manchester - Notes to the financial statements for the year ended 31st December 2024

10 Pension Scheme

St Ann's PCC participates in the Pension Builder Scheme section of the Church Workers Pension Fund (CWPF) for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers. The Fund has two sections: (1) the Defined Benefits Scheme, and (2) the Pension Builder Scheme, which has two subsections:
a) a deferred annuity section known as Pension Builder Classic, and,
b) a cash balance section known as Pension Builder 2014.

Pension Builder Scheme
Both sections of the Pension Builder Scheme are classed as defined benefit schemes: Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors. Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age sixty five. There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs on page vi are the contributions payable (2024: £4844, 2023: £4,070).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out on 31st December 2022.

For the Pension Builder Classic section, the valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a discretionary bonus of 3% following improvements in the funding position over 2021. There is no requirement for deficit payments at the current time. For the Pension Builder 2014 section, the valuation revealed a surplus of £5.5m on the ongoing assumptions used.

The legal structure of the scheme is such that if another employer fails, the PCC could become responsible for paying a share of the failed employer's pension liabilities.

The actuarial valuation at 31st December 2022 specifically for St Ann's PCC, stated that the assets were greater than the estimated cost of securing the benefits and therefore no cessation debt would have been payable to PB Classic had St Ann's Church ceased participating.

11 Post Balance Sheet Matter

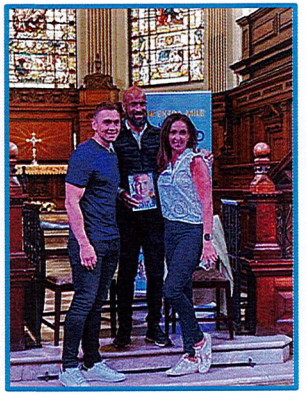
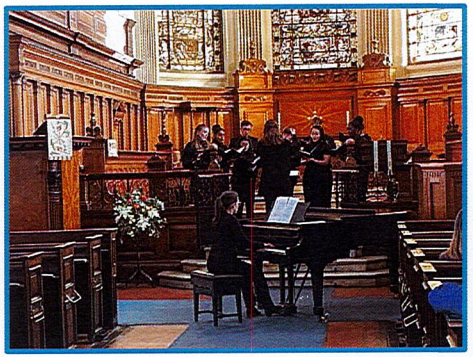
Faculty agreement and the issuing of a new licence for use of St Andrew's churchyard has been concluded and rental of £15,000 pa is being received. A one-off backlog payment was also made in March 2024. Any further expenditure on outstanding legal fees for 2025 and beyond will be met out of churchyard rental and current funds.

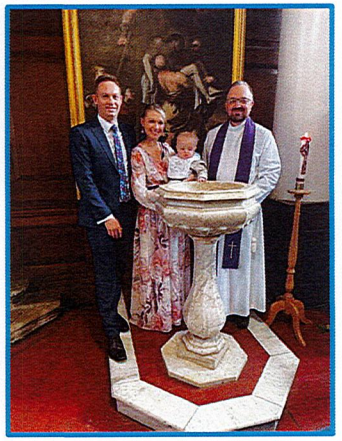
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANN, MANCHESTER

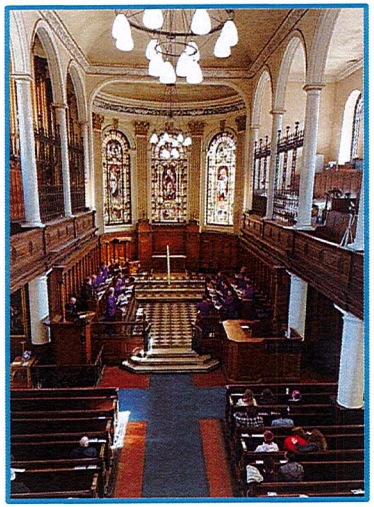
England & Wales - Charity number 1136159

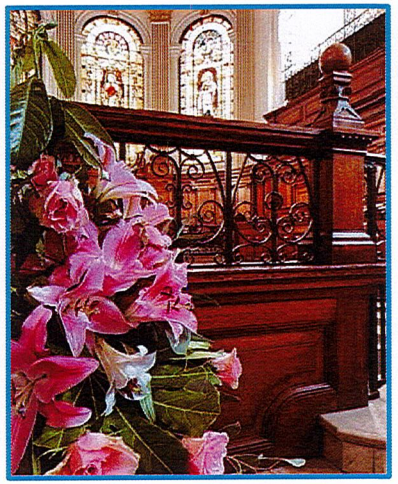
Accounts

Annual Report and Accounts 2023









St Ann's Church
Manchester

2023 Report & Accounts of the Parochial Church Council

St Ann's Church Manchester

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Foreword

Structure, Governance and Membership

The Parochial Church Council (PCC) is a registered charity, number 1136159 and is constituted under the Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules. Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. The PCC members during 2023 are detailed on page 14.

PCC Mission and Objectives

- To be at the spiritual heart of the vibrant growing city of Manchester.
- To welcome all who come into our church and let them know they are valued by God, whatever their origin and situation.
- To proclaim God's kingdom through regular reverent and engaging acts of worship.
- To attract and support new Christians, helping them to discover and develop their faith, teaching and nurturing that faith at every stage of their spiritual journey.
- To respond to human need through loving service.
- To show love for our neighbours by challenging injustice and violence as we encounter them.

Churchwardens Report

Introduction

Throughout 2023 we have been in Vacancy, following the departure of Canon Ashworth in November 2022 and pending the arrival of our future Rector (see below).

On the spiritual side, we are immensely grateful to the numerous clerics from across the Diocese who generously gave their time to take our Services. Across the whole year, the number of Services for which we were unable to provide a Priest was in single figures, and we were able to offer the Eucharist at all our 10.45 Sunday Services. Particular thanks are due to our Area Dean Rev Nick Watson, who filled many gaps himself and suggested and often approached suitable names; and to our Church Manager William Jeavons, who kept the diary and made sure that all the gaps were filled and all the arrangements clear. The most heartfelt thanks are due to our two attached Priests Canon Alma Servant and Fr Keith Henshall, who showed great generosity of spirit by taking the bulk of our Services and encouraged, taught and inspired us. Their leadership and guidance was hugely appreciated by our whole congregation.

We are pleased to be able to report that both our congregation numbers and our finances have remained stable. Any decline in congregation numbers was more than made up for by the adoption of the church by (among others) a significant number of people in their twenties and early thirties, which we have found extremely encouraging. An appeal to the congregation by our Treasurer and one of our Churchwardens after the Harvest

Service reaped its own harvest and contributed greatly to our financial stability. Our Christmas season was if anything even more successful than ever, with a wide range of organisations using our church for their annual celebrations, alongside our own very popular Christmas Services. And the church has remained in demand as a venue for concerts and occasional literary events. Welcoming visitors to our city centre church and making their visit as meaningful and rewarding as possible also remains a vital part of our mission.

As part of the process of recruitment the PCC was required to write a Parish Profile, which we found to be both a demanding and rewarding process – a real opportunity to reflect on what matters most to us and how we would like to see our church developing in the future. Part of the process was redrafting our Mission Statement, which is reproduced above. The full Parish Profile can be found on the church's website.

Rather wonderfully, at the Annual Parochial Church Meeting we had five candidates for four Churchwarden posts. Jennifer Frew, Martin Gregson, Michael Johnson and Andrew Kyle were duly elected and Alan Green stood down. We are delighted to have Martin joining the team. Many thanks are due to Alan for his faithful service, including a lengthy period as Health and Safety Officer.

Also, at the APCM, we were pleased to be able to appoint a new Treasurer, John Lacy. He has made an energetic and highly effective start and is showing a real determination to make our accounting systems more transparent and to ensure that both PCC and the congregation are as fully informed as possible about the state of the church's finances. We are very grateful to our outgoing Treasurer Susan Soanes for her years of service in this role (and many others!) and wish her every blessing in her new church community.

We move into 2024 in a spirit of optimism. We are immensely looking forward to welcoming our new Incumbent and are confident that he will build on our success as a city centre church and help us continue to grow and fulfil our mission as Ambassadors for Christ.

Rector Recruitment

The PCC asked Andrew Kyle and Martin Gregson – both Churchwardens – to act as Parish Representatives, representing the PCC throughout the process of appointment of our new Rector. Andrew and Martin would like to thank Helen and John Lacy and Sarah Johnston for considerable help in preparing the Parish Profile, which was approved by the PCC at its meeting on 16 May 2023.

Following the rules currently in force in the Diocese of Manchester, applications were invited only from clerics within the Diocese.

Interviews were held in November 2023. The panel consisted of the Bishop of Middleton, the Archdeacon, our Area Dean and the two Parish Reps. We had a very strong field of candidates, and the panel was unanimous in recommending to PCC the appointment of Rev Adam Robertson, who combines a fresh and lively approach to ministry – and a deep faith – with a very strong non-clerical background in civil engineering and leadership development.

Rev Robertson's Installation is to take place in March 2024. We are immensely looking forward to welcoming him.

Services

Our pattern of five weekly Services – Said Communion at 9 am on Sunday and at 12.15 on Tuesday and Thursday, Sung Eucharist at 10.45 on Sunday and Choral Evensong at 5 pm on Sunday – has continued throughout the Vacancy. In addition, we offered several Services to mark Festivals and other special occasions, notably at Easter, during Advent and over Christmas. As noted above, it is pleasing to report that even during the Vacancy we managed to provide Priests or celebrants for almost all; the very few we missed became offerings of readings and prayers led by our Verger or one of the Churchwardens.

We have been supported by more than 20 members of the Manchester clergy community to make sure we have continued to provide a full calendar of services including baptisms and a wedding.

Congregation Numbers

The total numbers attending Sunday worship during 2023 totalled just over 5,300.

Significantly, the average (median) numbers at each service showed no reduction, and in some cases a slight increase over the figures for 2022, despite St Ann's being in vacancy for the whole of the year. This is an achievement reflecting well on both the dedication of the congregation and the Clergy support from throughout the Diocese. This ensured services were held and enjoyed throughout the year.

A more detailed summary appears on Page 15 of this Annual Report. Service numbers and attendance are shared annually with the Diocese for central static collation.

Music

We are immensely grateful to our Director of Music Alex Rebetge for his exceptional musical contributions to our Services, organ recitals and other aspects of our church life, and for his dedicated and organised approach to running our choir. He writes:

2023 was an exciting and successful year for the music department and all involved in music making. I would like to take the opportunity to thank my Assistant Director of Music James Hume, Organ Scholars Saul Knights and George Moloney, Associate Organ Scholar Stephen Aldridge and all the singers of St Ann's Choir for their engagement. It was a huge pleasure working with you all. I would also like to thank the congregation for the support and enthusiasm they show for all musical activities at St Ann's.

In January the weekly organ recital series recommenced and has been successfully running since. We have an audience of 20-40 at each recital, a good start, but also a number which we would like to increase. Each month a recital of improvised organ music, where members of the audience can participate and decide what melodies to base the improvisations on.

We are also grateful to the Royal Northern College of Music for providing excellent young musicians on the first Wednesday of each month.

In July we inaugurated a Bach Festival at St Ann's. This was a week of daily recitals celebrating the great variety of Bach's Music (Organ Recital, Flute Solo, Trio Sonatas arranged for chamber orchestra and the Art of the Fugue for piano duet). We managed to attract 40-50 people without extensive advertisement and hope to build on this successful test in 2024.

After a break during the summer the choir started again in September. During the first weeks of October, we held two sets of auditions. Out of the 12 candidates that auditioned for the new academic year we invited 6 to join the choir. In the weeks running up to Christmas we gradually extended our repertoire and sang regularly for morning Eucharist and Evensong.

As one of the major churches in Manchester the music department is engaged in educating musicians. After Saul Knights left St Ann's in September to continue his studies in Music at Cambridge, we recruited George Moloney as our new Organ Scholar, who receives weekly organ lessons alongside his studies at University of Manchester. Having an Organ Scholar as well as an Associate Organ Scholar is a huge privilege for us and we would like to thank the Pilling Trust for its financial support. For the future the PCC has agreed for the future to the idea of a vocal coaching scheme, where a master's student in vocal studies is invited to improve on their teaching abilities by offering individual sessions for choir members. This scheme is to be implemented by April 2024.

St Andrew's Churchyard

A rather protracted legal dispute over the commercial use of the disused churchyard of St Andrew's Ancoats was provisionally brought to a conclusion by mediation in March 2023. The terms of a new Licence to operate were agreed, but this Licence cannot be signed until all the agreed conditions are met, a process which was always expected to take some time. At the year-end, the conditions had not yet been fulfilled, so we have reserved the right to reopen proceedings should it be necessary to do so – though we have no reason to doubt the good faith of the operator. When it comes into force, the Licence will be backdated to March 2023.

Health & Safety

St Ann's is a very active church with significant numbers of visitors as well as our own employees, volunteers and others who use the church. The church hosts many activities such as recitals, concerts, church fairs in addition to services and it is the responsibility of the PCC to ensure, so far as is reasonably practicable, that our activities are carried out safely, in accordance with good practice and any relevant statutory provisions where they apply. The PCC has overall responsibility for health and safety. Our Health and Safety Officer is Paul Starr.

Annual maintenance of security, fire and electrical systems continue to be carried out to meet our insurance policy obligations.

The PCC will keep health and safety matters under review and will monitor the effectiveness of its relevant policies as well as providing any support and training required.

Maintenance

The church carries out annual maintenance of all essential equipment including PAT testing of electrical items, fire extinguishers, alarm/security systems and gas services.

Minor works and property repairs are carried out by volunteers, Nigel Fowler and Warren Robinson, who provide their professional time for free. Thanks go to them for their time and kindness.

Policies

In response to recent issues within prominent charities, the Charity Commission is increasingly expecting greater professionalism from trustees and expects to see in all charities a compliance and governance framework in place. In the annual return to the Charity Commission, charities are asked if they have written policies covering financial controls, reserves, complaints handling, serious incident reporting, trustee expenses, campaigns and political activity, bullying and harassment, risk management, investment, safeguarding, conflicts of interest, social media, and engaging external speakers. Whilst these policies are not mandatory, they do reveal the Charity Commission's thinking when considering charity governance.

The PCC has therefore started to review the core policies that St Ann's is either required to have or would be wise to consider to provide a framework in which our church can flourish.

The PCC has agreed a Financial Policy and updated our Reserves Policy considered by the Charity Commission to be mandatory. Early in 2024 the PCC intends to review the Safeguarding and Health & Safety Policies and develop Policies for Complaints, Conflicts of Interest, Equality & Diversity, Use of Social Media & Privacy, General Data Protection Regulations (GDPR) and Emergency Procedures.

Inclusive Church

St Ann's is a welcoming and inclusive church, and this is obvious immediately a visitor comes through our doors and meets any member of our congregation, clergy, church staff or our wonderful band of volunteers. In November 2023 the PCC made the decision to formally join the Inclusive Churches organisation so that this promise of a warm welcome would be apparent to people who have not ventured through our rather dark and heavy doors but are looking for a safe and non-judgemental place of worship. In taking this step we join our neighbouring churches of Sacred Trinity, Salford and The Ascension, Hulme.

The Inclusive Churches statement below has been added to the St Ann's website as well as a link to their website for more information and resources. It is also on the information point at the back of church and the logo is on our newsletter and added to all written material.

We believe in **inclusive church** – a church which **celebrates and affirms every person** and does not discriminate. We will continue to challenge the church where it continues to discriminate against people on grounds of **disability, economic power, ethnicity, gender, gender identity, learning disability, mental health, neurodiversity, or sexuality.**

We believe in a church which **welcomes and serves all people** in the name of Jesus Christ; which is scripturally faithful; which seeks to proclaim the Gospel afresh for each generation; and which, in the power of the Holy Spirit, allows all people to grasp how wide and long and high and deep is the love of Jesus Christ

Safeguarding at St Ann's

St Ann's has adopted the House of Bishops 'Promoting a Safer Church' Safeguarding Policy. Accordingly, we have procedures in place to deal promptly with safeguarding allegations or suspicions of abuse. All safeguarding concerns or allegations against church officers will be reported to the Diocesan Safeguarding Adviser.

Our Parish Safeguarding Officer is Andrew Kyle, a retired teacher with 8 years' experience as a Year Head in a City Centre Secondary School. During our Vacancy, the alternative route for complaints has been directly to the Diocesan Adviser. Contact details are displayed at the back of the church.

The Church Community

A church is a worshipping community made up of people of different ages and backgrounds, and at different points in their journey of Christian faith.

Since the Covid pandemic ended, it has been very encouraging to see our Church community grow in numbers. This is evident at all regular services: the three services on Sundays, and the midweek services on Tuesdays and Thursdays. It is actually verified by entries in the Church Register which is kept in the vestry, and this has been used for the section which follows, entitled "Church attendance".

Much as this reassures us, it has been particularly heart-warming to see the ways in which new members have become a part of our church community. We are particularly delighted to have more young people, and they are so friendly and willing to join in and to help in taking collections, reading in services, welcoming newcomers and serving tea and coffee, and doing much more ...

There are many ways in which we can all join in aspects of the community, and some of these are described in the short reports which follow. We're always glad to have more people helping, so please do come and contribute if you're able to! It can be an enjoyable and happy way to make more friends.

Some Examples of Service as a Volunteer

Sidespersons and Stewards

Martin Gregson writes:

A dedicated team of sidespersons ensure that members of the congregation coming to the service, particularly the 10:45 Sung Communion, are welcomed into St Ann's and provided with the day's service sheet. They will also help the service run smoothly by guiding latecomers to seats at an appropriate time, taking up the offering and enabling people to come to receive Communion reverently and easily.

The pool of volunteers is mainly organised into weekly teams (4 teams per month) of 3 or 4 people per weekly team. These teams are supplemented by a number of people willing to help, if required, at short notice. We therefore have a good number of volunteers to cover services but are always happy to welcome others if they wish, initially, to be added to the pool of people to be called upon to cover absences when they happen.

We are currently preparing a handbook to support the work of sidespersons, which we expect to be available during 2024.

Reading and Intercessions

Roy Needham writes:

There are many different ways in which members of the congregation help our church through volunteering; in fact, the life of the church depends upon this form of service. As well as practical ways to help, some members may feel called to offer readings or prayers of intercession.

To take a part in our worship in these ways is indeed a blessing. Both reading and leading intercessions in public worship are wonderful ministries in which to share. Those that lead intercessions have the particular privilege of enabling the rest of the congregation to share in their offering of prayer as they give voice to the concerns, hopes and thanksgiving of our whole community.

The rotas for these roles are open for new volunteers, especially from younger members of the church community. Reading requires only fluency, confidence, and a strong voice; though leading intercessions is a responsibility which will require careful and prayerful discussion with the Rector. If anyone feels they would like to become involved in either role, please speak to the Rector.

St Ann's Events 2023

Martin Whitehouse writes:

'External events' refers to any use of the church premises by third parties from which St Ann's receives a benefit, from a fee and/or refreshment sales. Both its geographical position and the glorious interior make St Ann's an attractive venue – regular events include concerts, book launches, carol services and filming. Indeed, the church may be used, subject to availability and negotiation, by any external organisation whose objectives are not at odds with our own.

2023 was the first full year since 2019 which was not affected by the COVID pandemic. It remained a challenging year for many organisations, but happily this was not the case for St Ann's. As with other aspects of the church's life, 2023 was a successful year, both in terms of the number and variety of events and their financial contribution to church funds.

There were 40 events, including 17 in the fourth quarter. A number of organisations used the church building more than once; we are particularly pleased to have continued to host monthly recitals by students of the Royal Northern College of Music. A big thank you to all who helped in making these events successful, in whatever capacity.

Looking forward, we should be optimistic, but not complacent, about similar outcomes in 2024. We will also be looking at ways

of broadening both the range of events and the demographic of those attending.

Study Groups at St Ann's

Martin Gregson writes:

The Lent Group in 2023 based their studies and discussions around "I Thirst", a book written for study by Stephen Cottrell, the Archbishop of York. This was a challenging book thinking around Jesus's sayings from the cross, particularly the one in the title. We consistently attracted more than 12 people to the group throughout the study period which were 5 mid-week sessions before Easter, and one soon after. The book's themes were complex, but the group engaged well with both the book and each other, resulting in an enjoyable and enriching experience.

Later in the year, Canon Alma led a three-week course introducing and discussing the main themes which arise in the Gospel of St John. This was held on Sundays after the 10:45 service. Once again this was well-attended and was enjoyed by the members who took part, as we developed our knowledge and understanding of this complex Gospel.

The members of the groups came from different backgrounds in respect of age and life experience and included people from each of the three Sunday services.

Whit Walks

Ken Halliwell writes:

The long tradition of the Manchester Whit Walks was restarted this year, following a three-year hiatus due to the COVID pandemic. The Walks, started originally in 1801, see both Protestant and Catholic churches merging in a joyous, happy ecumenical occasion supported by various congregations.

On Monday 29 May 2023, groups from a number of local churches met for the walk of witness to celebrate the birthday of the church. Christians from across the Diocese processed from the Cathedral through the centre of the city to St Peter's Square, where a brief Service was held, and back again.

St Ann's was delighted to join churches across the region for the Walks. This joyful occasion saw all three of St Ann's church banners carried with pride and flying high, accompanied by the Greenfield Brass Band. As always St Ann's brought up the rear of the procession, ending the Walks with a grand finale.

Shop

Jean Casewell writes:

We have a very good range of cards for sale in church including Birthday, Get Well, Baptism cards and many more purchased from the Mothers Union shop. Many of the cards have been created by Ottmar Morett and I would like to thank him for supplying these.

During the year we also sell Easter Cards and Christmas Cards, advent calendars and other Christmas items.

On the table at the back of the church we sell Bibles, Cross-in-

my-Pockets, and Caroline Blake's cook book, which she has kindly donated the proceeds of to St Ann's.

Sunday Catering

Joan Goodwin writes:

After our 10.45 Service on a Sunday morning it is very pleasant to have the opportunity to chat and to have tea or coffee and biscuits in a warm and friendly atmosphere. It's also the perfect place to make visitors feel welcome and at ease. It's such a pleasure to provide this little service.

Church Flowers

Mary Etherington writes:

Every Friday morning, with help from Paul, the flower arrangers arrive early in church. Flowers enhance our beautiful church so much and mark the passing seasons. Clare Toft and I have been privileged to provide this service each week for several years now, and also we also make particular arrangements for church members to commemorate occasions that are special to them.

This has been Clare's last year as a flower arranger, and our Rector and Churchwardens thank her for her years of dedicated service and wonderful contribution to the beauty of the church.

Social media

Caroline Blake writes:

In September 2023, I asked the members of the PCC whether they would agree to me opening an Instagram account for the church, as I had spoken to a visitor after one of our Sunday services who told me that she was staying in Manchester for the weekend, but she had struggled to find a church that offered Sunday worship in the city. Despite being an important building in the middle of the city, the receptionist at her hotel didn't know that there was a church nearby!

So I started an Instagram account (@st.anns.church.mcr) and with each post, I use the hashtags #manchester #manchestercitycentre and #ilovemanchester. It is hard to say whether any visitors have found the church because of, or despite, Instagram, but our followers are slowly increasing and anything which increases the profile of the church has got to be positive.

I also copy the posts over to Facebook and since September, the followers have increased from 617 to 675.

William Jeavons and James Hume contribute to our social media presence on Facebook and X, and a special Instagram account regarding the beautiful music at church or any musical events (@music_stannsmanchester) is run by Alex Rebetge.

Hopefully the amazing architecture of the church building and our supportive and loving community comes across on social media, which may lead to a growth in our congregation, even if it only grows by that one person who is visiting the city for the weekend.

In addition to St Ann's main Instagram and Facebook page, we have started an account for the music at St Ann's which is where we publish our musical work, advertisements and reach out to our musical target group. Through this we hope to raise

awareness for the high quality of music performed on a weekly basis

Lady Ann Bland Memorial Service

Joyce Burgess writes:

On Friday, 14th July, a group from St. Ann's met at St. James' Church Didsbury to honour and to give thanks for the memory of our Founder, Lady Ann Bland, the Lord of the Manor of Manchester. We were honoured to be joined by the Lord Mayor of Manchester, Cllr Donna Ludford

The bells, being rung by members of St. Ann's congregation, were pealing joyously as we arrived in the sunshine. The short service was led by clergy of St. James and the address given by Canon Alma Servant. Flowers were placed on the memorial to Lady Ann inside the church, and our prayers included grateful thanks for her benefaction in building and endowing St. Ann's Church 310 years ago.

The service was followed by lunch at the Didsbury Pub opposite, and the occasion was convivial in every sense.

Cafe and Church Fairs

Andrew Kyle writes:

A large part of our church income derives from our Saturday Cafe and our Christmas fair - usually held on the last Saturday in November. Neither of these would be possible without our army of willing volunteers who give up their precious time each week to help raise money for the church.

For the Saturday Cafe, their duties include baking cakes at home; serving the cake, hot buttered crumpets and tea and coffee from 11am until 3pm; washing up dozens and dozens of plates and cups, while maintaining a welcoming smile. Anyone who has worked in hospitality will know what a challenge that is!

The cafe is always busy, but is four times as busy on the day of the Christmas fair, when the volunteers (usually led by Andrew and Sandra) work incredibly hard, not only looking after visitors, but also making sure that the stall holders are kept topped up with hot drinks, which is essential as the winter wind whips through the open doors.

A special mention has to be given to Jean, who knits delicate baby clothes, hats and blankets throughout the year and then sells them at the Christmas fair. Jean, an ex-warden who has been coming to the church since she was a young girl, manages to raise hundreds of pounds each year.

Sandra, too, is another talented member of the church. She not only bakes for and serves at the cafe, but also makes delightful Christmas cushions which are always a sell-out.

The church is incredibly grateful to all the volunteers who work so hard in the cafe and at the Christmas fair. Thank you!

Outings and events

Jennifer Frew writes:

"In August, a group of twenty-five of us had a very interesting visit to the newly refurbished Jewish Museum in Cheetham Hill. We made our way there after the morning service and were welcomed with a vegan lunch and then were able to look around

the museum and to visit the former synagogue which is now a part of the museum. We were delighted by the welcome and kindness which we received, and were fascinated by the information which revealed the contribution of the Jewish Community to the history of our city in so many ways.

In October, Elizabeth Agbettoh arranged another theatre outing for us, this time to see "Hamilton" at the Palace Theatre. Again, a group of twenty-five took part and had beautiful seats in the circle, and had a very happy evening. Thank you to Elizabeth."

Thank you again to everyone who supports St Ann's and our Christian mission in the heart of Manchester.

Jennifer Frew, Andrew Kyle, Michael Johnson, Martin Gregson

St Ann's, Churchwardens

Administrative Details

Address
St Ann's Church
St Ann Street
Manchester
M2 7LF
Telephone: 0161 834 0239

Website
www.stannsmanchester.com

Rector
Throughout 2023 the church has been in vacancy. In November Reverend Adam Robertson was selected as our new Rector. He will be installed on Sunday 3 March 2024.

Church Manager
William Jeavons
manager@stannsmanchester.com

Bankers
CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner
Eric Langer, Langer & Co, Chartered Accountant Statutory Auditor
8-10 Gatley Road
Cheadle Cheshire SK8 1PY

Insurers
Ecclesiastical Insurance Group PLC
Beaufort House
Brunswick Road
Gloucester
GL1 1JZ

Architect
Buttress Architects
41 Bengal Street
Manchester
M4 6AF

Solicitor
Donna Myers
Diocesan Registrar
St John's House
155-163 The Rock
Bury
BL9 0ND

Safeguarding Co-ordinator
Andrew Kyle
safeguarding.stannsmanchester@gmail.com

Charity Registration
St Ann's PCC is Registered Charity Number 1136159

Membership of the Parochial Church Council

The following members served during the year:

Clergy *clergy licensed by the bishop serve 'ex-officio'.*
The church has been in Vacancy during 2023

Churchwardens *up to four Churchwardens are elected for each 12-month term*

Jennifer Frew
Michael Johnson
Martin Gregson
Andrew Kyle

Deanery Synod Members ***Term of office 2023 -2026***

Stacy Fox-Manning
Martin Gregson
Andrew Kyle

Elected Members serving until the APCM of 2024
Sarah Johnson, Paul Starr, Martin Whitehouse

Elected Members serving until the APCM of 2025
Ken Halliwell, Helen Lacy, Alex Rebetge

Elected Members serving until the APCM of 2026
Caroline Blake, James Hume, John Lacy

The Parochial Church Council is a registered charity no 1136159.

PCC members are trustees of the charity. Its work is set out in the Parochial Church Powers measure 1956. PCCs work in co-operation with their Rector

"in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical".

Appointments

Vice Chairman
Jennifer Frew

PCC Treasurer
John Lacy

Health & Safety Officer
Paul Starr

Church Manager
William Jeavons

Verger
Paul Campion

Director of Music
Alexander Rebetge

Pilling Trust Organ Scholar
George Moloney

PCC Secretary
Stacy Fox-Manning

Electoral Roll Officer
Michael Johnson

Safeguarding Officer
Andrew Kyle

Bookkeeper
Alison Steadman

Assistant Director of Music
James Hume

Associate Organ Scholar
Stephen Aldridge

St Ann's is not only an important building, but it is a worshipping community of Christians.

We are grateful to be able to gather together again.

This year, we have seen a welcome return to a greater sense of normality.

Thank you to everyone who has continued to give their financial support during this time.

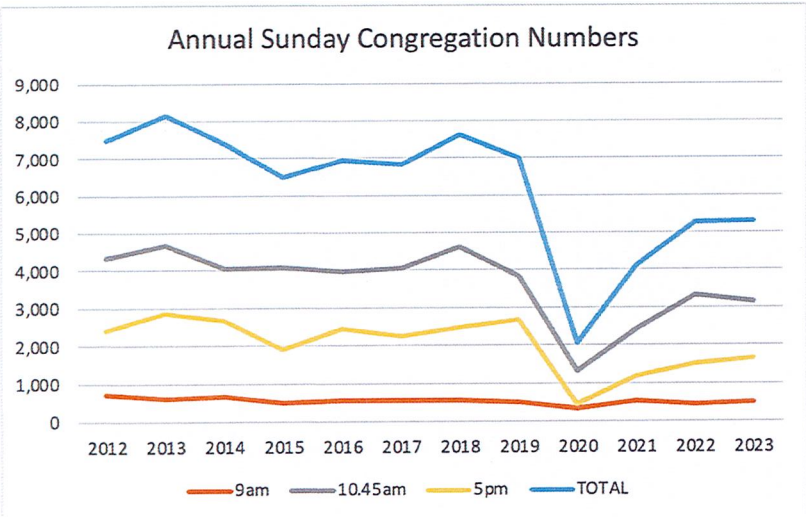
Sunday Attendance

The church keeps a record of attendances at services. These graphs present total Sunday attendances over a twelve-year period with the average annual attendance for the three different Sunday services.

Total Annual Sunday Attendance

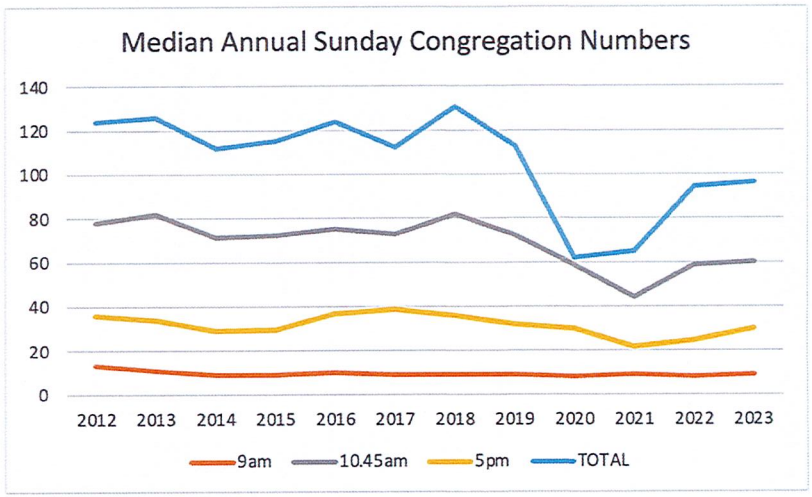
Over the years to 2019 were total annual attendances at the usual Sunday services in St Ann's averaged 7,000 to 8,000. The majority of these are for the 10.45 am service whilst the evening service and the 9.00 am service are less well attended.

The total aggregated service attendance dropped massively in 2020 due to five months of not being able to hold services in the church. It has recovered somewhat up to the period at the end of 2023, though not yet returning to pre-Covid times. The total increased by 30% from 2021 to 2023. Significantly, there was no reduction in congregation numbers during the 12 months of Vacancy in 2023.



Median Annual Sunday Attendance

The median attendance values on Sundays for each of the last ten years show a downward trend over the last three years. The median average value was chosen to avoid distortion the figures with occasional very well attended services like those running up to Christmas. The median value represents the middle value if the congregation count for every service that went ahead was ranked in order of size.



Conclusions

Median figures for the total numbers and figures for the individual Sunday services show a small increase during 2023. This measure of average numbers has been chosen as that which ignores the very large and very small figures at special times of the year. While the figures for individual services are not back to the levels experienced during the 2010s, the 2023 numbers, particularly those for Evensong, have risen to be close to those in 2019.

Financial review

The PCC is responsible for overseeing the finances of the church and making key decisions about matters which have an impact on income and expenditure. Day-to-day business is devolved by the PCC to the Treasurer and the Bookkeeper, by agreeing a budget for the forthcoming year and then reviewing spending under its budget categories in detail every few months.

Income

Total income on unrestricted funds for the year was £154,107 (2022:£147,674). Donations have increased on 2022 by around £10K: This year we received £106,427 (2022:£97,782) and donations received in church, church boxes and candlestands saw a £5K increase on 2022.

Fundraising activities increased from 2022 £18,287 to £34,771 – a fantastic achievement reflecting a successful church fair and a huge effort from the Saturday café team. Revenues are back to the c£35k pre-pandemic levels.

A giving campaign in August 2023 resulted in a generous response and uplift in regular giving from the congregation.

Expenditure

Unrestricted Funds.

Total expenditure for the year was £154,338 (2022:£121,580), the increase reflecting our commitment this year to pay our parish share (£61k) in full (in 2022 £33,750 was paid towards our parish share). Staff costs of £54k reflect the return to normal working hours.

We negotiated a fixed-price gas contract during 2021 for three years which has protected us from the rise in energy costs following the invasion of Ukraine. For electricity we had to renew at market rates.

Increasing Café Refreshments and Retail costs reflect the increase in numbers using church this year.

Restricted funds

See Page xi for Fund balances and income received. Of note, we continue to benefit from the annual grant from The Pilling Trust Fund for £9,300 for the Music activities in Church.

Expenditure Highlights

Organ fund - maintenance costs of £1,027.
Music fund - £7,083 towards musician and music costs.
Land and Property fund - £110K for legal fees relating to the Churchyards.

Risk review and reserves policy

The PCC has considered key risks around the stewardship of a Grade I listed church building, the health and safety of worshippers and members of the public using the building and the financial challenges associated with the economic climate and its effect on sources of income.

Financial Reserve Policy

The PCC, in line with Charity Commission requirements, recognises the need to have a target for free reserves to cover the following contingencies:

1. Up to three months' PCC expenditure in a 'normal' year (£13000 pa), to enable the PCC's activities to be scaled down in a 'disaster scenario', rounded up to £40,000.
2. Provision for forthcoming boiler and fabric needs of an additional £30,000.

Therefore, the PCC now assesses its reserve requirement at £70,000. At 31st December 2023 there was a General Fund balance of £83,675

Statement of Trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

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

- Select suitable accounting policies and apply them consistently
- Observe the methods and principles in the Charities Statement of Recommended Practice (SORP)
- Make judgments and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the members of the PCC on 22nd April 2024 and signed on their behalf by

Jennifer J. Frew

Jennifer Frew, Vice Chairman

Independent Examiner's report to the members of St Ann's PCC

I report on the accounts of the Charity for the year ended 31 December 2023.

Responsibilities and basis of report
As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

Independent examiner's statement
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:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or the accounts do not accord with those records; or
2. the accounts do not accord with those records; or

3. 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.

Eric Langer 2nd May 2024

Eric Langer, BSc FCA
Chartered Accountant
Independent Examiner
8-10 Gatley Road
Cheadle
Cheshire
SK8 1PY

Date:

Parochial Church Council of St Ann's, Manchester – STATEMENT OF FINANCIAL ACTIVITIES for the year ended 31st December 2023

	Note	2023 Unrestricted	2023 Restricted	2023 Endowment	2023 TOTAL	*2022 Unrestricted*	*2022 Restricted*	*2022 Endowment*	*2022 TOTAL*
INCOME FROM	2								
I Donors at Church		106,427	265		106,692	*97,782*	*1,364*		*99,146*
II Outside Donors		1,425	9,300		10,725	*17,504*	*9,300*		*26,804*
III Fundraising Activities		34,771			34,771	*18,287*			*18,287*
IV Charitable Acivities		857			857	*5,091*			*5,091*
V Investment Income		10,627	3,793		14,420	*9,170*	*2,183*		*11,353*
TOTAL INCOME		**154,107**	**13,358**		**167,465**	***147,834***	***12,847***		***160,681***
EXPENDITURE ON	3								
VI Grants and Mission Giving		25	3,399		3,424	*25*	*2,550*		*2,575*
VII Charitable Activities		142,270	114,655		256,925	*113,987*	*31,508*		*145,495*
VIII Fundraising Costs		5,068			5,068	*(2,247)*			*(2,247)*
IX Church Administration		6,975			6,975	*9,815*			*9,815*
TOTAL EXPENDITURE		**154,338**	**118,054**		**272,392**	***121,580***	***34,058***		***155,638***
NET INCOME / (EXPENDITURE) BEFORE INVESTMENT GAINS / (LOSSES)		(231)	(104,696)		(104,927)	*26,254*	*(21,211)*		*5,043*
GAINS / (LOSSES) ON INVESTMENTS	5			32,226	32,226			*(43,644)*	*(43,644)*
NET INCOME / (EXPENDITURE)		**(231)**	**(104,696)**	**32,226**	**(72,701)**	***26,254***	***(21,211)***	***(43,644)***	***(38,601)***
TRANSFERS BETWEEN FUNDS									
NET MOVEMENT IN FUNDS		(231)	(104,696)	32,226	(72,701)	*26,254*	*(21,211)*	*(43,644)*	*(38,601)*
BALANCES BROUGHT FORWARD	9	83,996	163,275	330,385	577,656	*57,742*	*184,486*	*374,029*	*616,257*
BALANCES CARRIED FORWARD		**83,765**	**58,579**	**362,611**	**504,955**	***83,996***	***163,275***	***330,385***	***577,656***

The notes on pages iii to xiv form part of these accounts.

Parochial Church Council of St Ann's, Manchester - BALANCE SHEET as at the year ended 31st December 2023

	Note	2023 Unrestricted	2023 Restricted	2023 Endowment	2023 TOTAL	2022 Unrestricted	2022 Restricted	2022 Endowment	2022 TOTAL
FIXED ASSETS	5								
Investments		13,500		362,611	376,111	13,500		330,385	343,885
		13,500		**362,611**	**376,111**	**13,500**		**330,385**	**343,885**
CURRENT ASSETS	6								
Stock		184			184	144			144
Debtors		4,860	1,569		6,429	12,840	524		13,364
Cash at Bank		67,783	57,010		124,793	67,512	165,395		232,907
		72,827	**58,579**		**131,406**	**80,496**	**165,919**		**246,415**
CREDITORS - due within One Year	7								
Accruals and other creditors		2,562			2,562	10,000	2,644		12,644
		2,562			**2,562**	**10,000**	**2,644**		**12,644**
NET CURRENT ASSETS		**70,265**	**58,579**		**128,844**	**70,496**	**163,275**		**233,771**
NET ASSETS		**83,765**	**58,579**	**362,611**	**504,955**	**83,996**	**163,275**	**330,385**	**577,656**
FUNDS									
Unrestricted	9a	83,765			83,765	83,996			83,996
Restricted	9b		58,579		58,579		163,275		163,275
Endowment	9c			362,611	362,611			330,385	330,385
	8	**83,765**	**58,579**	**362,611**	**504,955**	**83,996**	**163,275**	**330,385**	**577,656**

Approved by the Parochial Church Council on 22nd April 2024	A.J. Robertson	Jennifer J. Frew.
	Adam Robertson - Rector	Jennifer Frew – PCC Vice Chair

The notes on pages iii to xiv form part of these accounts.

Parochial Church Council of St Ann's, Manchester - Notes to the financial statements for the year ended 31st December 2023

1. Accounting Policies

The principal accounting policies adopted in the preparation of the financial statements are set out below and have been consistently applied throughout the year.

Basis of preparation and assessment of going concern.

The financial statements have been prepared on an accruals basis in accordance with the Church Accounting Regulations 2006 together with applicable UK accounting standards, the Charites Act 2011 and the SORP 2015. The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible. 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.

Fund accounting

Endowment Funds are funds, the capital of which must be maintained; only income arising from investment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established. **Restricted Funds** represent (a) income from trusts or endowments which may be expended only on those restricted activities provided in the terms of the trust or bequest, and (b) donations or grants received for a specific purpose or invited by the PCC for a specific purpose. The funds may only be expended on the purpose for which they were given. Any balance remaining unspent at the end of the year is carried forward as a balance on that fund. The PCC does not normally invest separately for each fund and, when necessary, interest is apportioned to individual funds. **Unrestricted Funds** are general funds which can be used for PCC ordinary purposes.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts. All other income is recognised when it is received. All income is accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if a binding obligation on the PCC exists. Amounts received and subsequently expended specifically for mission are dealt with as restricted funds. The parish share is accounted for when payable. No provision is made for any parish share which may be requested but is unpaid by the date the Diocese closes its records for a particular year. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts as set out by s.10 of the Charities Act 2011. Moveable church furnishings held by the Rector and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church inventory. All such expenditure has been written off when incurred. Administrative equipment used within the church premises is included in fixed assets if the cost exceeds £2,000 otherwise it is written off in the year as consumables. Fixed assets are depreciated on a straight-line basis over the estimated useful life, usually at 25% pa.

Investments

Investments are valued at market value at 31st December each year.

Stocks and work in progress

Stock is valued at the lower of cost and net realisable value.

The members are satisfied that, at the time of approving the financial statements, it is appropriate to adopt the going concern basis in preparing the financial statements.

2. Income

	2023 Unrestricted £	2023 Restricted £	2023 Endowment £	**2023 Total £**	2022 Unrestricted £	2022 Restricted £	2022 Endowment £	**2022 Total £**
I Donors at Church								
Planned Giving - gift aided	28,272	-	-	**28,272**	31,462	-	-	**31,462**
Planned Giving - non-Gift Aided	768	-	-	**768**	762	-	-	**762**
Other giving - Gift Aided	13,118	-	-	**13,118**	13,662	570	-	**14,232**
Other giving	25,951	-	-	**25,951**	17,077	-	-	**17,077**
Tax Recoverable	10,294	-	-	**10,294**	11,316	794	-	**12,110**
Collections at Services	10,532	265	-	**10,797**	7,767	-	-	**7,767**
Church Boxes and Candlestands	17,492	-	-	**17,492**	15,736	-	-	**15,736**
	106,427	**265**	-	**106,692**	**97,782**	**1,364**	-	**99,146**
II Outside Donors								
Church of England Energy Grant	330	-		**330**	1,250			**1,250**
Pilling Trust		9,300		**9,300**		9,300		**9,300**
Lpw VAT Scheme*	1,095	-		**1,095**	1,553			**1,553**
Legacies	-	-	-	**-**	14,701			**14,701**
II Outside Donors Total	**1,425**	**9,300**	**0**	**10,725**	**17,504**	**9,300**	**0**	**26,804**

*The Listed Places of Worship (LPW) VAT Scheme gives grants that cover the VAT incurred in making repairs to listed buildings in use as places of worship. The PCC receives these funds as a reimbursement of VAT paid on eligible expenditure. Other Grants received 2023: £9630 (2022: £10,550)

2. Income (cont)

	2023 Unrestricted £	2023 Restricted £	2023 Endowment £	2023 Total £	2022 Unrestricted £	2022 Restricted £	2022 Endowment £	2022 Total £
III Income from fundraising activities								
Recitals and Events	12,637	-	-	**12,637**	6,524	-	-	**6,524**
Café Refreshments Retail	18,924	-	-	**18,924**	11,053	-	-	**11,053**
Church Fairs	3,210	-	-	**3,210**	710	-	-	**710**
III Income from fundraising activities Total	**34,771**	**0**	**0**	**34,771**	**18,287**	**0**	**0**	**18,287**
IV Income from Charitable Activities								
Facilities Fees	371	-	-	**371**	2,595	-	-	**2,595**
Statutory Fees - weddings and funerals	486	-	-	**486**	2,496	-	-	**2,496**
IV Income from Charitable Activities Total	**857**	**0**	**0**	**857**	**5,091**	**0**	**0**	**5,091**
V Investment Income								
Dividends - Ecclesiastical investments	10,627	3,793		**14,420**	9,170	2,183		**11,353**
V Investment Income Total	**10,627**	**3,793**		**14,420**	**9,170**	**2,183**		**11,353**
TOTAL INCOME	**154,107**	**13,358**	**-**	**167,465**	**147,834**	**12,847**		**160,681**

3. Expenditure

	2023 Unrestricted £	2023 Restricted £	2023 Endowment £	2023 Total £	*2022 Unrestricted £*	*2022 Restricted £*	*2022 Endowment £*	*2022 Total £*
VI Grants and Mission Giving								
Pilling Scholars / music grants		3,399		**3,399**		*1,550*		***1,550***
Church organisations and charities	25			**25**	*25*	*1,000*		***1,025***
VI Grants and Mission Giving Total	**25**	**3,399**		**3,424**	***25***	***2,550***		***2,575***
VII Charitable Activities								
Ministry - Parish Share	60,750			**60,750**	*33,750*			***33,750***
Clergy - Expenses				**0**	*1,165*			***1,165***
Rectory Council Tax and expenses				**0**	*2,668*			***2,668***
Church Electricity/Gas/Water	7,542			**7,542**	*7,133*			***7,133***
Cleaning / hygiene	194			**194**	*380*			***380***
Minor Repairs / Servicing	5,706			**5,706**	*9,185*	*2,316*		***11,501***
Organ Maintenance	0	1,027		**1,027**		*2,219*		***2,219***
Choir / Music	0	717		**717**		*320*		***320***
Parish Training and Mission	0			**0**	*60*	*79*		***139***
Insurance	8,932			**8,932**	*8,908*			***8,908***
Security	1,247			**1,247**	*948*			***948***
Church Services	2,444	400		**2,844**	*2,036*	*114*		***2,150***
Legal Fees		109,945		**109,945**		*24,000*		***24,000***
Staff Costs Wages and Salaries	54,094			**54,094**	*41,175*			***41,175***
Director of Music and assistant fees	1,361	2,566		**3,927**	*6,579*	*2,460*		***9,039***
VII Charitable Activities Total	**142,270**	**114,655**		**256,925**	***113,987***	***31,508***		***145,495***

3. Expenditure (cont)

	2023 Unrestricted £	2023 Restricted £	2023 Endowment £	2023 Total £	*2022 Unrestricted £*	*2022 Restricted £*	*2022 Endowment £*	*2022 Total £*
VIII Fundraising Costs								
Café Refeshments and Retail	3,347			**3,347**	*1,761*			***1,761***
Flower Stall					*(4,731)*			***(4,731)***
Contactess Giving / Envelope Scheme	972			**972**	*723*			***723***
Cost of Events inc Performing Rights]	749			**749**				
VIII Fundraising Costs Total	**5,068**			**5,068**	***(2,247)***			***(2,247)***
XI Church Administration								
Printing Stationery Postage Telephone	2,078			**2,078**	*2,609*			***2,609***
Computer Software Licences	437			**437**	*305*			***305***
Sundries								
Bank Charges	426			**426**	*371*			***371***
Accountancy / Independent Examination	4,034			**4,034**	*6,530*			***6,530***
XI Church Administration Total	**6,975**			**6,975**	***9,815***			***9,815***
TOTAL EXPENDITURE	**154,338**	**118,055**		**272,393**	***121,580***	***34,058***		***155,638***

4. Staff Costs

	2023 £	*2022 £*
Wages and Salaries	**50024**	***38124***
Pension	**4070**	***3051***
National Insurance		
Director of Music & Assistants Fees	**3927**	***9039***
	58021	***50214***

The PCC employs a verger, Church manager and Director of Music. A PAYE scheme is operated for these staff. Members of the PCC receive no remuneration for acting as such. One Trustee receives a fee for the position of Assistant Director of Music and other music services they provide 2023: £4,224 (2022: £4,765). Expenses paid to the trustees in the year totalled £864 (2022-£1,698), 3 trustees were reimbursed. Due to the interregnum between Rectors in post, there were no Clergy expenses in 2023, (2022-£1,165). .2023 £864 (2022 -£533) were reimbursed to 3 trustees to pay for materials and items for church activities.

5. Fixed Asset Investments

	2023 Unrestricted	2023 Endowment	2023 Total	*2022 Unrestricted*	*2022 Endowment*	*2022 Total*
	£	£	£	£	£	£
Market Value 1st January	**13,500**	**330,385**	**343,885**	***13,500***	***374,029***	***387,529***
Acquisitions						
Net Gains / (Losses) on revaluation		32,226	32,226		*(43,644)*	*(43,644)*
Market Value 31st December	**13,500**	**362,611**	**376,111**	***13,500***	***330,385***	***343,885***

Investments are held as follows

	# Units held at year end	Value Per Unit	2023 Unrestricted	2023 Endowment	**2023 Total**	*2022 Unrestricted*	*2022 Restricted*	***2022 Total***
			£	£	£	£	£	£
National Savings Income Bonds	13500	1.0000	13,500			*13,500*		*13,500*
CCLA Church of England Funds:								
CBF Investment Fund Income Shares	7970	2260.5300		180,164	**180,164**		*164,548*	***164,548***
COIF Investment Fund Income Shares	8425.58	19.8450		167,206	**167,206**		*152,918*	***152,918***
Income Funds Accumulation Shares	2623.78	5.8089		15,241	**15,241**		*12,919*	***12,919***
			13,500	**362,611**	**376,111**	***13,500***	***330,385***	***343,885***

The PCC has charitable endowments derived from two closed registered charities, The Manchester St Ann's Educational Foundation (also known as St John's Educational Trust) and The Charity of Eleanora Atherton. Income from the investments related to the Educational Foundation former charity are used for educational purposes within the parish and income from the investments related to the Atherton Charity are available for the general purposes of the PCC.

The PCC is also the beneficial trustee of an endowment charity deriving from two schools of former city centre parishes. This is the St Ann Ecclesiastical Charity. The Diocesan Board of Finance has the role of Custodian Trustee.

Further details regarding the endowment funds are given in note 9c on page xi

6. Current Assets

	2023 Unrestricted £	2023 Restricted £	2023 Endowment £	2023 Total £	*2022 Unrestricted £*	*2022 Restricted £*	*2022 Endowment £*	*2022 Total £*
Stocks								
Gifts/Cards supplies	184			184	*144*			*144*
Debtors								
Income Tax recoverable	2,576			2,576	*3,561*			*3,561*
Other Income Receivable	2,284	1,569		3,853	*9,279*	*524*		*9,803*
Total Debtors	**4,860**	**1,569**		**6,429**	***12,840***	***524***		***13,364***
Bank	**67,783**	**57,010**		**124,793**	***67,512***	***165,395***		***232,907***
TOTAL CURENT ASSETS	**72,827**	**58,579**		**131,407**	***80,496***	***166,443***		***259,779***

7. Liabilities - due within one year

Accruals and Deferred Income	1,963			1,963	*9,341*	*2,644*		*11,985*
PAYE/NI								
Pension Fund	599			599	*659*			*659*
TOTAL CURRENT LIABILITIES	**2,562**			**2,562**	***10,000***	***2,644***		***12,644***

8. Analysis of Net Assets by Fund

Fixed Assets	13,500		362,611	376,111	*13,500*		*330,385*	*343,885*
Current Assets	72,827	58,579		131,406	*80,496*	*165,919*		*246,415*
Current Liabilities	(2,562)			(2,562)	*(10,000)*	*(2,644)*		*(12,644)*
	83,765	**58,579**	**362,611**	**504,955**	***83,996***	***163,275***	***330,385***	***577,656***

9a Unrestricted Funds

INCOME	
I Donors at Church	106,427
II Outside Donors	1,425
III Income from fundraising activities	34,771
IV Income from Charitable Activities	857
V Investment Income	10,627
TOTAL INCOME	**154,107**
EXPENDITURE	
VI Grants and Mission Giving	25
VII Charitable Activities	142,270
VIII Fundraising Costs	5,068
IX Church Administration	6,975
TOTAL EXPENDITURE	**154,338**
NET INCOME/EXPENDITURE	(231)
TRANSFERS IN / (OUT)	0
BALANCES BROUGHT FORWARD	**83,996**
BALANCES CARRIED FORWARD	**83,765**

9b Restricted Funds

	Organ	Music	Choir Support	Homeless	Education & Training	Flowers	Heating	Land & Property	Exterior Fabric	Decorating	Total
INCOME											
I Donors at Church	45			220							265
II Outside Donors		9,300									9,300
III Income from Fundraising Activities											0
IV Income from Charitable Activities											0
V Investment Income	76	445	307	26	1,081		288	1,486	45	39	3,793
TOTAL INCOME	**121**	**9,745**	**307**	**246**	**1,081**	**0**	**288**	**1,486**	**45**	**39**	**13,358**
EXPENDITURE											
VI Grants and Mission Giving		3,999									3,999
VII Charitable Activites	1,027	3,683						109,945			114,655
VIII Fundraising Costs											
IX Church Administration											
TOTAL EXPENDITURE	**1,027**	**7,682**						**109,945**			**118,654**
NET INCOME / EXPENDITURE	(906)	2,063	307	246	1,081		288	(108,459)	45	39	(105,296)
TRANSFERS IN/OUT	0	0	0	0	0	0	0	0	0	0	0
NET MOVEMENT IN FUNDS	(906)	2,063	307	246	1,081	0	288	(108,459)	45	39	(105,296)
BALANCES BROUGHT FORWARD	4,544	16,719	10,817	670	5,769		11,137	110,765	1,521	1,333	163,276
BALANCES CARRIED FORWARD	**3,638**	**18,783**	**11,124**	**916**	**6,850**	**0**	**11,425**	**2,306**	**1,566**	**1,373**	**57,980**

9c Endowment Funds

The PCC is Beneficial Trustee of an endowment charity deriving from two former city centre parishes, St Peter's and St Matthew's, which was created by a Charity Commission Scheme in the 1990s. The object of the fund is ""furthering the religious and other charitable work in the Parish"". During 2021, the Charity Commission gave its permission for a portion of this endowment to be released to be used by the PCC for restricted purposes in relation to land and property.

During 2020 the PCC became the beneficial owner of the assets and took over the charitable purposes relating to two former charities, The Manchester St Ann's Educational Foundation (also known as St John's Educational Trust) and The Charity of Eleanora Atherton. The PCC undertook to preserve the value of the charities and preserve the names within its accounts. These are endowment funds, where the capital is invested to generate income. Income from the Educational Foundation is restricted to educational purposes within the parish and income from the Eleanora Atherton Charity is available for the general purposes of the PCC, i.e. is unrestricted.

	St Ann's Eccesiastical Charity	St John's Educational Trust	Eleanora Atherton Trust	Total
Balance at 1st January	147,332	30,135	152,918	330,385
Gains (Losses) on investments	15,079	2,860	14,287	32,226
Balance at 31st December	**162,411**	**32,995**	**167,205**	**362,611**

9d Summary of Restricted and Unrestricted Funds

The **General Fund** represents the amounts available to the PCC to meet its ongoing obligations, based on the assumption that restricted funds and designated funds are not available for general use. In accordance with recommended practice for charities, the PCC aims for the General Fund to retain monies representing its financial reserve (see page 13). The PCC now assesses its reserve requirements at £70,000. At 31st December 2023 there was a General Fund balance of 83,765.

Designated Funds
From time to time the PCC receive income which is not restricted to prescribed uses but which it considers should be used for a specific project. Year-end balances are carried forward for future projects.

Restricted Choir Support Fund
This fund was opened in 2021 to manage a donation received to support the ministry of St Ann's choir, specifically for music and the provision of equipment.

Restricted Decorating Fund
Donations and other income were received in prior periods relating specifically to decorating church and maintaining church furnishings. The balance of the fund at year end is carried forward.

Restricted Education & Training Fund
Investment income from the St John's Educational Trust Endowment Fund is available to support educational projects.

Restricted Exterior Fabric fund
A legacy from the late Ruth Gee established this fund 'for the maintenance & repair of the exterior fabric'. The balance of the fund at the end of the year is carried forward.

Restricted Flowers Fund
Donations are received specifically towards flower costs. The balance of the fund at the end of the year is carried forward.

Restricted Heating Fund
Donations received towards the cost of heating repairs will be carried forward until there is sufficient to pay for the project.

Restricted Homelessness Fund
Various grants and donations are received to support homelessness projects. Any balance of the fund at the end of the year is carried forward.

Restricted Land and Property Fund
During 2021, with the approval of the Charity Commission, the PCC released funds from the Ecclesiastical Endowments to support expenditure related to land and property.

Restricted Music Fund
Donations, grants and other income is received specifically towards running costs of the choir and music services, including grants from the John Pilling Trust to fund organ scholars and other musical activities. The balance of the fund at the end of the year is carried forward.

Restricted Organ Fund
Donations and other income is received relating specifically to maintenance of the organ. Funds are retained for future costs of a major cleaning project.

10 PENSION SCHEME

St Ann's PCC participates in the Pension Builder Scheme section of the Church Workers Pension Fund (CWPF) for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers. The Fund has two sections: (1) the Defined Benefits Scheme, and (2) the Pension Builder Scheme, which has two subsections:
a) a deferred annuity section known as Pension Builder Classic, and,
b) a cash balance section known as Pension Builder 2014.

Pension Builder Scheme
Both sections of the Pension Builder Scheme are classed as defined benefit schemes: Pension Builder Classic provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors. Pension Builder 2014 is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age sixty five. There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs on page vi are the contributions payable (2023: £4070, 2022: £3,051).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31st December 2022.

For the Pension Builder Classic section, the valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a discretionary bonus of 3% following improvements in the funding position over 2021. There is no requirement for deficit payments at the current time. For the Pension Builder 2014 section, the valuation revealed a surplus of £5.5m on the ongoing assumptions used.

The legal structure of the scheme is such that if another employer fails, the PCC could become responsible for paying a share of the failed employer's pension liabilities.

The actuarial valuation at 31st December 2022 specifically for St Ann's PCC, stated that the assets were greater than the estimated cost of securing the benefits and therefore no cessation debt would have been payable to PB Classic had St Ann's Church ceased participating.

11 POST BALANCE SHEET MATTER

Mediation regarding St Andrew's churchyard has been concluded subject to faculty agreement and the issuing of a new licence for use. Rental of £15,000 pa is due from this churchyard from March 2023 onwards but will only be realised once the license is issued which in turn can only be issued when the two faculties we have applied for are approved by Manchester Diocesan Consistorial Court and remedial work by the tenant is complete. Any outstanding churchyard income will therefore be payable in 2024. Any further expenditure on outstanding legal fees for 2024 and beyond will be met out of churchyard rental and current funds.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANN, MANCHESTER

England & Wales - Charity number 1136159

Accounts

Annual Report and Accounts

2022

St Ann's Church Manchester

Annual Report and Accounts of the Parochial Church Council 2022

St Ann's Church Manchester

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Foreword

Structure, Governance and Membership

The Parochial Church Council (PCC) is a registered charity, number 1136159 and is constituted under the Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules. Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. The PCC members during 2022 are detailed on page 9.

PCC Objectives

To promote the whole mission of the Church in the city centre of Manchester. To enable adults and children to come to faith and live a full Christian life. To maintain and make available the parish church for the use of the community, in particular to allow a place of quiet and prayer, to maintain an historic place of worship, to support people in need and to promote appropriate music.

Churchwardens Report

2022 saw some big changes at St Ann's. In November our Rector, Canon Nigel Ashworth, left us after 14 years of dedicated service, to take up the post of Canon Pastor at Manchester Cathedral. We have been very blessed by his leadership and wish him fulfilment and happiness. In August our Director of Music Simon Passmore also left, to focus on his young family and seek to develop a new career in composition alongside his full-time job at Chetham's School. We are enormously grateful for his years of service and wish him every success in the future.

Services

Throughout 2022, St Ann's offered five regular Services every week: Said Communion at 9 am on Sunday and at 1 pm on Tuesday and Thursday, Sung Eucharist at 10.45 on Sunday and Sunday Evensong at 5 pm. In addition, we gave several Services to mark Festivals and other special occasions, notably at Easter, during Advent and over Christmas. There were 8 weddings and 7 baptisms during the year. An evening Lent Course run by Canon Ashworth was well attended and much appreciated.

The Area Dean of Manchester South and Stretford, Rev'd Nick Watson, has oversight of St Ann's during the Interregnum. Working alongside our Churchwardens and our Church Manager William Jeavons, Nick has gone very far beyond the call of duty and devoted a great deal of time and energy both to the provision of Priests to take our Services and to other Parish matters. We are immensely grateful to him for his very hard work and for his unfailing patience and good humour.

With very few exceptions, we were able to continue our regular pattern of Sunday and mid-week Services, run a full and very meaningful programme of Advent and Christmas Services, and fulfil all our numerous commitments to hosting the Christmas Services and events of a wide range of local schools, businesses, charities and other organisations. Thanks must go first to our self-supporting Ministers Canon Alma Servant and Fr Keith Henshall, who were 'first call' in case of any absences during Canon Ashworth's tenure, and who have been immensely helpful in coming forward to run Services since his departure. We are also very grateful to all the Priests who have responded to the call and offered beautiful Services for our congregations.

Music

Before his departure, Simon Passmore led the annual Choir Tour – on this occasion, to the Cathedrals of Blackburn and Ripon. Between Simon's departure and the appointment of his successor, the music and the choir were very ably run by our Assistant Director of Music Dr James Hume, who stepped up to the plate with generosity and considerable skill.

In October, we were able to appoint Alexander Rebetge as our new Director of Music. Alex comes from a fine tradition of music-making, having previously worked in Nurnberg and Berlin and as Assistant Director of Music at the Windsbacher Knabenchor in Bavaria. He is also currently following the postgraduate conducting course at the Royal Northern College of Music. As well as making a successful start in his musical post, Alex has quickly settled in as an integral and valued member of our congregation.

Alex Rebetge writes:

Being the Director of Music at St Ann's is a great honour and joy to me.

I would like to thank James Hume for all the work, thought and effort he put into music at St Ann's during the demanding time between Simon Passmore's departure and my arrival.

One of our first tasks was to find and audition a new Organ Scholar. Saul Knights was appointed the 2022/23 Pilling Trust Organ Scholar.

In addition to the Sunday Services, my first two months in post included the annual Remembrance Day Service and the whole Christmas season. This was a musically exciting and challenging time. We performed many pieces, both familiar and new – especially in Advent and for the Festival of Nine Lessons and Carols. Challenging repertoire for the choir included Pärt's Magnificat, Lauridsen's O Nata Lux and Britten's A Hymn to the Virgin.

The choir had to adapt to a new style of choral practice and conducting, focusing on vocal technique and diction. A slightly smaller repertoire was used to ensure a good musical quality despite all the changes. During these two months, we were also able to attract two new members to the choir.

In December we re-established the weekly organ recital series on Wednesday lunchtimes, which had been interrupted following Simon's departure. The recitals are supplemented on the first Wednesday of the month by recitals by students from the RNCM.

As well as the RNCM, we seem to have remained the venue of choice for the Piccadilly Sinfonietta, Manchester Baroque and the Cervantes Institute; and a regular venue for the Manchester Jazz Festival, among others. We are immensely grateful to them for their continued confidence and support.

Congregation and Visitor Numbers

Like most churches, St Ann's was badly affected by the COVID-19 Pandemic. Our congregation reduced in number, our activities went down and fewer people visited.

Rebuilding our church community was – and remains – a very high priority.

As shown by the analysis on page 11, our congregation has not yet fully returned to pre-pandemic numbers, but there are clear signs of recovery. We have been delighted to welcome a number of new members who are already contributing significantly to our church life.

Visitor numbers have also shown strong signs of recovery and are almost back to 2019 levels. Welcoming visitors to our church and

making their visit as rewarding and meaningful as possible is a vital part of our Mission. Nobody contributes more to this work than our exceptional Verger Paul Campion BEM; as well as being a welcoming and informative guide to the tourists who come to Manchester from all over Great Britain and every country of the world, he is also a real support to people who come in with anxieties, practical problems, and spiritual needs. Many thanks are due to him.

As is recorded elsewhere in this Report, our COVID Recovery Fund raised a very satisfying £10,470, mostly due to the generosity of church members and visitors.

Churchyards

During the year we were able to bring to a satisfactory conclusion a lengthy dispute with Manchester City Council about the ownership and control of our own churchyard (the land immediately surrounding the Church). The settlement included the cessation and removal of an unsightly and occasionally disruptive catering operation. We look forward to a more productive relationship with the City Council, through which we hope to establish a clear policy for the use of the paved area to the south of the Church. Our preference, which we will attempt to promote, would be for a calm and peaceful area of retreat, ideally with a small garden or suitable planting, and businesses which would contribute to that restful atmosphere.

The disused churchyard of the long-demolished St Andrew's Church in Ancoats also lies within our Parish, and as noted in last year's Report, we have found it necessary to enter into litigation to prevent its unsuitable use. This process has continued throughout the year and has brought a considerable load of strain and stress, both to the PCC and other members of our congregation, and to our finances. The case went to mediation in early 2023 and has been concluded, subject to the fulfilment of certain legal obligations. A full report will be included in next year's Annual Report

Health & Safety

Alan Green, nominated PCC Health & Safety officer, writes:

In relation to the work which the health and safety officer carried out during 2022 it is basically related to complying with statutory requirements which in 2022 we dealt with gas safety certification in relation to the gas boilers and the central heating system. We were able to get a gas certificate, with the certification required annually.

The heating system is on its last legs we are using spare parts which Global Heating obtained from a redundant system in Woking and there are no spare parts available for the Hamworthy gas-fired boilers, which are nearly 50 years old. As you are aware the boilerl system needs to be renewed including proposed air pumps and some years ago, we obtained quotations by John Book acting as our M and E consultant (he specialises in ecclesiastical work) if there is a failure for the system then we cannot repair and we would be without heating. It will be necessary to attempt to obtain funds for the replacement of the current heating system as soon as possible.

A faculty for this work was applied for in March 2019, and a Statement of Need was prepared and submitted to the Diocesan Advisory Committee. Whether this Statement is still extant I do not know at this juncture.

Currently, we have only two trained first aider: Paul Campion our Verger and William Jeavons our Church Manager. However, even though we have asked on several occasions for members of the congregation and PCC members to attend a first aid training course that has been resistance in the past, and I think it necessary for whoever takes over as Health & Safety Officer to progress this matter as quickly as possible.

In addition, the three yearly testing of the fixed wiring system occurred resulting in the system being slightly defective and work being carried out by the Electrical contractors Addisons, who know the system intimately, as well as the three yearly PACC testing being carried out.

We also annually test the security and fire alarm systems with approved contractors, all of whom have produced appropriate risk assessments prior to carrying out work. In addition, firefighting equipment is tested annually and recharged or replaced as necessary. Further, in 22 the lightning conductor was checked and certified as being fully functioning in accordance with statutory requirements.

In addition, the Health & Safety Officer together with the Church Manager and the Verger ensures that appropriate protective equipment is available and in satisfactory order, this includes signage indicating that there is a potential safety risk from slippage on wet floors etc.

The Health and Safety officer also monitors health and safety legislation whether it applies to the church or not, currently the fire risk assessments are based upon the Regulatory Reform (Fire Safety) order 2005 effective from 1 October 2006.

I had carried out an asbestos survey in 2016 and this is only effective for a 10 year period after which a new survey will need to be carried out.

Safeguarding at St Ann's

St Ann's has adopted the House of Bishops 'Promoting a Safer Church; safeguarding policy statement'.

Our Parish Safeguarding Officer is Andrew Kyle, a retired teacher with 8 years' experience as a Year Head in a City Centre Secondary School. He can be contacted at safeguarding.stannsmanchester@gmail.com. During our Vacancy, the second port of call is safeguarding@manchester.anglican.org. These contact details are displayed in the Church.

At present we have a limited number of children in our regular congregation. However, the church is open to the public and very much visited by a wide range of people, including both children and vulnerable adults. It is our aim to create an environment which is welcoming and respectful and enables safeguarding concerns to be raised and responded to openly, promptly and consistently.

We have procedures in place to deal promptly with safeguarding allegations or suspicions of abuse in accordance with the relevant policy and practice guidance and in consultation with the Diocesan Safeguarding Adviser. All safeguarding concerns or allegations against church officers will be reported to the Diocesan Safeguarding Adviser;

The Church Community

Our Christian Mission encourages us all to be helpers, and it is heart-warming to see how many of our congregation contribute in so many ways to the life of our church – as welcomers, sidespersons, stewards; intercessors, readers, Eucharistic lay assistants; coffeemakers, brass-polishers and flower arrangers; and in so many other ways. Some examples are given below. We are immensely grateful not only to the people named, but also to all those who contribute in any way to our church life.

Some Examples of Service as a Volunteer

<u>Sidespersons and Stewards</u>

Andrew Kyle writes:

We now have a full team of 16 sidespersons for our 10.45 Sunday Service, plus one or two reserves. This means that sidespersons can work in teams of four, each team having a regular monthly slot. In months when there is a fifth Sunday a team is put together on an ad hoc basis. We have no shortage of volunteers.

Sunday Evensong is normally managed by only one sidesperson, and this is usually the same person, though there are one or two reserves we can call on. We are seeking to recruit a slightly larger team to make the work less onerous.

When we have outside events or additional Services (for example in the weeks leading up to Christmas), members of the congregation are invited to come forward to represent the Church, offer a welcome, and ensure an orderly event. Again, we are blessed with a really good number of potential volunteers, though more are always welcome.

Grateful thanks are due to all those who contribute to the welcoming atmosphere at both Services and events, their smooth and successful running, and public safety.

Saturday Café

Sandra Davies writes:

St Ann's Saturday Café is open every Saturday from 11 am to 3.30 pm, unless there is a wedding. The café is organised by myself and Andrew Kyle and run by a group of 6 volunteers. The cakes are home-baked, mostly by Andrew, with each volunteer adding to the goodies when it is their turn in the café.

We have a number of regular customers who come in every week, others who come in from time to time when they're in town, and many visitors to the church, both British and foreign. Chatting to them can be very interesting. Everyone is welcomed as they come in, whether they just want a quiet cuppa or a longer chat – some may not have spoken to many people all week long. We also do take-aways and accept card payments – very 21st century!

Sometimes we are treated to music, either from the organ or rehearsals by groups performing in the evenings.

Weekly takings average £150-175, reaching £200 on a good week. All the baked goods are donated, so all the takings are a much-needed boost to church funds.

Home-made cakes, coffee or tea, a friendly welcome and music. You don't get that in other coffee shops, and we charge less than they do. What's not to like?!

Cleaning and shop

Jean Casewell writes:

My work starts on a Sunday after the morning Service when I collect the linen used during our Services for laundering at home. During the week, Frances Brierley and I also clean the brasses in the church.

In a team with Ottmar Morett and William Jeavons, I help to look after the cards and gifts for sale at the back of church. I make the knitted 'Cross-in-my-pockets', which sell very well. At Easter I am busy making knitted Easter chicks, which I sell stuffed with a cream egg in the weekends before Easter. On Easter Sunday, all the children attending church go home with a chick. We also celebrate Mothering Sunday by giving a bunch of daffodils and a card to all the ladies in church.

Throughout the year, I prepare knitted items for sale at our Christmas Fair and other fund-raising events. I make novelty trees, Santa hats, snowmen, and puddings stuffed with a chocolate orange.

Sunday Catering

Joan Goodwin writes:

It is a great pleasure to be able to provide tea and coffee after our beautiful morning Service so that we can spend a little informal time together chatting. Everyone gets the opportunity to meet up with old and meet new friends, and to get to know visitors and visiting clergy. From time to time, the organisation of light refreshments after Services also provides an opportunity to celebrate birthdays and other personal or family celebrations.

This social time is often mentioned by visitors who return while revisiting the city, and also residents who discover what St Ann's has to offer and decide to become members of the congregation.

Event Catering

Ottmar Morett writes:

'Praise him with tambourine and dance; praise him with strings and pipe! (Psalm 150:4)'

Musings from behind the bar: Why would you venture into town on a Saturday (or Thursday) evening? Is it not filled with lager-louts and poorly behaved youngsters? Not so, I say (at least not in our small corner of the city).

After an extended hiatus, due to the pandemic, we have been able to welcome people for musical events into the church. Warren Mailley-Smith has returned with the Piccadilly Sinfonietta, which has quickly become one of the busiest chamber orchestras in the UK since its formation in 2017, specialising in virtuoso concerti from the baroque, classical and romantic periods. We also welcomed back the Instituto Cervantes for various concerts in collaboration with the Consulate General of Spain.

While trying to bring order in the chaos of some of the events, these give us as church the chance for a much wider outreach. Some of the events are far too busy for anything but a brief chat with visitors, but during others a chat can go a long way. I hear it over and over that people have lived in the city for many years (if not their whole life) but never stepped into the church. Most are pleasantly surprised by the building and are amazed that they can take drinks into the church. A quick mention that we have wine and bread every Sunday makes them smile.

In addition to providing some income for the church, with fees and bar takings, concerts in church can make people feel welcome and give them an opportunity to step into a building they normally would not venture into. The evening can be hard work, but also, they can be very rewarding.

I understand that some people might be against a bar in the church building, however Isaiah said: "On this mountain the Lord of hosts will make for all peoples a feast of rich food, a feast of well-aged wine, of rich food full of marrow, of aged wine well refined." (25:6). The Lord will share a drink with us in heaven. So while I do not say that we are already in heaven, we can at least give them a foretaste of what lies ahead.

Outings and events

Jennifer Frew writes:

Two outings were held during 2022. In August, a group of us spent a sunny afternoon in the new RHS Bridgewater Gardens, and at

Christmas Elizabeth Agbettoh organised an evening at the Royal Exchange Theatre to see the new musical Betty – about Betty Boothroyd and starring Maxine Peake.

On 15th July we were again able to celebrate with gratitude the birthday of our founder Lady Ann Bland, by holding a short Service of Thanksgiving at St James' Church Didsbury where members of Lady Ann's family are buried and laying a posy of flowers on her Memorial. The Service was conducted by Alma Servant and attended by the Lord Mayor of Manchester.

This year we were honoured to be able to unveil a Memorial to commemorate the bravery of members of the Parachute Regiment, which was based at Manchester Airport (then known as Ringway) during the Second World War. It now graces the wall of our Chapel. We are always pleased to receive visits from members of the Regimental Association.

Thank you again to everyone who supports St Ann's and our Christian mission in the heart of Manchester.

Jennifer Frew, Andrew Kyle, Michael Johnson, Alan Green

St Ann's, Churchwardens

Administrative details

Address
St Ann's Church
St Ann Street
Manchester
M2 7LF
Telephone: 0161 834 0239

Website
www.stannsmanchester.com

Rector
The Revd Canon Nigel Ashworth *until November 20th 2022.*
From this date the position has been vacant.

Church Manager
William Jeavons
manager@stannsmanchester.com

Bankers
CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner
Eric Langer, Langer & Co, Chartered Accountant Statutory Auditor
8-10 Gatley Road
Cheadle Cheshire SK8 1PY

Insurers
Ecclesiastical Insurance Group PLC
Beaufort House
Brunswick Road
Gloucester
GL1 1JZ

Architect
Buttress Architects
41 Bengal Street
Manchester
M4 6AF

Solicitor
Donna Myers
Diocesan Registrar
St John's House
155-163 The Rock
Bury
BL9 0ND

Safeguarding Co-ordinator
Andrew Kyle
safeguarding.stannsmanchester@gmail.com

Charity Registration
St Ann's PCC is Registered Charity Number 1136159

Membership of the Parochial Church Council

The following members served during the year:

Clergy *clergy licensed by the bishop serve 'ex-officio'.*
The Revd Canon Nigel Ashworth *Rector – until November 20th 2022*
The Revd Sydwell Isaac *Curate - until January 18th 2022*

Churchwardens *up to four Churchwardens are elected for each twelve-month term.*
Jennifer Frew
Michael Johnson
Alan Green
Andrew Kyle

Deanery Synod Members *Term of office 2020 -2023.*
Jennifer Frew *until April 6th 2022*
Stacy Fox-Manning
Martin Gregson *from APCM 2022*
Andrew Kyle

Elected Members serving until the APCM of 2022 *Term of office 2019 – 2022.*
Stacy Fox-Manning *elected APCM 2019*
Martin Gregson *elected APCM 2020*
Ken Halliwell *re-elected APCM 2019*

Elected Members serving until the APCM of 2023 *Term of office 2020 – 2023.*
Linda Norris *re-elected APCM 2020*
Sue Watson *co-opted June 2021 – resigned November 16th 2022*
Dr James Hume *elected APCM 2020*

Elected Members serving until the APCM of 2024 *Term of office 2021 – 2024.*
Sarah Johnston *elected APCM 2021*
David Robinson *until April 6th 2022*
Susan Soanes *re-elected APCM 2021*

Elected Members serving until the APCM of 2025 *Term of office 2022 – 2025.*
Ken Halliwell *re-elected APCM 2022*
Helen Lacy *elected APCM 2022*

The Parochial Church Council is a registered charity no 1136159.

PCC members are trustees of the charity. Its work is set out in the Parochial Church Powers measure 1956. PCCs work in co-operation with their Rector

"in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical".

Appointments

Vice Chairman
Jennifer Frew

PCC Secretary
Stacy Fox-Manning

PCC Treasurer
Susan Soanes

Electoral Roll Officer
Michael Johnson

Health & Safety Officer
Alan Green

Safeguarding Co-ordinator
Andrew Kyle

Church Manager
William Jeavons

Bookkeeper
Alison Steadman

Verger
Paul Campion

Director of Music
Simon Passmore *until July 31 2022*
Alexander Rebetge *from October 21 2022*

Assistant Director of Music
Dr James Hume

Pilling Trust Organ Scholar
Saul Knights *from November 2022*

Associate Organ Scholar
Stephen Aldridge

St Ann's is not only an important building, but it is a worshipping community of Christians.

We are grateful to be able to gather together again.

This year, we have seen a welcomed return to a greater sense of normality.

Thank you to everyone who has continued to give their financial support during this time.

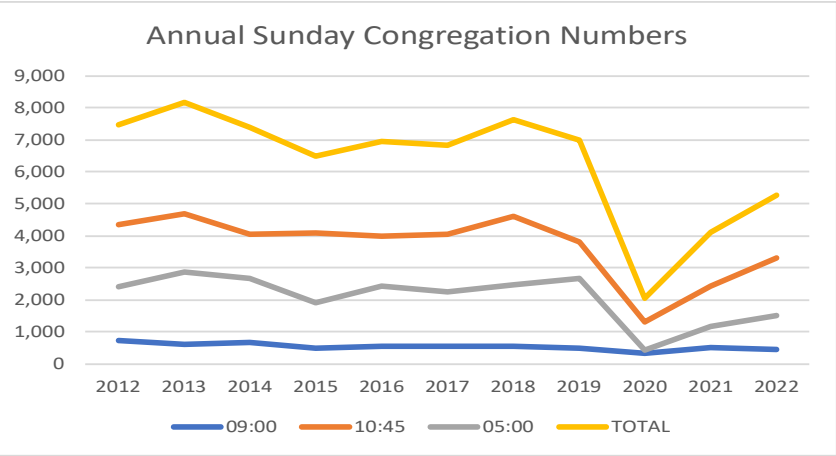
Sunday Attendance

The church keeps a record of attendances at services. These graphs present total Sunday attendances over an eleven-year period and then an average annual attendance for the three different Sunday services.

Total Annual Sunday Attendance

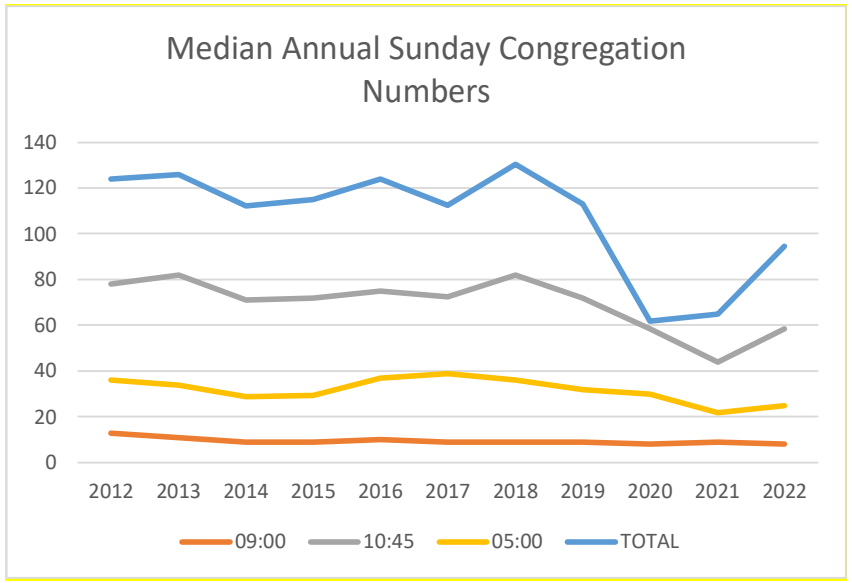
Over the last ten years there have been around 7,000 – 8,000 annual attendances at the usual Sunday services in St Ann's. The majority of these are for the 10.45 am service whilst the evening service and the 9.00 am service are less well attended in that order.

The total aggregated service attendance dropped massively in 2020 due to five months of not being able to hold services in the church but has recovered somewhat up to the period at the end of 2022, though not yet returning to pre-Covid times. The total increased by just over 25% from 2021 to 2022.



Median Annual Sunday Attendance

The median attendance values on Sundays for each of the last ten years show a downward trend over the last three years. The median average value was chosen to not distort the figures with occasional very well attended services like those running up to Christmas. The median value represents the middle value if the congregation count for every service that went ahead was ranked in order of size.



Conclusions

Median annual congregation numbers at the 10:45 am Sunday service have been falling slowly over the last three years. This has been made more pronounced by the pandemic. However, looking at the numbers at a monthly level, it is clear that over the course of 2021 figures have made some improvement which has continued in 2022, showing an increase of over 30% in 2022 and an increase of over 40% in the total Sunday congregational figures.

Financial review

The PCC is responsible for overseeing the finances of the church and making key decisions about matters which have an impact on income and expenditure. Day-to-day business is devolved by the PCC to the Treasurer and the Bookkeeper, principally by agreeing a budget for the forthcoming year and then reviewing spending under its budget categories in detail every few months.

Income

Total income on unrestricted funds for the year was £147,674 (2021: £113,966). We are seeing signs of a recovery following the impact of the pandemic on our income and is more in line with pre-pandemic levels.

Donations have increased on 2021 by around £10K: 2022 £97,782 (2021 £87,932) and are now like pre-pandemic levels. Of note are donations received in church; church boxes and candlestands saw a £9K increase on 2021 with these improving as the year went on.

We received an Energy grant from the Church of England for £1,250 to support the Parish with increased utility costs. A legacy was received from Alec Mitchell of £14,701 for general fund purposes which was gratefully received.

Fundraising activities have started to improve from 2021 £8,289 to 2022 £18,287 which is encouraging. In 2019 when we had a full programme of events income was c£35k. These bookings are starting to recover and increased as the year went on, so we look forward to this being continued.

Expenditure

Total expenditure on unrestricted funds for the year was £121,580 (2021: £110.554). Due to the need to protect the capacity of the General Fund to continue basic operations and to bring the reserve closer to the policy agreed by the PCC last year, the decision was again made to not pay our Parish Share in full. The PCC was also influenced by anxiety about the impact on next year's budget of legal fees in connection with the St Andrew's Churchyard litigation. This has always been a really important part of the PCC's thinking about Parish Share. The PCC has paid 50% of the £67,500 share due 2022: £33,750 (2021: £32,625).

Areas to note are Staff costs 2022: £41,175 (2021:35,741), with 2021 being lower due to furlough of the Verger for part of that year.

Energy costs saw an increase - 2022 £7,133 (2021: £4,668). We were fortunate to fix into a gas contract during 2021 for three years. For electricity we had to renew at much higher rates. We have had the benefit of the Government Energy Bill Relief Scheme for the last quarter of the year and the Church of England Grant. This area will though see increased costs in 2023.

We have been waiting on a decision for the derating of the Flower Stall following the demolition. The Stall has not been in use since 2019 and the VOA (valuation office agency) confirmed the derating on 31 December 2019. This gave us a net refund for the year of £4,731.

During the year there were some maintenance issues; there was considerable electrical work totaling £3,384. We also replaced many items relating the sound system totaling £3,480 to ensure the quality of sound needed in Church.

The Covid Recovery Fund was established in 2021 to assist our financial recovery; during 2022 the Fund balance of £11,425 was applied into the PCC's General Fund. This along with a surplus on the year of £25,810 gave a balance on General Fund at the end 2022 at £83,996 (2021: £46,761). This position was better than anticipated, brought us closer to the reserve requirement and was improved with the Church of England energy grant, late notification of the Flower Stall rebate and an increase in donations and fundraising income towards the end of the year.

Restricted funds See Page 25 for Fund balances and income received.
Of note, we continue to benefit from the annual grant from The Pilling Trust Fund for £9,300 for the Music activities in Church.

Expenditure

Organ fund - maintenance costs of £2,219.
Music fund -£4,300 towards musician and music costs.
Homelessness fund – The PCC made a donation of £1,000 to Barnabus Manchester, a homelessness charity.
Education and Training - £79 on books.
Flower fund - £114 for flowers in church.
Exterior fabric fund - £2,316 for Flagpole repair and maintenance.
Land and Property fund - £24K for legal fees relating to the Churchyards.

Risk review and reserves policy

The PCC has considered key risks around the stewardship of a Grade I listed church building, the health and safety of worshippers and members of the public using the building and the financial challenges associated with the economic climate and its effect on sources of income.

The PCC reviewed the Reserves Policy in light of the Pandemic. It was then discovered that the reserve policy was inadequate in that it did not fully take into account the 'disaster scenario' of costs associated with the potential redundancy of staff, which would have triggered its liability in respect of the Church Workers' Pension Fund (see page 24).

Financial Reserve Policy

The PCC, in line with Charity Commission requirements, recognises the need to have a target for free reserves to cover the following contingencies:

- Up to four months' PCC expenditure in a 'normal' year, to enable the PCC's activities to be scaled down in a 'disaster scenario', being presently set at £56,000.
- The cost of staff redundancy in the case of a 'disaster scenario' in addition to the above. This currently stands at £46,000.

Therefore, the PCC now assesses its reserve requirement at £102,000. At 31st December 2022 there was a General Fund balance of £83,996.

Statement of Trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

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

- Select suitable accounting policies and apply them consistently
- Observe the methods and principles in the Charities Statement of Recommended Practice (SORP)
- Make judgments and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the members of the PCC on April 20 April 2023 and signed on their behalf by

Jennifer Frew, Vice Chairman

Independent Examiner's report to the members of St Ann's PCC

I report on the accounts of the Charity for the year ended 31 December 2022.

Responsibilities and basis of report

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

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

Independent examiner's statement

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:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or the accounts do not accord with those records; or
2. the accounts do not accord with those records; or
3. 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.

Eric Langer, BSc FCA
Chartered Accountant
Independent Examiner
8-10 Gatley Road
Cheadle
Cheshire
SK8 1PY

Date:17th May 2023

Parochial Church Council of St Ann's Manchester

STATEMENT OF FINANCIAL ACTIVITIES for the year ended 31st December 2022

	Note	2022 Unrestricted £	2022 Restricted £	2022 Endowment £	**2022 TOTAL £**	2021 *Unrestricted £*	2021 *Restricted £*	2021 *Endowment £*	**2021 *TOTAL £***
INCOME FROM	**2**								
I Donors at Church		97,782	1,364	-	**99,146**	*87,932*	*13,595*	-	***101,527***
II Outside Donors		17,504	9,300	-	**26,804**	*5,699*	*9,300*	-	***14,999***
III Fundraising activities		18,287	-	-	**18,287**	*8,289*	-	-	***8,289***
IV Charitable activities		5,091	-	-	**5,091**	*3,683*	-	-	***3,683***
V Investment income		9,170	2,183	-	**11,353**	*8,363*	*867*	-	***9,230***
TOTAL INCOME		**147,834**	**12,847**	**-**	**160,681**	***113,966***	***23,762***	**-**	***137,728***
EXPENDITURE ON	**3**								
VI Grants & Mission giving		25	2,550	-	**2,575**	*25*	*3,400*	-	***3,425***
VII Charitable activities		113,987	31,508	-	**145,495**	*96,750*	*31,590*	-	***128,340***
VIII Fundraising costs		(2,247)	-	-	**(2,247)**	*4,965*	*807*	-	***5,772***
IX Church administration		9,815	-	-	**9,815**	*8,804*	-	-	***8,804***
TOTAL EXPENDITURE		**121,580**	**34,058**	**-**	**155,638**	***110,544***	***35,797***	**-**	***146,341***
NET INCOME / (EXPENDITURE) BEFORE INVESTMENT GAINS / (LOSSES)		26,254	(21,211)	-	**5,043**	*3,422*	*(12,035)*	-	***(8,613)***
GAINS / (LOSSES) ON INVESTMENTS	**5**	-	-	(43,644)	**(43,644)**	-	-	*66,025*	***66,025***
NET INCOME / (EXPENDITURE)		**26,254**	**(21,211)**	**(43,644)**	**(38,601)**	***3,422***	***(12,035)***	***66,025***	***57,412***
TRANSFERS BETWEEN FUNDS		-	-	-	**-**	-	*158,586*	*(158,586)*	**-**
NET MOVEMENT IN FUNDS		**26,254**	**(21,211)**	**(43,644)**	**(38,601)**	***3,422***	***146,551***	***(92,561)***	***57,412***
BALANCES BROUGHT FORWARD	**9**	57,742	184,486	374,029	**616,257**	*54,320*	*37,935*	*466,590*	***558,845***
BALANCES CARRIED FORWARD		**83,996**	**163,275**	**330,385**	**577,656**	***57,742***	***184,486***	***374,029***	***616,257***

The Notes on pages 17 to 28 form part of these accounts.

Parochial Church Council of St Ann's Manchester

BALANCE SHEET as at 31st December 2022

	Note	2022 Unrestricted £	2022 Restricted £	2022 Endowment £	**2022 TOTAL £**	*2021 Unrestricted £*	*2021 Restricted £*	*2021 Endowment £*	***2021 TOTAL £***
FIXED ASSETS	**5**								
Investments		13,500	-	330,385	**343,885**	*13,500*	-	*374,029*	***387,529***
		13,500	**-**	**330,385**	**343,885**	***13,500***	**-**	***374,029***	***387,529***
CURRENT ASSETS	**6**								
Stock		144	-	-	**144**	*361*	-	-	***361***
Debtors		12,840	524	-	**13,364**	*7,961*	-	-	***7,961***
Cash at Bank		67,512	165,395	-	**232,907**	*39,527*	*195,513*	-	***235,040***
		80,496	**165,919**	**-**	**246,415**	***47,849***	***195,513***	**-**	***243,362***
CREDITORS - Due Within One Year	**7**								
Accruals & other creditors		10,000	2,644	-	**12,644**	*3,607*	*11,027*	-	***14,634***
		10,000	**2,644**	**-**	**12,644**	***3,607***	***11,027***	**-**	***14,634***
NET CURRENT ASSETS		**70,496**	**163,275**	**-**	**233,771**	***44,242***	***184,486***	**-**	***228,728***
NET ASSETS		**83,996**	**163,275**	**330,385**	**577,656**	***57,742***	***184,486***	***374,029***	***616,257***
FUNDS									
Unrestricted	**9a**	83,996		-	**83,996**	*57,742*		-	***57,742***
Restricted	**9b**		163,275	-	**163,275**		*184,486*	-	***184,486***
Endowment	**9c**	-	-	330,385	**330,385**	-	-	*374,029*	***374,029***
	8	**83,996**	**163,275**	**330,385**	**577,656**	***57,742***	***184,486***	***374,029***	***616,257***

Approved by the Parochial Church Council on April 20th 2023.

Jennifer J. Frew

Jennifer Frew – Vice Chairman

The Notes on pages 17 to 28 form part of these accounts.

1. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements are set out below and have been consistently applied throughout the year.

Basis of preparation and assessment of going concern.

The financial statements have been prepared on an accruals basis in accordance with the Church Accounting Regulations 2006 together with applicable UK accounting standards, the Charites Act 2011 and the SORP 2015. The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible. 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.

Fund accounting

Endowment Funds are funds, the capital of which must be maintained; only income arising from investment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

Restricted Funds represent (a) income from trusts or endowments which may be expended only on those restricted activities provided in the terms of the trust or bequest, and (b) donations or grants received for a specific purpose or invited by the PCC for a specific purpose. The funds may only be expended on the purpose for which they were given. Any balance remaining unspent at the end of the year is carried forward as a balance on that fund. The PCC does not normally invest separately for each fund and, when necessary, interest is apportioned to individual funds.

Unrestricted Funds are general funds which can be used for PCC ordinary purposes.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts. All other income is recognised when it is received. All income is accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if a binding obligation on the PCC exists. Amounts received and subsequently expended specifically for mission are dealt with as restricted funds. The parish share is accounted for when payable. No provision is made for any parish share which may be requested but is unpaid by the date the Diocese closes its records for a particular year. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts as set out by s.10 of the Charities Act 2011.

Moveable church furnishings held by the Rector and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church inventory. All such expenditure has been written off when incurred.

Administrative equipment used within the church premises is included in fixed assets if the cost exceeds £2,000 otherwise it is written off in the year as consumables.

Fixed assets are depreciated on a straight line basis over the estimated useful life, usually at 25% pa.

Investments

Investments are valued at market value at 31st December each year.

Stocks and work in progress

Stock is valued at the lower of cost and net realisable value.

The members are satisfied that, at the time of approving the financial statements, it is appropriate to adopt the going concern basis in preparing the financial statements.

2. INCOME	2022 Unrestricted	2022 Restricted	2022 Endowment	**2022 TOTAL**	*2021 Unrestricted*	*2021 Restricted*	*2021 Endowment*	***2021 TOTAL***
	£	**£**	**£**	**£**	*£*	*£*	*£*	***£***
I Donors at Church								
Planned giving - Gift Aided	31,462	-	-	**31,462**	*40,404*	-	-	***40,404***
Planned giving - non-Gift Aided	762	-	-	**762**	*480*	-	-	***480***
Other giving - Gift Aided	13,662	570	-	**14,232**	*6,267*	*2,500*	-	***8,767***
Other giving	17,077	-	-	**17,077**	*8,245*	-	-	***8,245***
Tax recoverable	11,316	794	-	**12,110**	*13,475*	*625*	-	***14,100***
Collections at services	7,767		-	**7,767**	*13,022*	*10,470*	-	***23,492***
Church Boxes & Candle stands	15,736	-	-	**15,736**	*6,039*	-	-	***6,039***
	97,782	**1,364**	**-**	**99,146**	***87,932***	***13,595***	**-**	***101,527***
II Outside Donors								
Church of England Energy Grant	1,250	-	-	**1,250**	-	-	-	**-**
Pilling Trust	-	9,300	-	**9,300**	-	*9,300*	-	***9,300***
HMRC Job retention Scheme*	-	-	-	**-**	*4,624*	-	-	***4,624***
LPW VAT Scheme*	1,553	-	-	**1,553**	*1,075*	-	-	***1,075***
Legacies	14,701	-	-	**14,701**	-	-	-	**-**
	17,504	**9,300**	**-**	**26,804**	***5,699***	***9,300***	**-**	***14,999***

***Public sector revenue grants received - 2022:£1,553 (2021:£5,699)** ; Grants were received from the HMRC Coronavirus Job Retention Scheme towards wages of furloughed staff due to the Covid-19 pandemic. The Listed Places of Worship (LPW) VAT Scheme gives grants that cover the VAT incurred in making repairs to listed buildings in use as places of worship. The PCC receives these funds as a reimbursement of VAT paid on eligible expenditure. Other Grants received 2022: £10,550 (2021:£9,300).

2. INCOME (cont)	2022 Unrestricted	2022 Restricted	2022 Endowment	**2022 TOTAL**	*2021 Unrestricted*	*2021 Restricted*	*2021 Endowment*	***2021 TOTAL***
	£	**£**	**£**	**£**	***£***	***£***	***£***	***£***
III Income from Fundraising Activities								
Recitals & events	6,524	-	-	**6,524**	*4,895*	-	-	***4,895***
Café, refreshments, retail	11,053	-	-	**11,053**	*2,817*	-	-	***2,817***
Church Fairs	710	-	-	**710**	*577*	-	-	***577***
	18,287	**-**	**-**	**18,287**	***8,289***	**-**	**-**	***8,289***
IV Income from Charitable Activities								
Facilities Fees	2,595	-	-	**2,595**	*1,649*	-	-	***1,649***
Statutory Fees - weddings & funerals	2,496	-	-	**2,496**	*2,034*	-	-	***2,034***
	5,091	**-**	**-**	**5,091**	***3,683***	**-**	**-**	***3,683***
V Investment Income								
Dividends - Ecclesiastical investments	9,063	2,183	-	**11,246**	*8,362*	*867*	-	***9,229***
Interest - other investments	107	-	-	**107**	*1*	-	-	***1***
	9,170	**2,183**	**-**	**11,353**	***8,363***	***867***	**-**	***9,230***
TOTAL INCOME	**147,834**	**12,847**	**-**	**160,681**	***113,966***	***23,762***	**-**	***137,728***

3. EXPENDITURE	2022 Unrestricted	2022 Restricted	2022 Endowment	**2022 TOTAL**	*2021 Unrestricted*	*2021 Restricted*	*2021 Endowment*	***2021 TOTAL***
	£	**£**	**£**	**£**	**£**	**£**	**£**	**£**
VI Grants & Mission giving								
Pilling Scholars / music grants	-	1,550	-	**1,550**	-	2,400	-	**2,400**
Church organisations & charities	25	1,000	-	**1,025**	25	1,000	-	**1,025**
	25	**2,550**	**-**	**2,575**	**25**	**3,400**	**-**	**3,425**
VII Charitable Activities								
Ministry - Parish Share	33,750	-	-	**33,750**	32,625	-	-	**32,625**
Clergy expenses	1,165	-	-	**1,165**	490	-	-	**490**
Rectory council tax & expenses	2,668	-	-	**2,668**	2,243	-	-	**2,243**
Church electricity/gas/water	7,133	-	-	**7,133**	4,668	-	-	**4,668**
- Cleaning / hygiene	380	-	-	**380**	555	-	-	**555**
- Minor repairs/ servicing	9,185	2,316	-	**11,501**	2,124	1,176	-	**3,300**
- Organ maintenance	-	2,219	-	**2,219**	-	2,199	-	**2,199**
- Choir / Music	-	320	-	**320**	-	735	-	**735**
- Parish training & mission	60	79	-	**139**	57	-	-	**57**
- insurance	8,908	-	-	**8,908**	8,670	-	-	**8,670**
- security	948	-	-	**948**	720	-	-	**720**
Church services	2,036	114	-	**2,150**	1,423	80	-	**1,503**
Legal fees	-	24,000	-	**24,000**	-	25,000	-	**25,000**
Staff Costs – Wages and Salaries	41,175	-	-	**41,175**	35,741	-	-	**35,741**
Director of Music & assistant fees	6,579	2,460	-	**9,039**	7,434	2,400	-	**9,834**
	113,987	**31,508**	**-**	**145,495**	**96,750**	**31,590**	**-**	**128,340**

3. EXPENDITURE (cont)	2022 Unrestricted £	2022 Restricted £	2022 Endowment £	**2022 TOTAL £**	*2021 Unrestricted £*	*2021 Restricted £*	*2021 Endowment £*	***2021 TOTAL £***
VIII Fundraising costs								
Café, refreshments & retail	1,761	-	-	**1,761**	*1,150*	-	-	***1,150***
Flower Stall	(4,731)	-	-	**(4,731)**	*3,488*	-	-	***3,488***
Contactless giving / envelope scheme	723	-	-	**723**	*303*	-	-	***303***
Cost of events (Incl Performing rights)	-	-	-	**-**	*24*	*807*	-	***831***
	(2,247)	**-**	**-**	**(2,247)**	***4,965***	***807***	**-**	***5,772***
IX Church administration								
Printing, Stationery, postage, telephone	2,609	-	-	**2,609**	*2,954*	-	-	***2,954***
Computer software licenses	305	-	-	**305**	*301*	-	-	***301***
Sundries	371	-	-	**371**	*170*	-	-	***170***
Bank Charges	6,530	-	-	**6,530**	*5,379*	-	-	***5,379***
Accountancy / Independent Examination	**9,815**	**-**	**-**	**9,815**	***8,804***	**-**	**-**	***8,804***
TOTAL EXPENDITURE	**121,580**	**34,058**	**-**	**155,638**	***110,544***	***35,797***	**-**	***146,341***

4. STAFF COSTS	**2022 £**	***2021 £***
Wages and Salaries	**38,124**	***33,008***
Pension	**3,051**	***2,733***
National Insurance	**-**	**-**
Director of Music & Assistants fees	**9,039**	***9,834***
	50,236	***45,575***

The PCC employs a verger, Church manager and Director of Music. A PAYE scheme is operated for these staff. Members of the PCC receive no remuneration for acting as such. One Trustee receives a fee for the position of Assistant Director of Music and other music services they provide 2022: £4,765 (2021: £3,673). Expenses paid to the trustees in the year totalled £1,698 (2021-£1,463), 3 trustees were reimbursed. Clergy expenses (to 1 trustee) totalling £1,165 (2021-637). £533 (2021 -£826) were reimbursed to 3 trustees to pay for materials and items for church activities.

5. FIXED ASSET INVESTMENTS	2022 Unrestricted £	2022 Endowment £	**2022 TOTAL £**	*2021 Unrestricted £*	*2021 Endowment £*	***2021 TOTAL £***
Market Value 1 January	13,500	374,029	**387,529**	*13,500*	*466,590*	***480,090***
Acquisitions	-	-	**-**	-	*(158,586)*	***(158,586)***
Net gains / (losses) on revaluation	-	(43,644)	**(43,644)**	-	*66,025*	***66,025***
Market Value 31 December	**13,500**	**330,385**	**343,885**	***13,500***	***374,029***	***387,529***

Investments are held as follows

	No. of units held at year end	Value per unit	2022 Unrestricted £	2022 Endowment £	**2022 TOTAL £**	*2021 Unrestricted £*	*2021 Endowment £*	***2021 TOTAL £***
National Savings Income Bonds	13,500	£1.0000	13,500	-	**13,500**	*13,500*	-	***13,500***
CCLA Church of England Funds:								
CBF Investment Fund Income shares	7,970.00	£20.6459	-	164,548	**164,548**	-	*186,392*	***186,392***
COIF Investment Fund Income shares	8,425.58	£18.1493	-	152,918	**152,918**	-	*173,034*	***173,034***
Income fund Accumulation shares	2,623.78	£4.9238	-	12,919	**12,919**	-	*14,603*	***14,603***
			13,500	**330,385**	**343,885**	***13,500***	***374,029***	***387,529***

The PCC has charitable endowments derived from two closed registered charities, The Manchester St Ann's Educational Foundation (also known as St John's Educational Trust) and The Charity of Eleanora Atherton. Income from the investments related to the Educational Foundation former charity are used for educational purposes within the parish and income from the investments related to the Atherton Charity are available for the general purposes of the PCC.

The PCC is also the beneficial trustee of an endowment charity deriving from two schools of former city centre parishes. This is the St Ann Ecclesiastical Charity. The Diocesan Board of Finance has the role of Custodian Trustee.

Further details regarding the endowment funds are given in note 9c on page 26.

6. CURRENT ASSETS	2022 Unrestricted £	2022 Restricted £	2022 Endowment £	**2022 TOTAL £**	*2021 Unrestricted £*	*2021 Restricted £*	*2021 Endowment £*	***2021 TOTAL £***
Stocks								
Gifts/Cards supplies	144	-	-	**144**	*361*	-	-	***361***
	144	-	-	**144**	***361***	-	-	***361***
Debtors								
Income tax recoverable	3,561	-	-	**3,561**	*1,803*	-	-	***1,803***
Other income receivable	9,279	524	-	**9,803**	*6,158*	-	-	***6,158***
	12,840	**524**	-	**13,364**	***7,961***	**-**	-	***7,961***
Bank	**67,512**	**165,395**	**-**	**232,907**	***39,527***	***195,513***	**-**	***235,040***
TOTAL CURRENT ASSETS	**80,496**	**165,919**	**-**	**246,415**	***47,849***	***195,513***	**-**	***243,362***
7. LIABILITIES - due within one year								
Accruals & deferred income	9,341	2,644	-	**11,985**	*3,134*	*11,027*	-	***14,161***
PAYE/NI	-	-	-	**-**	-	-	-	**-**
Pension Fund	659	-	-	**659**	*473*	-	-	***473***
TOTAL CURRENT LIABILITIES	**10,000**	**2,644**	**-**	**12,644**	***3,607***	***11,027***	**-**	***14,634***
8. ANALYSIS OF NET ASSETS BY FUND								
Fixed Assets	13,500	-	330,385	**343,885**	*13,500*	-	*374,029*	***387,529***
Current Assets	80,496	165,919	-	**246,415**	*47,849*	*195,513*	-	***243,362***
Current Liabilities	(10,000)	(2,644)	-	**(12,644)**	*(3,607)*	*(11,027)*	-	***(14,634)***
	83,996	**163,275**	**330,385**	**577,656**	***57,742***	***184,486***	***374,029***	***616,257***

9a UNRESTRICTED FUNDS

	Covid Recovery £	GENERAL £	Total £
INCOME			
I Donors at Church	465	97,317	**97,782**
II Outside Donors	-	17,504	**17,504**
III Income from Fundraising activities	-	18,287	**18,287**
IV Income from Charitable activities	-	5,091	**5,091**
V Investment income	-	9,170	**9,170**
TOTAL INCOME	**465**	**147,369**	**147,369**
EXPENDITURE			
VI Grants & Mission giving	-	25	**25**
VII Charitable activities	-	113,987	**113,987**
VIII Fundraising costs	21	(2,268)	**(2,247)**
IX Church administration	-	9,815	**9,815**
TOTAL EXPENDITURE	**21**	**121,559**	**121,580**
NET INCOME / (EXPENDITURE)	**444**	**25,810**	**26,232**
TRANSFERS IN / (OUT)	(11,425)	11,425	**-**
NET MOVEMENT IN FUNDS	**(10,981)**	**37,235**	**26,254**
BALANCES BROUGHT FORWARD	10,981	46,761	**57,742**
BALANCES CARRIED FORWARD	**-**	**83,996**	**83,996**

9b RESTRICTED FUNDS

	Organ	Music	Choir Support	Homelessness	Education & Training	Flowers	Heating	Land & Property	Exterior Fabric	Decorating	Total
	£	£	£	£	£	£	£			£	£
INCOME											
I Donors at Church	120	-	794	440	-	-	-	-	10	-	**1,364**
II Outside Donors	-	9,300	-	-	-	-	-	-	-	-	**9,300**
III Income from Fundraising activities	-	-	-	-	-	-	-	-	-	-	**-**
IV Income from Charitable activities	-	-	-	-	-	-	-	-	-	-	**-**
V Investment income	10	32	23	1	909	-	23	1,179	3	3	**2,153**
TOTAL INCOME	**130**	**9,322**	**817**	**441**	**909**	-	**23**	**1,179**	**13**	**3**	**12,847**
EXPENDITURE											
VI Grants & Mission giving	-	1,550	-	1,000	-	-	-	-	-	-	**2,550**
VII Charitable activities	2,219	2,780	-	-	79	114	-	24,000	2,316	-	**31,508**
VIII Fundraising costs	-	-	-	-	-	-	-	-	-	-	**-**
IX Church administration	-	-	-	-	-	-	-	-	-	-	**-**
TOTAL EXPENDITURE	**2,219**	**4,330**	**-**	**1,000**	**79**	**114**	**-**	**24,000**	**2,316**	**-**	**34,058**
NET INCOME / (EXPENDITURE)	(2,089)	5,002	817	(559)	830	(114)	23	(22,821)	(2303)	3	**(21,211)**
TRANSFERS IN / (OUT)	-	-	-	-	-	-	-	-	-	-	**-**
NET MOVEMENT IN FUNDS	**(2,089)**	**5,002**	**817**	**(559)**	**830**	**(114)**	**23**	**(22,821)**	**(2,303)**	**3**	**(21,211)**
BALANCES BROUGHT FORWARD	6,633	11,718	10,000	1,228	4,938	114	11,114	133,586	3,824	1,331	**184,486**
BALANCES CARRIED FORWARD	**4,544**	**16,720**	**10,817**	**669**	**5,768**	**-**	**11,137**	**110,765**	**1,521**	**1,334**	**163,275**

9c. ENDOWMENT FUNDS

The PCC is Beneficial Trustee of an endowment charity deriving from two former city centre parishes, St Peter's and St Matthew's, which was created by a Charity Commission Scheme in the 1990s. The object of the fund is "furthering the religious and other charitable work in the Parish". During 2021, the Charity Commission gave its permission for a portion of this endowment to be released to be used by the PCC for restricted purposes in relation to land and property.

During 2020 the PCC became the beneficial owner of the assets and took over the charitable purposes relating to two former charities, The Manchester St Ann's Educational Foundation (also known as St John's Educational Trust) and The Charity of Eleanora Atherton. The PCC undertook to preserve the value of the charities and preserve the names within its accounts. These are endowment funds, where the capital is invested to generate income. Income from the Educational Foundation is restricted to educational purposes within the parish and income from the Eleanora Atherton Charity is available for the general purposes of the PCC, i.e. is unrestricted.

	St Ann's Ecclesiastical Charity	St John's Educational Trust	Eleanora Atherton Trust	Total
	£	£	£	£
Balance at 1st January	166,859	34,135	173,035	374,029
Gains /(Losses) on investments	(19,528)	(4,000)	(20,116)	(43,644)
Balance at 31st December	**147,331**	**30,135**	**152,919**	**330,385**

9d. SUMMARY OF RESTRICTED AND UNRESTRICTED FUNDS

The General Fund represents the amounts available to the PCC to meet its ongoing obligations, based on the assumption that restricted funds and designated funds are not available for general use. In accordance with recommended practice for charities, the PCC aims for the General Fund to retain monies representing its financial reserve (see page 13). The PCC now assesses its reserve requirements at £102,000. At 31st December 2022 there was a General Fund balance of 83,996.

Designated Funds
From time to time the PCC receive income which is not restricted to prescribed uses but which it considers should be used for a specific project. Year-end balances are carried forward for future projects.

Restricted Choir Support Fund
This fund was opened in 2021 to manage a donation received to support the ministry of St Ann's choir, specifically for music and the provision of equipment.

Restricted Decorating Fund
Donations and other income were received in prior periods relating specifically to decorating church and maintaining church furnishings. The balance of the fund at year end is carried forward.

Restricted Education & Training Fund
Investment income from the St John's Educational Trust Endowment Fund is available to support educational projects.

Restricted Exterior Fabric fund
A legacy (in 2020) from the late Ruth Gee established this fund 'for the maintenance and repair of the exterior fabric'. The balance of the fund at the end of the year is carried forward.

Restricted Flowers Fund
Donations are received specifically towards flower costs. The balance of the fund at the end of the year is carried forward.

Restricted Heating Fund
Donations received towards the cost of heating repairs will be carried forward until there is sufficient to pay for the project.

Restricted Homelessness Fund
Various grants and donations are received to support homelessness projects. Any balance of the fund at the end of the year is carried forward.

Restricted Land and Property Fund
During 2021, with the approval of the Charity Commission, the PCC released funds from the Ecclesiastical Endowments to support expenditure related to land and property.

Restricted Music Fund
Donations, grants and other income is received specifically towards running costs of the choir and music services, including grants from the John Pilling Trust to fund organ scholars and other musical activities. The balance of the fund at the end of the year is carried forward.

Restricted Organ Fund
Donations and other income is received relating specifically to maintenance of the organ. Funds are retained for future costs of a major cleaning project.

10 PENSION SCHEME

St Ann's PCC participates in the Pension Builder Scheme section of the Church Workers Pension Fund (CWPF) for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers. The Fund has two sections: (1) the Defined Benefits Scheme, and (2) the Pension Builder Scheme, which has two subsections:

a) a deferred annuity section known as Pension Builder Classic, and,
b) a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes: ***Pension Builder Classic*** provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors. ***Pension Builder 2014*** is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age sixty five. There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs on page 21 are the contributions payable (2022: £3,051, 2021: £2,733).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31st December 2019. The next valuation is due as at 31st December 2022 and is not yet available.

For the Pension Builder Classic section, the valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a discretionary bonus of 3% following improvements in the funding position over 2021. There is no requirement for deficit payments at the current time. For the Pension Builder 2014 section, the valuation revealed a surplus of £5.5m on the ongoing assumptions used.

The legal structure of the scheme is such that if another employer fails, the PCC could become responsible for paying a share of the failed employer's pension liabilities.

The actuarial valuation at 31st December 2019 specifically for St Ann's PCC, indicated that the PCC may have a liability to contribute a lump sum should all employees of the PCC leave the scheme. On that date it was estimated that the amount due would have been £28,400 plus cessation costs - a typical level of expenses for this would be of the order of £4,000 plus VAT.

11 POST BALANCE SHEET MATTER

Following the year end, mediation regarding St Andrew's churchyard has been concluded subject to future legal undertakings and the issuing of a new license for use. Further expenditure will be incurred in 2023 but not anticipated beyond.

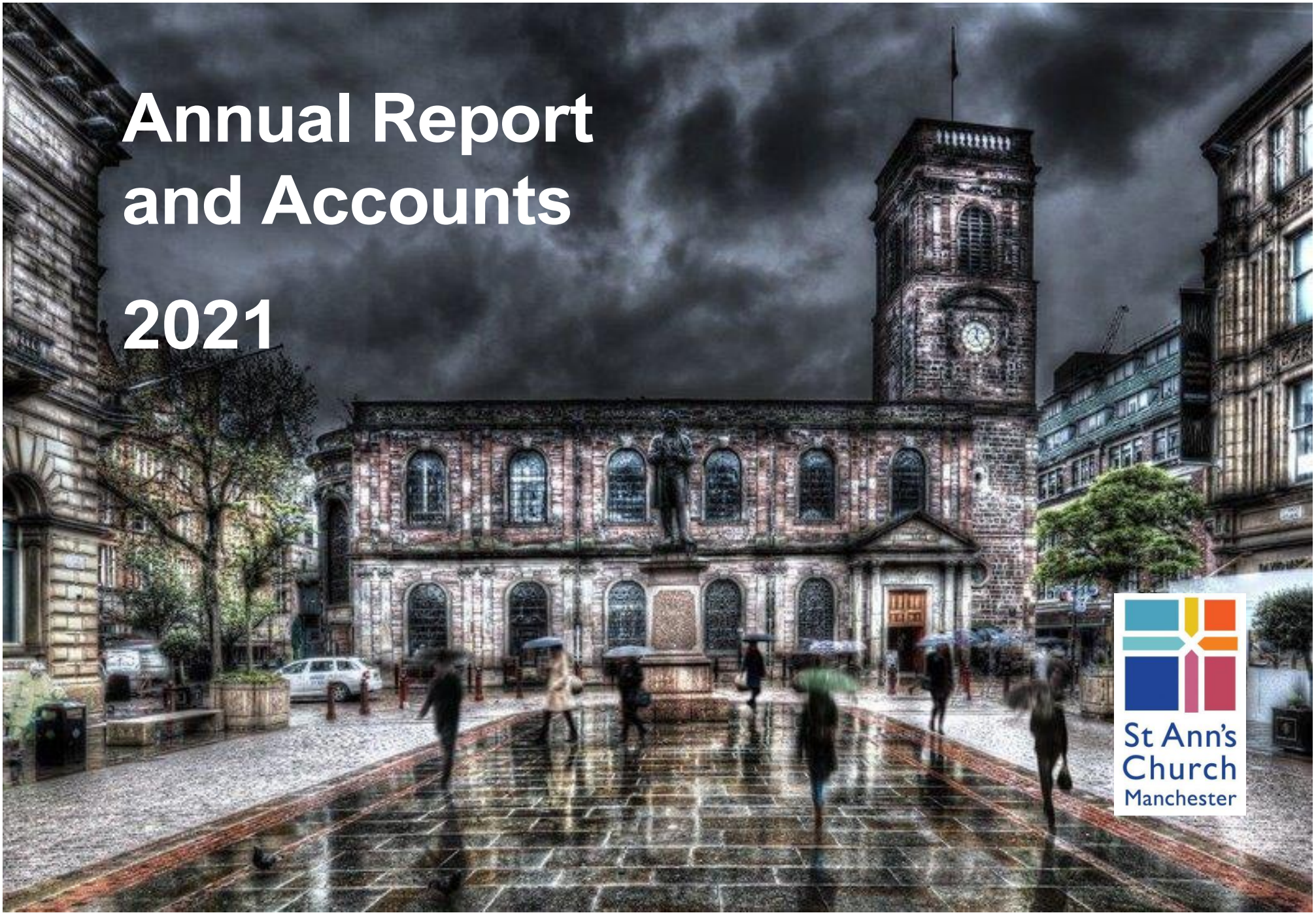
THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANN, MANCHESTER

England & Wales - Charity number 1136159

Accounts

Annual Report and Accounts

2021



St Ann's Church
Manchester

Annual Report and Accounts of the Parochial Church Council 2021

St Ann's Church Manchester

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Front cover: *The image by Craig Barker was used for the PCC's Covid Recovery fundraising. Details from www.craigbarker.uk.*

Foreword

Canon Nigel Ashworth, Rector

In the three-hundred year and more history of St Ann's Church the years of the coronavirus epidemic have been unprecedented.

Churches across the country actually closed down early in 2020. Throughout that first year we weathered various permutations of lockdown and a range of restrictions on our personal lives. The ubiquitous face-coverings and what quickly came to be called 'social distancing' marked our interactions with people outside the home.

The collapse in economic life was mirrored by the deterioration so many experienced in their mental health. This is shadowing many lives even now, over two years since the outbreak.

Despite all this the church was able to continue its life of worship and witness, partly through holding worship online using Zoom. As soon as we were allowed St Ann's opened its doors again to the public – and resumed 'in-person' worship. Restrictions on singing and having to sit apart from one another were inhibitors, as was the suspension of the common cup in Holy Communion. It felt to the church community to be extremely vital to maintain our existence as a worshipping community.

Throughout 2021, the year reported on in this Annual Report, St Ann's has struggled to re-establish its life as a church. Our congregational strength has not yet fully returned. Our ability to hold events, important for fundraising and outreach, has been hard to build up. We are not yet seeing weddings in the numbers we used to. Far fewer people are around in the city centre and so our visitor numbers are down considerably. All of this means that our income is reduced as well. Consequently, the PCC has not been able to pay its full contribution to the financial capacity of the diocese. Unfortunately, many of our sister parishes are in similar circumstances.

This Report presents the figures in the shape of our Accounts. We also highlight the way in which the PCC is tackling a legal problem which we believe we have to address. There is some analysis of the numbers who attend Sunday services over the past ten years.

I close by paying tribute to the way in which the PCC has charted its course through extremely challenging times with much good humour, faithfulness and determination. Along with all the staff, musicians, worshippers and volunteers who make up the St Ann's family, there is much indeed to be thankful for.

New Year Honour

On September 12th a special event gave us all a lot of pleasure when HM Lord Lieutenant for Greater Manchester, Sir Warren Smith, came to the church to present our Verger Paul Campion with his British Empire Medal.

Paul had been named for the award in the Queen's New Year Honours list at the start of the year.

Photography: *Nigel Ashworth by Dani Cole / The Mill. Paul Campion by Ottmar Morett.*

Administrative details

Address
St Ann's Church
St Ann Street
Manchester
M2 7LF
Telephone: 0161 834 0239

Website
www.stannsmanchester.com

Rector
The Revd Canon Nigel Ashworth
rector@stannsmanchester.com

Church Manager
William Jeavons
manager@stannsmanchester.com

Bankers
CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner
Helen Bolton, FCA
894 Scott Hall Road
Leeds
LS17 6JZ

Insurers
Ecclesiastical Insurance Group PLC
Beaufort House
Brunswick Road
Gloucester
GL1 1JZ

Architect
Buttress Architects
41 Bengal Street
Manchester
M4 6AF

Solicitor
Jane Monks
Diocesan Registrar
90 Deansgate
Manchester
M3 2GH

Safeguarding Co-ordinator
Andrew Kyle
safeguarding.stannsmanchester@gmail.com

Charity Registration
St Ann's PCC is Registered Charity Number 1136159

Membership of the Parochial Church Council

The following members served during the year:

Clergy *clergy licensed by the bishop serve 'ex-officio'.*
The Revd Canon Nigel Ashworth *Rector*
The Revd Sydwell Isaac *Curate*
The Revd Pete Horlock *Business Community Missioner (until October)*

Churchwardens *up to four Churchwardens are elected for each twelve-month term.*
Jennifer Frew
Michael Johnson *from APCM 2021*
Alan Green *from APCM 2021*
Andrew Kyle

Deanery Synod Members *Term of office 2020 -2023.*
Jennifer Frew *re-elected APCM 2020*
Stacy Fox-Manning *from APCM 2021*
Andrew Kyle *from APCM 2021*
David Robinson *until APCM 2021*

Elected Members serving until the APCM of 2021 *Term of office 2018 – 2021.*
Alan Green
Susan Soanes
Michael Johnson

Elected Members serving until the APCM of 2022 *Term of office 2019 – 2022.*
Stacy Fox-Manning *elected APCM 2019*
Martin Gregson *elected APCM 2020*
Ken Halliwell *re-elected APCM 2019*

Elected Members serving until the APCM of 2023 *Term of office 2020 – 2023.*
Alan Davies *until APCM 2021*
Dr James Hume *elected APCM 2020*
Linda Norris *re-elected APCM 2020*
Sue Watson *co-opted June 2021*

Elected Members serving until the APCM of 2024 *Term of office 2021 – 2024.*
Sarah Johnston *elected APCM 2021*
David Robinson *re-elected APCM 2021*
Susan Soanes *re-elected APCM 2021*

The Parochial Church Council is a registered charity no 1136159.

PCC members are trustees of the charity. Its work is set out in the Parochial Church Powers measure 1956. PCCs work in co-operation with their Rector

"in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical".

Appointments

Vice Chairman
Jennifer Frew

PCC Secretary
Stacy Fox-Manning

PCC Treasurer
Susan Soanes

Electoral Roll Officer
Michael Johnson

Health & Safety Officer
Alan Green

Safeguarding Co-ordinator
Andrew Kyle

Church Manager
William Jeavons

Bookkeeper
Alison Steadman

Verger
Paul Campion

Director of Music
Simon Passmore

Assistant Director of Music
Dr James Hume

Pilling Trust Organ Scholar
Harry Fletcher *until July*

Associate Organ Scholar
Stephen Aldridge *from November*

St Ann's is not only an important building, but it is a worshipping community of Christians.

We are grateful to be able to gather together again.

We look forward to the full recovery of the city centre and to playing our part in its life.

Thank you to everyone who has continued to give their financial support during this period of recovery.

St Andrew's Churchyard, Ancoats

Today's Parish of St Ann takes in the territory of a number of former parishes. One of these is the Parish of St Andrew's, Ancoats. The church used to stand on Travis Street just to the north-east of Piccadilly Station. The area was heavily bombed during the war and afterwards the parish never recovered its population. The church was closed and pulled down in 1959 and the site of the former church was sold in the mid-1960s. The churchyard, entirely surrounding the former church site, was retained as consecrated land by its first successor parish. Around 1,100 bodies are interred there.

The area around Piccadilly became part of our parish in 1993 when a re-organisation of boundaries took place. This brought the ownership of the churchyard land into St Ann's. Unfortunately, the incumbent and PCC were not made aware of this until late 2018. By then, the land was being used for unauthorized purposes.

The PCC is now engaged on a legal process to regain possession and obtain costs in respect of damages.

In order to support the costs of legal action, the PCC took the step of seeking the agreement of the Charity Commission to utilize funds from the St Ann's Ecclesiastical Charity under the provisions of Section 282 of the Charities Act 2011. The fund is an historic endowment which has provided income to support the work of St Ann's.

The Commission concurred with the PCC's decision. Accordingly, this is reflected in the Annual Accounts on pages 20 - 22 which shows a part of an endowment fund has been realized to support the PCC's action.

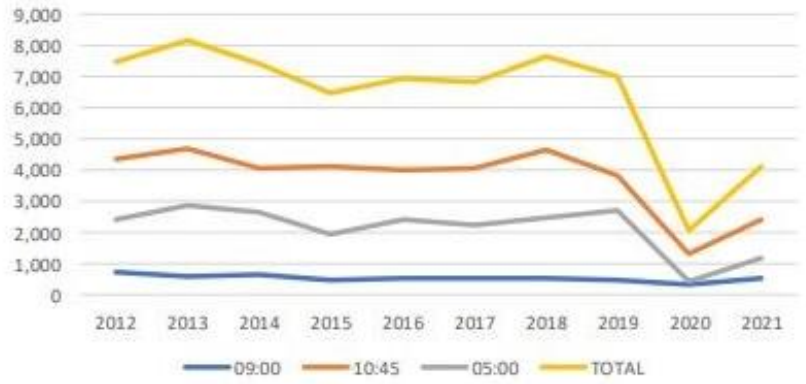
Sunday Attendance

The church keeps a record of attendances at services. These graphs present total Sunday attendances over a ten-year period and then an average annual attendance for the three different Sunday services.

Total Annual Sunday Attendance

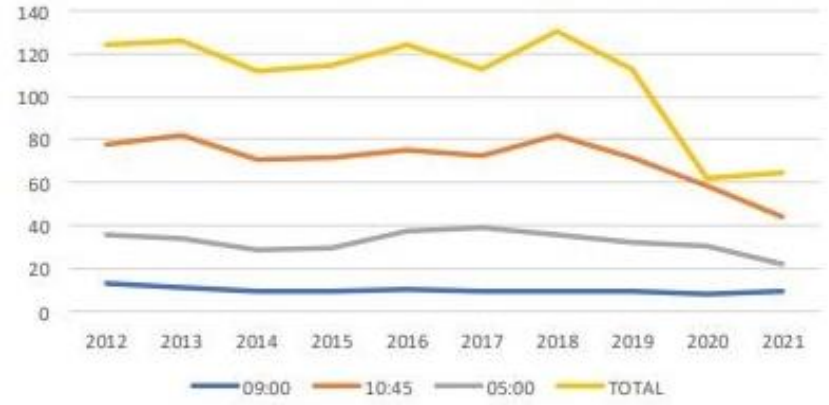
Over the last ten years there have been around 7,000 – 8,000 annual attendances at the usual Sunday services in St Ann's. The majority of these are for the 10.45 am service whilst the evening service and the 9.00 am service are less well attended in that order.

The total aggregated service attendance dropped massively in 2020 due to five months of not being able to hold services in the church.



Median Annual Sunday Attendance

The median attendance values on Sundays for each of the last ten years show a downward trend over the last three years. The median average value was chosen to not distort the figures with occasional very well attended services like those running up to Christmas. The median value represents the middle value if the congregation count for every service that went ahead was ranked in order of size.



Conclusions

Median annual congregation numbers at the 10:45 am Sunday service have been falling slowly over the last three years. This has been made more pronounced by the pandemic. However, looking at the numbers at a monthly level, it is clear that over the course of 2021 figures have made some improvement.

Financial review

The PCC is responsible for overseeing the finances of the church and making key decisions about matters which have an impact on income and expenditure. Day-to-day business is devolved by the PCC to the Treasurer and the Bookkeeper, principally by agreeing a budget for the forthcoming year and then reviewing spending under its budget categories in detail every few months.

Income – signs of recovery in a challenging year

Income derives from donations, fundraising activities and events, fees from activities such as weddings, funerals or special services and some endowment income. Total income on unrestricted funds for the year was £113,966 (2020: £102,281). By contrast the PCC's unrestricted income in the year before the pandemic was £141,189.

An appeal was made for a Covid Recovery Fund. This is ongoing – but by the end of 2021 the fund stood at £10,981. During 2022 the Fund will be applied into the PCC's General Fund. A welcome gift to support the work of the choir, intended for the purchase of equipment, was made during the year.

2021 Pressure on the General Fund

The year 2020 saw a collapse of income of around £60,000 on the previous year. As a result, total expenditure from the General Fund had to be severely curtailed by 47%, down from £156,317 in 2019 to £81,809 in 2020. During 2021 a measure of recovery allowed General Fund expenditure of £110,544. However, this is still 29% below the 2019 level. Against a background of rising costs this is a challenging scenario.

Because of the reduced income and the need to protect the capacity of the General Fund to continue basic operations, the decision was again made to not pay our Parish Share in full.

Expenditure – Parish Share

The single biggest expenditure each year (unless there is extensive building work) is the payment of Parish Share, which is the amount assessed for each parish to contribute to central diocesan costs. This assessment uses a formula which includes regular attendance and an assessment of the ability of the attenders to pay. The diocese uses the income from parishes to pay the stipends, training, housing and pensions of clergy and a range of other services to support the Church's mission.

In 2021 St Ann's Parish Share assessment was £65,250 and the PCC paid £32,625 (50%). In 2020 the assessment had been £62,154 and the PCC paid £15,600 (27.5%). In 2019, the last year before the pandemic, Parish Share of £73,600 was paid in full. The time of the pandemic is the only recent period when the PCC has been unable to make its full contribution towards diocesan finances.

Expenditure – Keeping our doors open

The next main cost to the PCC is to keep the church open during the week. This necessitates the employment of staff supported by a team of volunteers. The net cost of staffing the church in 2021 was £35,741. In the previous year it had been £34,878. In 2019, the last year before the pandemic, staffing costs had stood at £36,045.

During some of 2021 the church Verger was 'on furlough' and so his employment was supported by the Coronavirus Job Retention Scheme to the amount of £4,624.

Risk review and reserves policy

The PCC has considered key risks around the stewardship of a Grade I listed church building, the health and safety of worshippers and members of the public using the building and the financial challenges associated with the economic climate and its effect on sources of income.

The PCC had not envisaged a scenario like the coronavirus pandemic. It was then discovered that the reserve policy was inadequate in that it did not fully take into account the 'disaster scenario' of costs associated with the potential redundancy of staff, which would have triggered its liability in respect of the Church Workers' Pension Fund (see page 23).

Financial Reserve Policy

The PCC, in line with Charity Commission requirements, recognises the need to have a target for free reserves to cover the following contingencies:

- Up to four months' PCC expenditure in a 'normal' year, to enable the PCC's activities to be scaled down in a 'disaster scenario', being presently set at £52,000.
- The cost of staff redundancy in the case of a 'disaster scenario' in addition to the above. This currently stands at £45,500.

Therefore, the PCC now assesses its reserve requirement at £97,500. At 31st December 2021 there was a General Fund balance of £57,742. This sum includes the result of the Covid Recovery Fund appeal.

Statement of Trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

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

- Select suitable accounting policies and apply them consistently
- Observe the methods and principles in the Charities Statement of Recommended Practice (SORP)
- Make judgments and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the members of the PCC on April 24th 2022 and signed on their behalf by

Jennifer Frew, Vice Chairman

Independent Examiner’s report

This report on the financial statements of the PCC for the year ended 31 December 2020, which are set out on pages 10 to 23, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s. 144 of the Charities Act 2011 ("The Act").

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not required for this year (under section 144 of the Act), and that an independent examination is needed. It is my responsibility to:

- examine the accounts (under section 145 of the Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 1 45(5)(b) of the Act); and
- to state whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with General Directions given by the Charity Commissioners and to be found in the Church guidance, 2006 edition. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's statement

In the course of my examination, no matter has come to my attention

1) which gives me reasonable cause to believe that in, any material respect, the trustees have not met the requirements to ensure that:
- proper accounting records are kept (in accordance with section 41 of the Act); and
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date: *April 24th 2022*

Helen Bolton
894 Scott Hall Road
Leeds
LS17 6JZ

Parochial Church Council of St Ann's Manchester

STATEMENT OF FINANCIAL ACTIVITIES for the year ended 31st December 2021

	Note	2021 Unrestricted £	2021 Restricted £	2021 Endowment £	**2021 TOTAL £**	*2020 Unrestricted £*	*2020 Restricted £*	*2020 Endowment £*	***2020 TOTAL £***
INCOME FROM	**2**								
I Donors at Church		87,932	13,595	-	**101,527**	*60,199*	*7,841*	-	***68,040***
II Outside Donors		5,699	9,300	-	**14,999**	*28,325*	*19,795*	*167,246*	***215,366***
III Fundraising activities		8,289	-	-	**8,289**	*4,997*	*170*	-	***5,167***
IV Charitable activities		3,683	-	-	**3,683**	*1,503*	-	-	***1,503***
V Investment income		8,363	867	-	**9,230**	*7,257*	*425*	-	***7,682***
TOTAL INCOME		**113,966**	**23,762**	**-**	**137,728**	***102,281***	***28,231***	***167,246***	***297,758***
EXPENDITURE ON	**3**								
VI Grants & Mission giving		25	3,400	-	**3,425**	*25*	*1,433*	-	***1,458***
VII Charitable activities		96,750	31,590	-	**128,340**	*70,943*	*9,040*	-	***79,983***
VIII Fundraising costs		4,965	807	-	**5,772**	*2,645*	*199*	-	***2,844***
IX Church administration		8,804	-	-	**8,804**	*7,476*	-	-	***7,476***
TOTAL EXPENDITURE		**110,544**	**35,797**	**-**	**146,341**	***81,089***	***10,672***	**-**	***91,761***
NET INCOME / (EXPENDITURE) BEFORE INVESTMENT GAINS / (LOSSES)		3,422	(12,035)	-	**(8,613)**	*21,192*	*17,559*	*167,246*	***205,997***
GAINS / (LOSSES) ON INVESTMENTS	**5**	-	-	66,025	**66,025**	-	-	*35,544*	***35,544***
NET INCOME / (EXPENDITURE)		**3,422**	**(12,035)**	**66,025**	**57,412**	***21,192***	***17,559***	***202,790***	***241,541***
TRANSFERS BETWEEN FUNDS		-	158,586	(158,586)	**-**	-	-	-	**-**
NET MOVEMENT IN FUNDS		**3,422**	**146,551**	**(92,561)**	**57,412**	***21,192***	***17,559***	***202,790***	***241,541***
BALANCES BROUGHT FORWARD	**9**	54,320	37,935	466,590	**558,845**	*33,128*	*20,376*	*263,800*	***317,304***
BALANCES CARRIED FORWARD		**57,742**	**184,486**	**374,029**	**616,257**	***54,320***	***37,935***	***466,590***	***558,845***

The Notes on pages 12 to 23 form part of these accounts.

Parochial Church Council of St Ann's Manchester

BALANCE SHEET as at 31st December 2021

	Note	2021 Unrestricted £	2021 Restricted £	2021 Endowment £	**2021 TOTAL £**	*2020 Unrestricted £*	*2020 Restricted £*	*2020 Endowment £*	***2020 TOTAL £***
FIXED ASSETS	**5**								
Investments		13,500	-	374,029	**387,529**	*13,500*	-	*466,590*	***480,090***
		13,500	**-**	**374,029**	**387,529**	***13,500***	**-**	***466,590***	***480,090***
CURRENT ASSETS	**6**								
Stock		361	-	-	**361**	*893*	-	-	***893***
Debtors		7,961	-	-	**7,961**	*3,687*	-	-	***3,687***
Cash at Bank		39,527	195,513	-	**235,040**	*42,851*	*38,148*	-	***80,999***
		47,849	**195,513**	**-**	**243,362**	***47,431***	***38,148***	**-**	***85,579***
CREDITORS - Due Within One Year	**7**								
Accruals & other creditors		3,607	11,027	-	**14,634**	*6,611*	*213*	-	***6,824***
		3,607	**11,027**	**-**	**14,634**	***6,611***	***213***	**-**	***6,824***
NET CURRENT ASSETS		**44,242**	**184,486**	**-**	**228,728**	***40,820***	***37,935***	**-**	***78,755***
NET ASSETS		**57,742**	**184,486**	**374,029**	**616,257**	***54,320***	***37,935***	***466,590***	***558,845***
FUNDS									
Unrestricted	**9a**	57,742		-	**57,742**	*54,320*		-	***54,320***
Restricted	**9b**		184,486	-	**184,486**		*37,935*	-	***37,935***
Endowment	**9c**	-	-	374,029	**374,029**	-	-	*466,590*	***466,590***
	8	**57,742**	**184,486**	**374,029**	**616,257**	***54,320***	***37,935***	***466,590***	***558,845***

Approved by the Parochial Church Council on April 24th 2022.

Jennifer J. Frew

Jennifer Frew – Vice Chairman

The Notes on pages 12 to 23 form part of these accounts.

1. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements are set out below and have been consistently applied throughout the year.

Basis of preparation

The financial statements have been prepared on an accruals basis in accordance with the Church Accounting Regulations 2006 together with applicable UK accounting standards, the Charites Act 2011 and the SORP 2015. The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible. 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.

Fund accounting

Endowment Funds are funds, the capital of which must be maintained; only income arising from investment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

Restricted Funds represent (a) income from trusts or endowments which may be expended only on those restricted activities provided in the terms of the trust or bequest, and (b) donations or grants received for a specific purpose or invited by the PCC for a specific purpose. The funds may only be expended on the purpose for which they were given. Any balance remaining unspent at the end of the year is carried forward as a balance on that fund. The PCC does not normally invest separately for each fund and, when necessary, interest is apportioned to individual funds.

Unrestricted Funds are general funds which can be used for PCC ordinary purposes.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts. All other income is recognised when it is received. All income is accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if a binding obligation on the PCC exists. Amounts received and subsequently expended specifically for mission are dealt with as restricted funds. The parish share is accounted for when payable. No provision is made for any parish share which may be requested but is unpaid by the date the Diocese closes its records for a particular year. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts as set out by s.10 of the Charities Act 2011.

Moveable church furnishings held by the Rector and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church inventory. All such expenditure has been written off when incurred.

Administrative equipment used within the church premises is included in fixed assets if the cost exceeds £2,000 otherwise it is written off in the year as consumables. Fixed assets are depreciated on a straight line basis over the estimated useful life, usually at 25% pa.

Investments

Investments are valued at market value at 31st December each year.

2. INCOME	2021 Unrestricted	2021 Restricted	2021 Endowment	**2021 TOTAL**	*2020 Unrestricted*	*2020 Restricted*	*2020 Endowment*	***2020 TOTAL***
	£	**£**	**£**	**£**	***£***	***£***	***£***	***£***
I Donors at Church								
Planned giving - Gift Aided	40,404	-	-	**40,404**	*32,448*	-	-	***32,448***
Planned giving - non-Gift Aided	480	-	-	**480**	*480*	-	-	***480***
Other giving - Gift Aided	6,267	2,500	-	**8,767**	*5,804*	*180*	-	***5,984***
Other giving	8,245	-	-	**8,245**	*5,197*	*1,000*	-	***6,197***
Tax recoverable	13,475	625	-	**14,100**	*9,508*		-	***9,508***
Collections at services	13,022	10,470	-	**23,492**	*4,062*	*6,661*	-	***10,723***
Church Boxes & Candle stands	6,039	-	-	**6,039**	*2,700*	-	-	***2,700***
	87,932	**13,595**	**-**	**101,527**	***60,199***	***7,841***	**-**	***68,040***
II Outside Donors								
MCC Discretionary Covid Support	-	-	-	**-**	*10,000*	-	-	***10,000***
Pilling Trust	-	9,300	-	**9,300**	-	*9,300*	-	***9,300***
Eleanor Atherton Trust	-	-	-	**-**	*6,437*	-	*142,128*	***148,565***
St John's Educational Trust	-	-	-	**-**	-	*495*	*25,118*	***25,613***
HMRC Job retention Scheme	4,624	-	-	**4,624**	*8,119*	-	-	***8,119***
St Andrews's Churchyard fees	-	-	-	**-**	*1,300*	-	-	***1,300***
LPW VAT Scheme	1,075	-	-	**1,075**	*1,469*	-	-	***1,469***
Legacies	-	-	-	**-**	*1,000*	*10,000*	-	***11,000***
	5,699	**9,300**	**-**	**14,999**	***28,325***	***19,795***	***167,246***	***215,366***

2. INCOME (cont)	2021 Unrestricted	2021 Restricted	2021 Endowment	**2021 TOTAL**	*2020 Unrestricted*	*2020 Restricted*	*2020 Endowment*	***2020 TOTAL***
	£	**£**	**£**	**£**	***£***	***£***	***£***	***£***
III Income from Fundraising Activities								
Recitals & events	4,895	-	-	**4,895**	*1,685*	-	-	***1,685***
Café, refreshments, retail	2,817	-	-	**2,817**	*3,312*	*170*	-	***3,482***
Church Fairs	577	-	-	**577**		-	-	**-**
	8,289	**-**	**-**	**8,289**	***4,997***	***170***	**-**	***5,167***
IV Income from Charitable Activities								
Facilities Fees	1,649	-	-	**1,649**	*810*	-	-	***810***
Statutory Fees - weddings & funerals	2,034	-	-	**2,034**	*693*	-	-	***693***
	3,683	**-**	**-**	**3,683**	***1,503***	**-**	**-**	***1,503***
V Investment Income								
Dividends - Ecclesiastical investments	8,362	867	-	**9,229**	*7,106*	*425*	-	***7,531***
Interest - other investments	1	-	-	**1**	*151*	-	-	***151***
	8,363	**867**	**-**	**9,230**	***7,257***	***425***	**-**	***7,682***
TOTAL INCOME	**113,966**	**23,762**	**-**	**137,728**	***102,281***	***28,231***	***167,246***	***297,758***

3. EXPENDITURE	2021 Unrestricted	2021 Restricted	2021 Endowment	**2021 TOTAL**	*2020 Unrestricted*	*2020 Restricted*	*2020 Endowment*	***2020 TOTAL***
	£	£	£	£	£	£	£	£
VI Grants & Mission giving								
Pilling Scholars / music grants	-	2,400	-	**2,400**	-	*1,300*	-	***1,300***
Church organisations & charities	25	1,000	-	**1,025**	*25*	*133*	-	***158***
	25	**3,400**	**-**	**3,425**	***25***	***1,433***	**-**	***1,458***
VII Charitable Activities								
Ministry - Parish Share	32,625	-	-	**32,625**	*15,600*	-	-	***15,600***
Clergy expenses	490	-	-	**490**	*1,113*	-	-	***1,113***
Rectory council tax & expenses	2,243	-	-	**2,243**	*2,055*	-	-	***2,055***
Church electricity/gas/water	4,668	-	-	**4,668**	*2,317*	-	-	***2,317***
- Cleaning / hygiene	555	-	-	**555**	*584*	-	-	***584***
- Minor repairs/ servicing	2,124	1,176	-	**3,300**	*3,011*	-	-	***3,011***
- Organ maintenance	-	2,199	-	**2,199**	-	*1,064*	-	***1,064***
- Choir / Music	-	735	-	**735**	-	*614*	-	***614***
- Parish training & mission	57	-	-	**57**	*45*	*302*	-	***347***
- insurance	8,670	-	-	**8,670**	*8,791*	-	-	***8,791***
- security	720	-	-	**720**	*1,019*	-	-	***1,019***
Church services	1,423	80	-	**1,503**	*677*		-	***677***
Legal fees	-	25,000	-	**25,000**		-	-	**-**
Employment - Verger & Church Manager	35,741	-	-	**35,741**	*31,545*	*3,333*	-	***34,878***
Honoraria - Director of Music & assistant	7,434	2,400	-	**9,834**	*4,186*	*3,727*	-	***7,913***
	96,750	**31,590**	**-**	**128,340**	***70,943***	***9,040***	**-**	***79,983***

3. EXPENDITURE (cont)	2021 Unrestricted £	2021 Restricted £	2021 Endowment £	**2021 TOTAL £**	*2020 Unrestricted £*	*2020 Restricted £*	*2020 Endowment £*	***2020 TOTAL £***
VIII Fundraising costs								
Café, refreshments & retail	1,150	-	-	**1,150**	*617*	-	-	***617***
Flower Stall	3,488	-	-	**3,488**	*1,134*	-	-	***1,134***
Contactless giving / envelope scheme	303	-	-	**303**	*264*	*199*	-	***463***
Cost of events (Incl Performing rights)	24	807	-	**831**	*630*	-	-	***630***
	4,965	**807**	**-**	**5,772**	***2,645***	***199***	**-**	***2,844***
IX Church administration								
Printing, Stationery, postage, telephone	2,954	-	-	**2,954**	*2,038*	-	-	***2,038***
Computer software licenses	301	-	-	**301**	*507*	-	-	***507***
Sundries	170	-	-	**170**		-	-	***-***
Bank Charges	5,379	-	-	**5,379**	*68*	-	-	***68***
Accountancy / Independent Examination	**8,804**	**-**	**-**	**8,804**	*4,863*	-	-	***4,863***
					7,476	**-**	**-**	***7,476***
TOTAL EXPENDITURE	**110,544**	**35,797**	**-**	**146,341**	***81,089***	***10,672***	**-**	***91,761***

4. STAFF COSTS	**2021 £**	***2020 £***
Wages and Salaries	**33,008**	***32,201***
Pension	**2,733**	***2,677***
National Insurance	**-**	***-***
Director of Music & Assistants fees	**9,834**	***7,913***
	45,575	***42,791***

The PCC employs a verger and Church manager. A PAYE scheme is operated for these staff. No member of the PCC received any remuneration or reimbursement, except for minor administration expenses.

5. FIXED ASSET INVESTMENTS	2021 Unrestricted £	2021 Endowment £	**2021 TOTAL £**	*2020 Unrestricted £*	*2020 Endowment £*	***2020 TOTAL £***
Market Value 1 January	13,500	466,590	**480,090**	*13,500*	*263,800*	***277,300***
Acquisitions	-	(158,586)	**(158,586)**	-	*167,246*	***167,246***
Net gains / (losses) on revaluation	-	66,025	**66,025**	-	*35,544*	***35,544***
Market Value 31 December	**13,500**	**374,029**	**387,529**	***13,500***	***466,590***	***480,090***

Investments are held as follows

	No. of units held at year end	Value per unit	2021 Unrestricted £	2021 Endowment £	**2021 TOTAL £**	*2020 Unrestricted £*	*2020 Endowment £*	***2020 TOTAL £***
National Savings Income Bonds	13,500	£1.0000	13,500	-	**13,500**	*13,500*	-	***13,500***
CCLA Church of England Funds:								
CBF Investment Fund Income shares	7,970.00	£23.3867	-	186,392	**186,392**	-	*162,960*	***162,960***
COIF Investment Fund Income shares	8,425.58	£20.5368	-	173,034	**173,034**	-	*151,396*	***151,396***
Investment Fund Accumulation shares	-	£58.3233	-	-	**-**	-	*115,817*	***115,817***
Property Fund shares	-	£1.4559	-	-	**-**	-	*24,166*	***24,166***
Income fund Accumulation shares	2,623.78	£5.5657	-	14,603	**14,603**	-	*12,251*	***12,251***
			13,500	**374,029**	**387,529**	***13,500***	***466,590***	***480,090***

The PCC has charitable endowments derived from two closed registered charities, The Manchester St Ann's Educational Foundation (also known as St John's Educational Trust) and The Charity of Eleanora Atherton. Income from the investments related to the Educational Foundation former charity are used for educational purposes within the parish and income from the investments related to the Atherton Charity are available for the general purposes of the PCC.

The PCC is also the beneficial trustee of an endowment charity deriving from two schools of former city centre parishes. This is the St Ann Ecclesiastical Charity. The Diocesan Board of Finance has the role of Custodian Trustee.

Further details regarding the endowment funds are given in note 9c on page 21.

6. CURRENT ASSETS	2021 Unrestricted £	2021 Restricted £	2021 Endowment £	**2021 TOTAL £**	*2020 Unrestricted £*	*2020 Restricted £*	*2020 Endowment £*	***2020 TOTAL £***
Stocks								
Gifts/Cards supplies	361	-	-	**361**	*893*	-	-	***893***
	361	-	-	**361**	***893***	-	-	***893***
Debtors								
Income tax recoverable	1,803	-	-	**1,803**	*2,680*	-	-	***2,680***
Other income receivable	6,158	-	-	**6,158**	*1,007*	-	-	***1,007***
	7,961	**-**	-	**7,961**	***3,687***	**-**	-	***3,687***
Bank	**39,527**	**195,513**	**-**	**235,040**	***42,851***	***38,148***	**-**	***80,999***
TOTAL CURRENT ASSETS	**47,849**	**195,513**	**-**	**243,362**	***47,431***	***38,148***	**-**	***85,579***
7. LIABILITIES - due within one year								
Accruals & deferred income	3,134	11,027	-	**14,161**	*4,901*	*213*	-	***5,114***
PAYE/NI	-	-	-	**-**	*1,284*	-	-	***1,284***
Pension Fund	473	-	-	**473**	*426*	-	-	***426***
TOTAL CURRENT LIABILITIES	**3,607**	**11,027**	**-**	**14,634**	***6,611***	***213***	**-**	***6,824***
8. ANALYSIS OF NET ASSETS BY FUND								
Fixed Assets	13,500	-	374,029	**387,529**	*13,500*	-	*466,590*	***480,090***
Current Assets	47,849	195,513	-	**243,362**	*47,431*	*38,148*	-	***85,579***
Current Liabilities	(3,607)	(11,027)	-	**(14,634)**	*(6,611)*	*(213)*	-	***(6,824)***
	57,742	**184,486**	**374,029**	**616,257**	***54,320***	***37,935***	***466,590***	***558,845***

9a UNRESTRICTED FUNDS

	Festivals £	Flowers £	Covid Recovery £	GENERAL £	Total £
INCOME					
I Donors at Church	-	-	9,930	78,002	**87,932**
II Outside Donors	-	-	-	5,699	**5,699**
III Income from Fundraising activities	-	-	1,061	7,228	**8,289**
IV Income from Charitable activities	-	-	-	3,683	**3,683**
V Investment income	-	-	-	8,363	**8,363**
TOTAL INCOME	**-**	**-**	**10,991**	**102,975**	**113,966**
EXPENDITURE					
VI Grants & Mission giving	-				
VII Charitable activities	-	-	-	25	**25**
VIII Fundraising costs	-	-	-	96,750	**96,750**
IX Church administration	-	-	10	4,955	**4,965**
TOTAL EXPENDITURE	-	-	-	8,804	**8,804**
NET INCOME / (EXPENDITURE)	**-**	**-**	**10**	**110,534**	**110,544**
TRANSFERS IN / (OUT)	(3,353)	(361)	-	3,714	**-**
NET MOVEMENT IN FUNDS	**(3,353)**	**(361)**	**10,981**	**(3,845)**	**3,422**
BALANCES BROUGHT FORWARD	3,353	361	-	50,606	**54,320**
BALANCES CARRIED FORWARD	**-**	**-**	**10,981**	**46,761**	**57,742**

9b RESTRICTED FUNDS

	Organ	Music	Choir Support	Homelessness	Education & Training	Flowers	Heating	Land & Property	Exterior Fabric	Decorating	Total
	£	£	£	£	£	£	£			£	£
INCOME											
I Donors at Church	20	-	10,000	400	-	50	3,125	-	-	-	**13,595**
II Outside Donors	-	9,300	-	-	-	-	-	-	-	-	**9,300**
III Income from Fundraising activities	-	-	-	-	-	-	-	-	-	-	**-**
IV Income from Charitable activities	-	-	-	-	-	-	-	-	-	-	**-**
V Investment income	-	-	-	-	867	-	-	-	-	-	**867**
TOTAL INCOME	**20**	**9,300**	**10,000**	**400**	**867**	**50**	**3,125**	**-**	**-**	**-**	**23,762**
EXPENDITURE											
VI Grants & Mission giving	-	2,400	-	1,000	-	-	-	-	-	-	**3,400**
VII Charitable activities	2,199	3,215	-	-	-	-	-	25,000	1,176	-	**31,590**
VIII Fundraising costs	-	807	-	-	-	-	-	-	-	-	**807**
IX Church administration	-	-	-	-	-	-	-	-	-	-	**-**
TOTAL EXPENDITURE	**2,199**	**6,422**	**-**	**1,000**	**-**	**-**	**-**	**25,000**	**1,176**	**-**	**35,797**
NET INCOME / (EXPENDITURE)	(2,179)	2,878	10,000	(600)	867	50	3,125	(25,000)	(1,176)	-	**(12,035)**
TRANSFERS IN / (OUT)	-	-	-	-	-	-	-	158,586	-	-	**158,586**
NET MOVEMENT IN FUNDS	**(2,179)**	**2,878**	**10,000**	**(600)**	**867**	**50**	**3,125**	**133,586**	**(1,176)**	**-**	**146,551**
BALANCES BROUGHT FORWARD	8,812	8,840	-	1,828	4,071	64	7,989	-	5,000	1,331	**37,935**
BALANCES CARRIED FORWARD	**6,633**	**11,718**	**10,000**	**1,228**	**4,938**	**114**	**11,114**	**133,586**	**3,824**	**1,331**	**184,486**

9c. ENDOWMENT FUNDS

The PCC is Beneficial Trustee of an endowment charity deriving from two former city centre parishes, St Peter's and St Matthew's, which was created by a Charity Commission Scheme in the 1990's. The objects of the fund is "furthering the religious and other charitable work in the Parish". During 2021, the Charity Commission gave its permission for a portion of this endowment to be released to be used by the PCC for restricted purposes in relation to land and property.

During 2020 the PCC became the beneficial owner of the assets and took over the charitable purposes relating to two former charities, The Manchester St Ann's Educational Foundation (also known as St John's Educational Trust) and The Charity of Eleanora Atherton. The PCC undertook to preserve the value of the charities and preserve the names within its accounts. These are endowment funds, where the capital is invested to generate income. Income from the Educational Foundation is restricted to educational purposes within the parish and income from the Eleanora Atherton Charity is available for the general purposes of the PCC, i.e. is unrestricted.

	St Ann's Ecclesiastical Charity	St John's Educational Trust	Eleanora Atherton Trust	Total
	£	£	£	£
Balance at 1st January	285,350	29,844	151,396	466,590
Transfer to restricted funds	(158,586)	-	-	(158,586)
Gains /(Losses) on investments	40,095	4,291	21,639	66,025
Balance at 31st December	**166,859**	**34,135**	**173,035**	**374,029**

9d. SUMMARY OF RESTRICTED AND UNRESTRICTED FUNDS

The General Fund represents the amount available to the PCC to meet its ongoing obligations, based on the assumption that restricted funds and designated funds are not available for general use. In accordance with recommended practice for charities the PCC aims for the General Fund to retain monies representing its financial reserve (see page 8). The PCC now assesses its reserve requirement at £97,500. At 31st December 2021 there was a General Fund balance of £46,761.

Designated Funds
From time to time the PCC receives income which is not restricted to prescribed uses but which it considers should be used for a specific project. Year-end balances are carried forward for future projects.

Restricted Choir Support Fund
A donation to support the ministry of the choir, intended for the provision of equipment, was received during the year.

Restricted Decorating Fund
Donations and other income were received in prior periods relating specifically to decorating the church and maintaining furnishings. The balance of the fund at the end of the year is carried forward.

Restricted Education & Training Fund
Investment income from the St John's Education Trust is available to support educational projects. future investment income from the related endowment will be added to this fund and used for educational projects.

Restricted Exterior Fabric Fund
A legacy from the late Ruth Gee established this fund 'for the maintenance and repair of the exterior fabric'. The balance of the fund at the end of the year is carried forward.

Restricted Flowers Fund
Donations are received specifically towards flower costs. The balance of the fund at the end of the year is carried forward.

Restricted Heating Fund
Donations received towards the cost of heating repairs will be carried forward until there is sufficient to pay for the project.

Restricted Homelessness Fund
Various grants and donations are received to support homelessness projects. Any balance of the fund at the end of the year is carried forward.

Restricted Land and Property Fund
During 2021, with the approval of the Charity Commission, the PCC released funds from the Ecclesiastical Endowments to support expenditure related to land and property.

Restricted Music Fund
Donations, grants and other income is received specifically towards running costs of the choir and music services, including grants from the John Pilling Trust to fund organ scholars and other musical activities. The balance of the fund at the end of the year is carried forward.

Restricted Organ Fund
Donations and other income is received relating specifically to maintenance of the organ. Funds are retained for future costs of a major cleaning project.

10 PENSION SCHEME

St Ann's PCC participates in the Pension Builder Scheme section of the Church Workers Pension Fund (CWPF) for lay staff. CWPF is administered by the Church of England Pensions Board, which holds the CWPF assets separately from those of the Employer and other participating employers. The Fund has two sections: (1) the Defined Benefits Scheme, and (2) the Pension Builder Scheme, which has two subsections:

a) a deferred annuity section known as Pension Builder Classic, and,
b) a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Both sections of the Pension Builder Scheme are classed as defined benefit schemes: ***Pension Builder Classic*** provides a pension, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Discretionary increases may also be added, depending on investment returns and other factors. ***Pension Builder 2014*** is a cash balance scheme that provides a lump sum which members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. Discretionary bonuses may be added before retirement, depending on investment returns and other factors. The account, plus any bonuses declared is payable, unreduced, from age sixty five. There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs on page 16 are the contributions payable (2021: £2,733, 2020: £2,677).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent valuation was carried out as at 31st December 2019. The next valuation is due at 31st December 2022. For the Pension Builder Classic section, the valuation revealed a deficit of £4.8m on the ongoing assumptions used. At the most recent annual review, the Board chose to grant a discretionary bonus of 3% following improvements in the funding position over 2021. There is no requirement for deficit payments at the current time. For the Pension Builder 2014 section, the valuation revealed a surplus of £5.5m on the ongoing assumptions used.

The legal structure of the scheme is such that if another employer fails, the PCC could become responsible for paying a share of the failed employer's pension liabilities.

The actuarial valuation at 31st December 2019 specifically for St Ann's PCC, indicated that the PCC may have a liability to contribute a lump sum should all employees of the PCC leave the scheme. On that date it was estimated that the amount due would have been £28,400 plus cessation costs - a typical level of expenses for this would be of the order of £4,000 plus VAT.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST ANN, MANCHESTER

England & Wales - Charity number 1136159

Accounts

St Ann's Church Manchester

2020 Annual Report and Financial Statements of the Parochial Church Council of St Ann, Manchester

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Front cover: Advent Sunday service on Zoom, screenshot.

2020 – A Year of Crisis and Pandemic

Covid-19 appeared across the world and in the country early in the New Year. By February it was becoming clear that this was a very serious health crisis. On March 23rd the first of several lockdowns across the country was imposed. Churches, along with many other community organisations, were shut. Worship as we had known it, and all our activities, came to a sudden halt.

The first concern was for the welfare of congregation members. This was where a great deal of telephone contact across the church became vital. A mail-out with a palm cross, Easter card and pastoral letter communicated the login details for St Ann's first ever online service. This was held on Palm Sunday using the Zoom platform which was to be become the essential tool for shared acts of worship, meetings and bible studies.

Manchester City Centre, usually so busy, became a place where no pedestrians and hardly any traffic could be seen. The picture above shows Deansgate during lockdown. People experiencing homelessness were almost all found a place to stay. The church's outreach to them, *Morning Hours*, was cancelled.

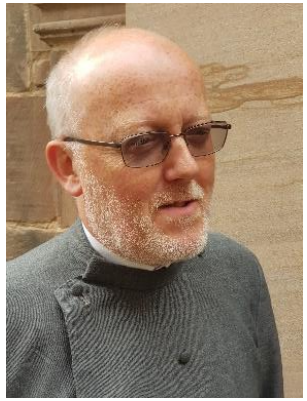
As with so many organisations, the PCC suddenly had to manage its affairs with a drastically reduced income. All fundraising events, Saturday Café, concerts, fairs and recitals had to be cancelled. The Government's *Coronavirus Job Retention Scheme* enabled the PCC to place our Verger, Paul Campion, on 'furlough'. This scheme was to prove a financial lifeline. The deterioration in finances led to the grave decision to leave the larger part of the church's Parish Share for 2020 unpaid. The PCC is very aware this decision has had an impact on the wider capacity of the diocese to fulfil its work.

Lockdown was to last in one form or another for almost the whole of 2020. From the summer we were allowed to reopen the church using government-sanctioned hygiene protocol. However, very few people were to be seen in the City Centre. Church's open hours were scaled back.

St Ann's musicians are used to offering a very high standard of music making. During lockdown music was compiled electronically to be used in Zoom services. When lockdown was eased the choirs returned, 'socially distanced'. In so many ways the church has found new resources and ways to be the Church during this time.

The PCC puts on record its thanks to all our staff and volunteers who worked so hard and creatively to keep the life of the church going through this most difficult year.

New Year Honour



It was with great pleasure to the entire community that the news came at the end of the year that Paul Campion, St Ann's Verger, had been made a recipient of the British Empire Medal in the Queen's New Year Honours.

Paul has served as Verger, keeping the church open to the public, for over twenty one years.

Administrative details

Address
St Ann's Church
St Ann Street
Manchester
M2 7LF
Telephone: 0161 834 0239

Website
www.stannsmanchester.com

Rector
The Revd Canon Nigel Ashworth
rector@stannsmanchester.com

Church Manager
William Jeavons
manager@stannsmanchester.com

Bankers
CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Independent Examiner
Helen Bolton, FCA
894 Scott Hall Road
Leeds
LS17 6JZ

Insurers
Ecclesiastical Insurance Group PLC
Beaufort House
Brunswick Road
Gloucester
GL1 1JZ

Architect
Buttress Architects
41 Bengal Street
Manchester
M4 6AF

Solicitor
Jane Monks
Diocesan Registrar
90 Deansgate
Manchester
M3 2GH

Safeguarding Co-ordinator
Andrew Kyle
safeguarding.stannsmanchester@gmail.com

Charity Registration
St Ann's PCC is Registered Charity Number 1136159

Membership of the Parochial Church Council

The following members served during the year:

Clergy *clergy licensed by the bishop serve 'ex-officio'.*

The Revd Canon Nigel Ashworth
Rector

The Revd Sydwell Isaac
Curate

The Revd Pete Horlock
Business Community Missioner

Churchwardens *up to four Churchwardens are elected for each twelve-month term.*

Jennifer Frew *from APCM 2020*
Andrew Kyle *from APCM 2020*
Ottmar Morett *until APCM 2020*
Susan Soanes *until APCM 2020*

Deanery Synod Members *Term of office 2020 -2023.*

Paul Campion *until APCM 2019*
David Robinson *re-elected APCM 2020*
Jennifer Frew *re-elected APCM 2020*

Elected Members serving until the APCM of 2020 *Term of office 2017 – 2020.*

Linda Norris
Surandini Jayatheepam *until APCM 2020*

Elected Members serving until the APCM of 2021 *Term of office 2018 – 2021.*

Andries de Jong *until August 2020*
Alan Green
Michael Johnson *from APCM 2020*
Susan Soanes

Elected Members serving until the APCM of 2022 *Term of office 2019 – 2022.*

Stacy Fox-Manning *elected APCM 2019*
Martin Gregson *from APCM 2020*
Ken Halliwell *re-elected APCM 2019*

Elected Members serving until the APCM of 2023 *Term of office 2020 – 2023.*

Alan Davies *from APCM 2020*
Dr James Hume *from APCM 2020*
Linda Norris *re-elected APCM 2020*

The Parochial Church Council is a registered charity no 1136159. PCC members are trustees of the charity.

Its work is set out in the Parochial Church Powers measure 1956. PCCs work in co-operation with their Rector *"in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical".*

Appointments

Vice Chairman
Jennifer Frew

PCC Secretary
Stacy Fox-Manning *from April 2019*

PCC Treasurer
Susan Soanes

Electoral Roll Officer
Michael Johnson

Health & Safety Officer
Alan Green

Safeguarding Co-ordinator
Surandini Jayatheepam *until November*
Andrew Kyle *from November*

Church Manager
William Jeavons

Bookkeeper
Alison Steadman

Verger
Paul Campion

Director of Music
Simon Passmore

Assistant Director of Music
Dr James Hume

Pilling Trust Organ Scholar
Harry Spain *until February*
Harry Fletcher *from October*

Associate Organ Scholars
Harry Fletcher *until February*
Chris Walton *until February*

St Ann's is a body of people and not only an important building or charitable structure.

The PCC thanks everyone who contributes to the life of the church by their prayers, fellowship, financial giving and by serving in a voluntary capacity in many ways.

During 2020 we particularly thank all those who have continued their financial support despite not being able to attend worship in person.

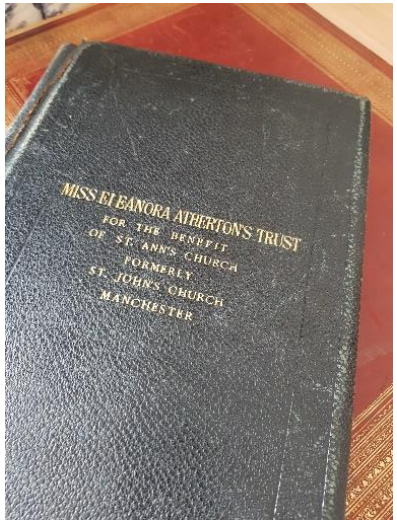
Endowments and Support

Charitable Endowments

The PCC is the beneficiary of three historic endowments. During the year two of these were wound up as independent trusts and their charitable purpose incorporated within the management and control of the PCC.

The **St Ann's Ecclesiastical Charity** is the endowment which the PCC has managed and benefited from for a good number of years. It derives from two former Sunday School buildings in parishes which have been absorbed into St Ann's, St Peter's School and St Matthew's School. This endowment is governed by a 'Scheme' of the Charity Commission in which the Diocesan Board of Finance acts as 'custodian trustee' whilst the PCC collectively is the 'beneficial trustee'. Income is applied to the PCC's General Fund.

The **Eleanora Atherton Trust** comes from an endowment set up in 1840 by Miss Eleanora Atherton to support the stipend of the Rector of St John's Church, Deansgate. That church had been built by her grandfather Edward Byrom. On the closure of St John's in 1930 the trust switched its support to the successor parish, initially St Matthew's on Liverpool Road and latterly St Ann's.



In 2020 the trustees, whose Minute Book is shown right, transferred the endowment into the management of the PCC. It now appears in this Report and Accounts for the first time. Income is applied to the PCC's General Fund.

The **St John's Educational Trust** was a small registered parish charity, number 526429, which provided an income for educational purposes. It had the official name of the Manchester St Ann's Educational Foundation. Like the Eleanora Atherton Trust, it derived from the former Parish of St John. This charity was removed from the Public Register of Charities in 2020 and the trustees, namely the Rector and Churchwardens, transferred the endowment to the PCC. Income from this investment is to be used by the PCC in line with the charity's original purpose and is channeled through a restricted fund, the 'Education and Training Fund'.

Further details about endowments may be found on page 20.

Other Charitable Support

The PCC records its appreciation of financial support from many individuals, including church members and others. There has also been support through the ongoing government **Gift-Aid** scheme, which allows for tax at the basic Income Tax rate to be reclaimed on declared donations for the benefit of the church. VAT from monies spent on building maintenance is recovered in grant form through the **Listed Places of Worship Grant Scheme.** During 2020 the PCC was successful in obtaining £10,000 through the **Discretionary Grants for Small Businesses Scheme**, administered by Manchester City Council with funds from central government.

The PCC gratefully acknowledges the support given towards the musical life of St Ann's by the **John Pilling Trust**, registered charity number 241812. The Trust has renewed its support of the music at St Ann's for a further five years from September 2019.

The PCC also acknowledges support for Microsoft Office 365 software by **Microsoft** on a discounted donation basis.

Financial review

The PCC is responsible for overseeing the finances of the church and for making key decisions about matters which have an impact on income and expenditure. Day-to-day business is devolved by the PCC to the Treasurer and the Bookkeeper, principally by agreeing a budget for the forthcoming year and then reviewing spending under its budget categories in detail every few months.

Income – an exceptionally challenging year

PCC income usually derives from donations, fundraising activities and events, fees from activities such as weddings, funerals or special services and some endowment income. Total income on unrestricted funds for the year was £102,281 (2019: £141,189).

One very positive note is that the level of planned giving from regular donors remained fairly constant despite the pandemic.

In a more typical year gifts into collection boxes, the open collection plate and candlestands in church could be expected to be in the range of £35,000 - £40,000. These were immensely reduced during 2020 by a figure within the range of £22,500 - £27,000. Government lockdowns meant that almost all events which could have generated income were cancelled. This was the main reason that fundraising events income saw a collapse on 2019 figures to under £5,000 from almost £35,000. The PCC was successful in obtaining some emergency government grant support administered by Manchester City Council of £10,000. This slightly offset the PCC's losses.

Nine weddings were cancelled or postponed. The usually extensive December programme had to be almost completely abandoned. These cancellations resulted in a decrease in income on 2019 figures of around £8,000.

Expenditure – Parish Share

The single biggest expenditure each year (unless there is extensive building work) is the payment of Parish Share, which is the amount assessed for each parish to contribute to central diocesan costs in a formula which includes regular attendance and an assessment of the ability of attenders to pay. The diocese uses the income from parishes to pay the stipends, training, housing and pensions of clergy and a range of other services to support the Church's mission. In 2020 St Ann's Parish Share was £62,154 and the PCC paid £15,600 (27.5%). In 2019 Parish Share of £ 73,600 had been paid in full.

Expenditure – Keeping our doors open

The next main cost to the PCC is to keep the church open during the week. This necessitates the employment of staff supported by a team of volunteers. The cost of staffing the church is £34, 878 (2019: £36,045).

During much of the year the church Verger was 'on furlough' and so his employment was supported by the Coronavirus Job Retention scheme to the amount of £8,119.

2020 Pressure on the General Fund

Added all together the PCC suffered a loss of income of around £60,000 because of the Covid-19 pandemic. Total expenditure from the General Fund for the year was £81,809 (2019: £156,317), a reduction of 47%.

Because of the collapse in income and the need to protect the capacity of the General Fund to continue basic operations, the decision was made to not pay our parish share in full. This is the main reason the accounts show much lower expenditure. Other reasons are that the church building was closed for substantial periods and, because services were stopped, the costs of providing music were reduced.

Paradoxically, the accounts show a General Fund surplus for 2020 of £21,192. The PCC still faces severe challenges for 2021 and intends to pay its parish share allocation for that year in full.

2020 was the first time St Ann's PCC has failed in its obligations to the collective finances of the diocese.

Risk review and reserves policy

The PCC had considered key risks around the stewardship of a Grade I listed church building, the health and safety of worshippers and members of the public using the building and the financial challenges associated with the economic climate and its effect on sources of income.

The PCC had not envisaged a scenario like the 2020 Coronavirus Pandemic. It was discovered that the reserve policy was inadequate in that it did not fully take into account the 'disaster scenario' of costs associated with the potential redundancy of staff, which would have triggered its liability in respect of the Church Workers' Pension Fund (see page 22).

Financial Reserve Policy

The PCC, in line with Charity Commission requirements, recognises the need to have a target for free reserves to cover the following contingencies:

- Up to four months' PCC expenditure, to enable the PCC's activities to be scaled down in a 'disaster scenario', being presently set at £52,000.
- The cost of staff redundancy in the case of a 'disaster scenario' in addition to the above. This currently stands at £44,000.

Therefore, the PCC now assesses its reserve requirement at £96,000. At 31st December 2020 there was a General Fund balance of £50,606.

Statement of Trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

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

- Select suitable accounting policies and apply them consistently
- Observe the methods and principles in the Charities Statement of Recommended Practice (SORP)
- Make judgments and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the members of the PCC on May 2nd 2021 and signed on their behalf by

Jennifer Frew, Vice Chairman

Independent Examiner’s report

This report on the financial statements of the PCC for the year ended 31 December 2020, which are set out on pages 9 to 22, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s. 144 of the Charities Act 2011 ("The Act").

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not required for this year (under section 144 of the Act), and that an independent examination is needed. It is my responsibility to:

- examine the accounts (under section 145 of the Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 1 45(5)(b) of the Act); and
- to state whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with General Directions given by the Charity Commissioners and to be found in the Church guidance, 2006 edition. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's statement

In the course of my examination, no matter has come to my attention

1) which gives me reasonable cause to believe that in, any material respect, the trustees have not met the requirements to ensure that:
- proper accounting records are kept (in accordance with section 41 of the Act); and
- accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date: *May 2nd 2021*

Helen Bolton
894 Scott Hall Road
Leeds
LS17 6JZ

Parochial Church Council of St Ann's Manchester

STATEMENT OF FINANCIAL ACTIVITIES for the year ended 31st December 2020

	Note	2020 Unrestricted £	2020 Restricted £	2020 Endowment £	**2020 TOTAL £**	*2019 Unrestricted £*	*2019 Restricted £*	*2019 Endowment £*	***2019 TOTAL £***
INCOME FROM	**2**								
I Donors at Church		60,199	7,841	-	**68,040**	*90,511*	*1,592*	-	***92,103***
II Outside Donors		28,325	19,795	167,246	**215,366**	*3,418*	*24,034*	-	***27,452***
III Fundraising activities		4,997	170	-	**5,167**	*35,887*	*2,527*	-	***38,414***
IV Charitable activities		1,503	-	-	**1,503**	*7,582*	-	-	***7,582***
V Investment income		7,257	425	-	**7,682**	*3,791*	-	-	***3,791***
TOTAL INCOME		**102,281**	**28,231**	**167,246**	**297,758**	***141,189***	***28,153***	-	***169,342***
EXPENDITURE ON	**3**								
VI Grants & Mission giving		25	1,433	-	**1,458**	*25*	*2,735*	-	***2,760***
VII Charitable activities		70,943	9,040	-	**79,983**	*135,621*	*17,960*	-	***153,581***
VIII Fundraising costs		2,645	199	-	**2,844**	*10,234*	*4,429*	-	***14,663***
IX Church administration		7,476	-	-	**-**	*10,437*	-	-	***10,437***
TOTAL EXPENDITURE		**81,089**	**10,672**	**-**	**91,761**	***156,317***	***25,124***	**-**	***181,441***
NET INCOME / (EXPENDITURE) BEFORE INVESTMENT GAINS / (LOSSES)		21,192	17,559	167,246	**205,997**	*(15,128)*	*3,029*	-	***(12,099)***
GAINS / (LOSSES) ON INVESTMENTS	**5**	-	-	35,544	**35,544**	-	-	*41,652*	***41,652***
NET INCOME / (EXPENDITURE)		**21,192**	**17,559**	**202,790**	**241,541**	***(15,128)***	***3,029***	***41,652***	***29,553***
TRANSFERS BETWEEN FUNDS		-	-	-	**-**	-	-	-	**-**
NET MOVEMENT IN FUNDS		**21,192**	**17,559**	**202,790**	**241,541**	***(15,128)***	***3,029***	***41,652***	***29,553***
BALANCES BROUGHT FORWARD	**9**	33,128	20,376	263,800	**317,304**	*48,256*	*17,347*	*222.148*	***287,751***
BALANCES CARRIED FORWARD		**54,320**	**37,935**	**466,590**	**558,845**	***33,128***	***20,376***	***263,800***	***317,304***

The Notes on pages 11 to 22 form part of these accounts.

Parochial Church Council of St Ann's Manchester

BALANCE SHEET as at 31st December 2020

	Note	2020 Unrestricted £	2020 Restricted £	2020 Endowment £	**2020 TOTAL £**	*2019 Unrestricted £*	*2019 Restricted £*	*2019 Endowment £*	***2019 TOTAL £***
FIXED ASSETS	**5**								
Investments		13,500	-	466,590	**480,090**	*13,500*	-	*263,800*	***277,300***
		13,500	**-**	**466,590**	**480,090**	***13,500***	**-**	***263,800***	***277,300***
CURRENT ASSETS	**6**								
Stock		893	-	-	**893**	*825*	-	-	***825***
Debtors		3,687	-	-	**3,687**	*9,370*	*14,817*	-	***24,187***
Cash at Bank		42,851	38,148	-	**80,999**	*14,600*	*7,779*	-	***22,379***
		47,431	**38,148**	**-**	**85,579**	***24,795***	***22,596***	-	***47,391***
CREDITORS - Due Within One Year	**7**								
Accruals & other creditors		6,611	213	-	**6,824**	*5,167*	*2,220*	-	***7,387***
		6,611	**213**	**-**	**6,824**	***5,167***	***2,220***	**-**	***7,387***
NET CURRENT ASSETS		**40,820**	**37,935**	**-**	**78,755**	***19,628***	***20,376***	-	***40,004***
NET ASSETS		**54,320**	**37,935**	**466,590**	**558,845**	***33,128***	***20,376***	***263,800***	***317,304***
FUNDS									
Unrestricted	**9a**	54,320		-	**54,320**	*33,128*	-	-	***33,128***
Restricted	**9b**		37,935	-	**37,935**	-	*20,376*	-	***20,376***
Endowment	**9c**	-	-	466,590	**466,590**	**-**	-	*263,800*	***263,800***
	8	**54,320**	**37,935**	**466,590**	**558,845**	***33,128***	***20,376***	***263,800***	***317,304***

Approved by the Parochial Church Council on May 2nd 2021

Jennifer J. Frew

Jennifer Frew – Vice Chairman

The Notes on pages 11 to 22 form part of these accounts.

1. ACCOUNTING POLICIES

The principal accounting policies adopted in the preparation of the financial statements are set out below and have been consistently applied throughout the year.

Basis of preparation

The financial statements have been prepared on an accruals basis in accordance with the Church Accounting Regulations 2006 together with applicable UK accounting standards, the Charites Act 2011 and the SORP 2015. The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible. 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.

Fund accounting

Endowment Funds are funds, the capital of which must be maintained; only income arising from investment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

Restricted Funds represent (a) income from trusts or endowments which may be expended only on those restricted activities provided in the terms of the trust or bequest, and (b) donations or grants received for a specific purpose or invited by the PCC for a specific purpose. The funds may only be expended on the purpose for which they were given. Any balance remaining unspent at the end of the year is carried forward as a balance on that fund. The PCC does not normally invest separately for each fund and, when necessary, interest is apportioned to individual funds.

Unrestricted Funds are general funds which can be used for PCC ordinary purposes.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is legally entitled to the amounts. All other income is recognised when it is received. All income is accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if a binding obligation on the PCC exists. Amounts received and subsequently expended specifically for mission are dealt with as restricted funds. The parish share is accounted for when payable. No provision is made for any parish share which may be requested but is unpaid by the date the Diocese closes its records for a particular year. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and benefice property is not included in the accounts as set out by s.10 of the Charities Act 2011.

Moveable church furnishings held by the Rector and Churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the Church inventory. All such expenditure has been written off when incurred.

Administrative equipment used within the church premises is included in fixed assets if the cost exceeds £2,000 otherwise it is written off in the year as consumables. Fixed assets are depreciated on a straight line basis over the estimated useful life, usually at 25% pa.

Investments

Investments are valued at market value at 31st December each year.

2. INCOME	2020 Unrestricted	2020 Restricted	2020 Endowment	**2020 TOTAL**	*2019 Unrestricted*	*2019 Restricted*	*2019 Endowment*	***2019 TOTAL***
	£	**£**	**£**	**£**	**£**	**£**	**£**	**£**
I Donors at Church								
Planned giving - Gift Aided	32,448	-	-	**32,448**	*33,644*	-	-	*33,644*
Planned giving - non-Gift Aided	480	-	-	**480**	*530*	-	-	*530*
Other giving - Gift Aided	5,804	180	-	**5,984**	*15,328*	*490*	-	*15,818*
Other giving - non-Gift Aided	5,197	1,000	-	**6,197**	*3,513*	-	-	*3,513*
Tax recoverable	9,508		-	**9,508**	*12,291*	*122*	-	*12,413*
Collections at services	4,062	6,661	-	**10,723**	*9,304*	*980*	-	*10,284*
Church Boxes & Candle stands	2,700	-	-	**2,700**	*15.901*	-	-	*15,901*
	60,199	**7,841**	**-**	**68,040**	***90,511***	***1,592***	**-**	***92,103***
II Outside Donors								
MCC Discretionary Covid Support	10,000	-	-	**10,000**	-	-	-	-
Pilling Trust	-	9,300	-	**9,300**	-	*9,300*	-	*9,300*
Eleanor Atherton Trust	6,437	-	142,128	**148,565**	*2,400*	*2,234*	-	*4,634*
St John's Educational Trust	-	495	25,118	**25,613**		*2,500*	-	*2,500*
HMRC Job retention Scheme	8,119	-	-	**8,119**	-	-	-	-
St Andrews's Churchyard fees	1,300	-	-	**1,300**	-	-	-	-
Manchester Diocese	-	-	-	**-**	-	*10,000*	-	*10,000*
LPW VAT Scheme	1,469	-	-	**1,469**	*1,018*	-	-	*1,018*
Legacies	1,000	10,000	-	**11,000**	-	-	-	-
	28,325	**19,795**	**167,246**	**215,366**	***3,418***	***24,034***	**-**	***27,452***

2. INCOME (cont)	2020 Unrestricted	2020 Restricted	2020 Endowment	**2020 TOTAL**	*2019 Unrestricted*	*2019 Restricted*	*2019 Endowment*	***2019 TOTAL***
	£	**£**	**£**	**£**	*£*	*£*	*£*	***£***
III Income from Fundraising Activities								
Flower Stall rent	-	-	-	**-**	*2,560*	-	-	*2,560*
Recitals & events	1,685	-	-	**1,685**	*14,334*	*2,527*	-	*16,861*
Café, refreshments, retail	3,312	170	-	**3,482**	*15,137*	-	-	*15,137*
Church Fairs		-	-	**-**	*3,856*	-	-	*3,856*
	4,997	**170**	**-**	**5,167**	***35,887***	***2,527***	**-**	***38,414***
IV Income from Charitable Activities								
Facilities Fees	810	-	-	**810**	4,467	-	-	4,467
Statutory Fees - weddings & funerals	693	-	-	**693**	3,115	-	-	3,115
	1,503	**-**	**-**	**1,503**	**7,582**	**-**	**-**	**7,582**
V Investment Income								
Dividends - Ecclesiastical investments	7,106	425	-	**7,531**	3,634	-	-	3,634
Interest - other investments	151	-	-	**151**	157	-	-	157
	7,257	**425**	**-**	**7,682**	**3,791**	**-**	**-**	**3,791**
TOTAL INCOME	**102,281**	**28,231**	**167,246**	**297,758**	**141,189**	**28,153**	**-**	**169,342**

3. EXPENDITURE	2020 Unrestricted	2020 Restricted	2020 Endowment	**2020 TOTAL**	*2019 Unrestricted*	*2019 Restricted*	*2019 Endowment*	***2019 TOTAL***
	£	**£**	**£**	**£**	**£**	**£**	**£**	**£**
VI Grants & Mission giving								
Pilling Scholars / music grants	-	1,300	-	**1,300**	-	*2,383*	-	***2,383***
Church organisations & charities	25	133	-	**158**	*25*	*352*	-	***377***
	25	**1,433**	**-**	**1,458**	***25***	***2,735***	**-**	***2,760***
VII Charitable Activities								
Ministry - Parish Share	15,600	-	-	**15,600**	*73,600*	-	-	***73,600***
Clergy expenses	1,113	-	-	**1,113**	*1,212*	-	-	***1,212***
Rectory council tax & expenses	2,055	-	-	**2,055**	*2,016*	-	-	***2,016***
Church electricity/gas/water	2,317	-	-	**2,317**	*5,228*	-	-	***5,228***
- Cleaning / hygiene	584	-	-	**584**	*632*	-	-	***632***
- Minor repairs/ servicing	3,011	-	-	**3,011**	*6,607*	-	-	***6,607***
- Organ maintenance	-	1,064	-	**1,064**	*2,290*	-	-	***2,290***
- Choir / Music	-	614	-	**614**	-	*855*	-	***855***
- Parish training & mission	45	302	-	**347**	-	*294*	-	***294***
- insurance	8,791	-	-	**8,791**	*8,392*	-	-	***8,392***
- security	1,019	-	-	**1,019**	*1,697*	-	-	***1,697***
Church services	677		-	**677**	*2,628*	*118*	-	***2,746***
Architects costs		-	-	**-**	*2,100*	-	-	***2,100***
Employment - Verger & Church Manager	31,545	3,333	-	**34,878**	*20,865*	*15.180*	-	***36,045***
Honoraria - Director of Music & assistant	4,186	3,727	-	**7,913**	*8,354*	*1,513*	-	***9,867***
	70,943	**9,040**	**-**	**79,983**	***135,621***	***17,960***	-	***153,581***

3. EXPENDITURE (cont)	2020 Unrestricted	2020 Restricted	2020 Endowment	**2020 TOTAL**	*2019 Unrestricted*	*2019 Restricted*	*2019 Endowment*	***2019 TOTAL***
	£	**£**	**£**	**£**	**£**	**£**	**£**	**£**
VIII Fundraising costs								
Café, refreshments & retail	617	-	-	**617**	*4,717*	-	-	***4,717***
Flower Stall	1,134	-	-	**1,134**	*2,573*	-	-	***2,573***
Contactless giving / envelope scheme	264	199	-	**463**	*721*	-	-	***721***
Cost of events (Incl Performing rights)	630	-	-	**630**	*2,223*	*4,429*	-	***6,652***
	2,645	**199**	**-**	**2,844**	***10,234***	***4,429***	-	***14,663***
IX Church administration								
Printing, Stationery, postage, telephone	2,038	-	-	**2,038**	*3,215*	-	-	***3,215***
Computer software licenses	507	-	-	**507**	*363*	-	-	***363***
Sundries		-	-	**-**	*252*	-	-	***252***
Bank Charges	68	-	-	**68**	*364*	-	-	***364***
Accountancy / Independent Examination	4,863	-	-	**4,863**	*6,243*	-	-	***6,243***
	7,476	**-**	**-**	**7,476**	***10,437***	**-**	-	***10,437***
TOTAL EXPENDITURE	**81,089**	**10,672**	**-**	**91,761**	***156,317***	***25,124***	**-**	***181,441***

4. STAFF COSTS	**2020**	***2019***
	£	**£**
Wages and Salaries	**32,201**	*33,300*
Pension	**2,677**	*2,745*
National Insurance	**-**	-
Director of Music & Assistants fees	**7,913**	*9,867*
	42,791	***45,912***

The PCC employs a verger and Church manager. A PAYE scheme is operated for these staff. No member of the PCC received any remuneration or reimbursement, except for minor administration expenses.

5. FIXED ASSET INVESTMENTS	2020 Unrestricted £	2020 Endowment £	**2020 TOTAL £**	*2019 Unrestricted £*	*2019 Endowment £*	***2019 TOTAL £***
Market Value 1 January	13,500	263,800	**277,300**	*13,500*	*222,148*	***235,648***
Acquisitions	-	167,246	**167,246**	-	-	**-**
Net gains / (losses) on revaluation	-	35,544	**35,544**	-	*41,652*	***41,652***
Market Value 31 December	**13,500**	**466,590**	**480,090**	***13,500***	***263,800***	***277,300***

Investments are held as follows

	No. of units held at year end	Value per unit	2020 Unrestricted £	2020 Endowment £	**2020 TOTAL £**	*2019 Unrestricted £*	*2019 Endowment £*	***2019 TOTAL £***
National Savings Income Bonds	13,500	£1.0000	13,500	-	**13,500**	*13,500*	-	***13,500***
CCLA Church of England Funds:								
CBF Investment Fund Income shares	7,970.00	£20.4467	-	162,960	**162,960**	-	*124,518*	***124,518***
COIF Investment Fund Income shares	8,425.58	£17.9686	-	151,396	**151,396**	-	-	**-**
Investment Fund Accumulation shares	2,334.08	£49.6199	-	115,817	**115,817**	-	*105,068*	***105,068***
Property Fund shares	18,967.52	£1.2741	-	24,166	**24,166**	-	*24,228*	***24,228***
Income fund Accumulation shares	2,623.78	£4.6692	-	12,251	**12,251**	-	*9,986*	***9,986***
			13,500	**466,590**	**480,090**	***13,500***	***263,800***	***277,300***

During 2020 the PCC became the beneficial owner of the assets and took over the charitable purposes relating to two former charities, The Manchester St Ann's Educational Foundation (also known as St John's Educational Trust) and The Charity of Eleanora Atherton. The donation of these investments is recorded in note 2 as new endowment funds. The PCC undertook to preserve the value of the charities and preserve the names within its accounts. Income from the investments related to the Educational Foundation former charity will be used for educational purposes within the parish and income from the investments related to Eleanora Atherton are available for the general purposes of the PCC.

The PCC is the beneficial trustee of an endowment charity deriving from two schools of former city centre parishes known as the St Ann Ecclesiastical Charity. In that case the Diocesan Board of Finance has the role of Custodian Trustee. Further details regarding the endowment funds is given in note 9.

6. CURRENT ASSETS	2020 Unrestricted £	2020 Restricted £	2020 Endowment £	**2020 TOTAL £**	*2019 Unrestricted £*	*2019 Restricted £*	*2019 Endowment £*	***2019 TOTAL £***
Stocks								
Gifts/Cards supplies	893	-	-	**893**	*825*	-	-	*825*
	893	-	-	**893**	***825***	-	-	***825***
Debtors								
Income tax recoverable	2,680	-	-	**2,680**	*5,297*	*82*	-	*5,379*
Grants receivable	-		-	**-**	-	*14,735*	-	*14,735*
Other income receivable	1,007	-	-	**1,007**	*4,073*	-	-	*4,073*
	3,687	**-**	-	**3,687**	***9,370***	***14,817***	-	***24,187***
Bank	**42,851**	**38,148**	**-**	**80,999**	***14,600***	***7,779***	**-**	***22,379***
TOTAL CURRENT ASSETS	**47,431**	**38,148**	**-**	**85,579**	***24,795***	***22,596***	**-**	***47,391***
7. LIABILITIES - due within one year								
Accruals & deferred income	4,901	213	-	**5,114**	*4,908*	*2,036*	-	*6,944*
PAYE/NI	1,284	-	-	**1,284**				
Pension Fund	426	-	-	**426**	*259*	*184*	-	*443*
TOTAL CURRENT LIABILITIES	**6,611**	**213**	**-**	**6,824**	***5,167***	***2,220***	**-**	***7,387***
8. ANALYSIS OF NET ASSETS BY FUND								
Fixed Assets	13,500	-	466,590	**480,090**	*13,500*	-	*263,800*	***277,300***
Current Assets	47,431	38,148	-	**85,579**	*24,795*	*22,596*	-	***47,391***
Current Liabilities	(6,611)	(213)	-	**(6,824)**	*(5,167)*	*(2,220)*	-	***(7,387)***
	54,320	**37,935**	**466,590**	**558,845**	***33,128***	***20,376***	***263,800***	***317,304***

9a UNRESTRICTED FUNDS

	Festivals £	Flowers £	GENERAL £	Total £
INCOME				
I Donors at Church	-	-	60,199	**60,199**
II Outside Donors	-	-	28,325	**28,325**
III Income from Fundraising activities	-	-	4,997	**4,997**
IV Income from Charitable activities	-	-	1,503	**1,503**
V Investment income	-	-	7,257	**7,257**
TOTAL INCOME		**-**	**102,281**	**102,281**
EXPENDITURE				
VI Grants & Mission giving	-			
VII Charitable activities	-	-	25	**25**
VIII Fundraising costs	-	-	70,943	**70,943**
IX Church administration	-	-	2,645	**2,645**
TOTAL EXPENDITURE	-	-	7,476	**7,476**
NET INCOME / (EXPENDITURE)	**-**	**-**	**81,089**	**81,089**
TRANSFERS IN / (OUT)	-	-		
NET MOVEMENT IN FUNDS	**-**	**-**	**21,192**	**21,192**
BALANCES BROUGHT FORWARD	3,353	361	29,414	**33,128**
BALANCES CARRIED FORWARD	**3,353**	**361**	**50,606**	**54,320**

9b RESTRICTED FUNDS

	Organ	Music	Church Manager	Homelessness	Education &Training	Flowers	Heating	Exterior Fabic	Decorating	Total
	£	£	£	£	£	£	£		£	£
INCOME										
I Donors at Church	-	-	-	505	-	-	7,336	-	-	**7,841**
II Outside Donors	5,000	9,300	-	-	495	-	-	5,000	-	**19,795**
III Income from Fundraising activities	-		-	-	170	-	-	-	-	**170**
IV Income from Charitable activities	-	-	-	-	-	-	-	-	-	**-**
V Investment income	-		-	-	425	-	-	-	-	**425**
TOTAL INCOME	**5,000**	**9,300**	**-**	**505**	**1,090**	**-**	**7,336**	**5,000**	**-**	**28,231**
EXPENDITURE										
VI Grants & Mission giving	-	1,300	-	133	-	-	-	-	-	**1,433**
VII Charitable activities	1,064	4,341	3,333	-	302	-	-	-	-	**9,040**
VIII Fundraising costs	-	-	-	-	-	-	199	-	-	**199**
IX Church administration	-	-	-	-	-	-	-	-	-	**-**
TOTAL EXPENDITURE	**1,064**	**5,641**	**3,333**	**133**	**302**	**-**	**199**	**-**	**-**	**10,672**
NET INCOME / (EXPENDITURE)	3,936	3,659	(3,333)	372	788	-	7,137	5,000	-	**17,559**
TRANSFERS IN / (OUT)	-	-	-	-	-	-	-	-	-	**-**
NET MOVEMENT IN FUNDS	**3,936**	**3,659**	**(3,333)**	**372**	**788**	**-**	**7,137**	**5,000**	**-**	**17,559**
BALANCES BROUGHT FORWARD	4,875	5,181	3,333	1,457	3,283	64	852	-	1,331	**20,376**
BALANCES CARRIED FORWARD	**8,811**	**8,840**	**-**	**1,829**	**4,071**	**64**	**7,989**	**5,000**	**1,331**	**37,935**

9c. ENDOWMENT FUNDS

The PCC is Beneficial Trustee of an endowment charity deriving from two former city centre parishes, St Peter's and St Matthew's, which was created by a Charity Commission Scheme in the 1990s. The objects of the fund is "furthering the religious and other charitable work in the Parish".

During 2020 the PCC became the beneficial owner of the assets and took over the charitable purposes relating to two former charities, The Manchester St Ann's Educational Foundation (also known as St John's Educational Trust) and The Charity of Eleanora Atherton. The PCC undertook to preserve the value of the charities and preserve the names within its accounts. These are endowment funds, where the capital is invested to generate income. Income from the Educational Foundation is restricted to educational purposes within the parish and income from the Eleanora Atherton Charity is available for the general purposes of the PCC, i.e. is unrestricted.

	St Ann's Ecclesiastical Charity	St John's Educational Trust	Eleanora Atherton Trust	Total
	£	£	£	£
Balance at 1 January	263,800	-	-	263,800
Donations to the PCC	-	25,118	142,128	167,246
Gains /(Losses) on investments	21,550	4,726	9,268	35,544
Balance at 31 December	**285,350**	**29,844**	**151,396**	**466,590**

9d. SUMMARY OF RESTRICTED AND UNRESTRICTED FUNDS

The General Fund represents the amount available to the PCC to meet its ongoing obligations, based on the assumption that restricted funds and designated funds are not available for general use. In accordance with recommended practice for charities the PCC aims for the General Fund to retain monies representing its financial reserve (see page 7). The PCC now assesses its reserve requirement at £96,000. At 31st December 2020 there was a General Fund balance of £50,606.

Designated Funds
From time to time the PCC receives donations or other income which, although unrestricted by the donor, is substantial and from such sources that the PCC consider it should be used for a specific project rather than for general running costs. Balances unspent in particular years are carried forward for future projects.

Restricted Church Manager Fund
Various grants were received to support the Church Manager post. These were expended on salary and on-costs. In future the costs of this post are expected to be met from general funds.

Restricted Decorating Fund
Donations and other income were received in prior periods relating specifically to decorating the church and maintaining furnishings. The balance of the fund at the end of the year is carried forward.

Restricted Education & Training Fund
Grants received in the past from the St John's Educational Trust are used to support educational projects. As outlined in note 5 (page 16) that charity has now been absorbed by the PCC. future investment income from the related endowment will be added to this fund and used for educational projects.

Restricted Exterior Fabric Fund
A legacy from the late Ruth Gee established this fund 'for the maintenance and repair of the exterior fabric'. The balance of the fund at the end of the year is carried forward.

Restricted Flowers Fund
Donations are received specifically towards flower costs. The balance of the fund at the end of the year is carried forward.

Restricted Heating Fund
Donations received towards the cost of heating repairs will be carried forward until there is sufficient to pay for the project.

Restricted Homelessness Fund
Various grants and donations are received to support homelessness projects. The balance of the fund at the end of the year is carried forward.

Restricted Music Fund
Donations, grants and other income is received specifically towards running costs of the choir and music services, including grants from the John Pilling Trust to fund organ scholars and other musical activities. The balance of the fund at the end of the year is carried forward.

Restricted Organ Fund
Donations and other income is received relating specifically to maintenance of the organ. Funds are retained for future costs of a major cleaning project.

10 PENSION SCHEME

St Ann's PCC participates in the 'Pension Builder Scheme' section of the Church Workers' Pension Fund (CWPF) for lay staff. The scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately from those of the employer and other participating employers. The CWPF has a section known as the Defined Benefits Scheme, a deferred annuity section known as Pension Builder Classic and a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

The Pension Builder Scheme of the Church Workers Pension Fund is made up of two sections, Pension Builder Classic and Pension Builder 2014, both of which are classed as defined benefit schemes:

Pension Builder Classic provides a pension for members for payment from retirement, accumulated from contributions paid and converted into a deferred annuity during employment based on terms set and reviewed by the Church of England Pensions Board from time to time. Bonuses may also be declared, depending upon the investment returns and other factors. Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board to grant any bonuses. The account, plus any bonuses declared, is payable from members' Normal Pension Age. There is no sub-division of assets between employers in each section of the Pension Builder Scheme.

The scheme is considered to be a multi-employer scheme as described in Section 28 of FRS 102. This is because it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers and means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are the contributions payable (**2020: £2,677, 2019: £2,745**).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2016. A valuation as at 31 December 2019 was under way as at 31 December 2020. For the Pension Builder Classic section, the valuation revealed a deficit of £14.2m on the ongoing assumptions used. At the most recent annual review, the Board chose not to grant a discretionary bonus, which will have acted to improve the funding position. There is no requirement for deficit payments at the current time. For the Pension Builder 2014 section, the valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails St Ann's PCC could become responsible for paying a share of that employer's pension liabilities.

The actuarial valuation at 31st December 2019 specifically for St Ann's PCC, indicates that the PCC may have a liability to contribute a lump sum should all employees of the PCC leave the scheme. At 31st December 2019 it is estimated that the amount due would have been £28,400 plus cessation costs - a typical level of expenses for this would be of the order of £4,000 plus VAT.