

PARISH OF OXTON ST SAVIOUR

WITH ST ANDREW, NOCTORUM



ANNUAL ACCOUNTS

FOR THE YEAR ENDED 31st. DECEMBER 2020



Charity of St. Saviour's PCC, Oxton

St. Saviour's PCC Oxton
Registered charity number: 1136160
St. Saviour's Church
St. Saviour's Parish Office
Bidston Road
Oxton
Prenton
CH43 2JZ

Structure, Governance and Management of the Charity

The charity was constituted on 2nd June 2010, under a governing document issued by The Parochial Church Council Powers Measure (1956) as amended, and the Church Representation Rules.

New Trustees are appointed by election to the PCC for a period of one or three years (or up to nine years with three consecutive terms).

Objectives and Activities

To provide regular public worship, open to all, and a sacred space, for personal prayer and contemplation.

Pastoral work, including:

Visiting the sick and bereaved

Teaching Christianity through sermons and study groups

Taking religious assemblies in schools

Promoting the whole mission of the church through the provision of activities for children, parents and senior citizens

Supporting other churches, and other charities in the UK and overseas

The parish centre is part of the church and is available for public use by groups or individuals. When planning our activities for the year, the incumbent and the PCC have understanding and regard to the published Charity Commission guidance on public benefit, and in particular, their guidance for charities in respect of the advancement of religion. In particular we aim to enable ordinary people to live out their faith as part of our parish community through:

Worship and prayer, learning about the Gospel and developing their knowledge and trust in Jesus

Provision of pastoral care for people living in the parish

Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Church and the Parish Centre.

Background

The Parochial Church Council has the responsibility of co-operating with the incumbent in promoting, in the ecclesiastical parish, the whole mission of the church; pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St Andrew's Church Centre, Noctorum. A Parish Centre has been built alongside the Parish Church of St Saviour and there is a hall as part of St Andrew's Church Centre. The Parish also has responsibility for the maintenance of a house at Noctorum Dell, the vicarage being in the care of the Diocese.

Membership

Members of the PCC are either ex officio, co-opted or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules. During 2020, the following served as members of the PCC:

<i>Incumbent</i>	The Revd Dr Joe Kennedy (Chairman)		
<i>Curate</i>	The Revd Dr Tina Dixon		
<i>Honorary Assistant Priest</i>	The Revd Elaine Bisson		
<i>Reader</i>	Mr D Jones		
<i>Pastoral Worker</i>	Mrs Lisa Kelly		
<i>Churchwardens</i>	Mr N Porter (to August 2020) Mr A Thomson Mr A Parsons (deputy to November 2020) Miss J Parry (deputy from October 2020)		
<i>Representatives on the Deanery Synod</i>	Miss J Keller, Miss J Parry (PCC Secretary), Mrs E Ray		
<i>Elected Members</i>			
Mr S B Gregory	Mr G Chadwick	Dr E Chew	Mrs C Hunt
Miss K McKay	Mrs A Welding	Mrs A Davies	
Mrs J Carpenter (to October 2020)	Mr S White (from October 2020)	Mr A Yunas (from October 2020)	
Canon Dr J Richardson (from October 2020)			
<i>Co-opted Member</i>			
Mr S White (until October 2020)			
<i>PCC observer</i>			
Mr N Broad (Treasurer)			

Achievements and Performance

During normal times, a large congregation regularly use the church on Sundays and it is open every weekday morning for services or prayer. Due to the global pandemic, from March 2020 it wasn't possible to hold live services for many months with worship and church group meetings taking place using online provision. In general many groups use the parish centre, some on multiple occasions, and there are private individual bookings. Again this was severely curtailed during the pandemic when the parish centre was closed. Four local schools have regular contact with the church.

Financial Review

	<u>2020</u>	<u>2019</u>	<u>Change</u>	
Total income	£191,368	£245,207	(£53839)	(-22%)
Total outgoing resources	£181,926	£247,314	(£65388)	(-26%)
Net receipts/(payments)	£9,442	(£2,107)	£11,549	

During 2020, the church has benefitted from one legacy. Despite a very challenging year due to the global pandemic, there has been a net surplus, although this wouldn't have been the case without a large bequest and without support for wages through the Government furlough scheme.

Key Costs	<u>2020</u>	<u>2019</u>
General maintenance	£4,946	£2,755
Insurance St Saviours	£6,561	£6,561
Parish Centre refurbishments	£2,150	£2,073

The balance sheet shows that the total of all funds is £73,246 comprising:

General Funds	£48,217
Designated funds	£24,066
Parish Centre	£963

It is the policy of the PCC, in accordance with advised good practice, to retain sufficient "free" cash reserves, equal to a minimum of three months running costs. With the exception of this pandemic year, annual outgoings are approximately £240,000. One quarter of this is £60,000 and we currently have £48,217 available. The PCC will continue to monitor and review the reserves and seek to ensure that income exceeds expenditure.

Charitable Giving

Charitable giving in 2020 was made to support specific projects. Support for some projects as a church community was not possible this year due to the pandemic.

The following organisations were supported:

	Amount
Donations made	
The Birkenhead Church Aid Society	£50.00
The Rural Deanery of Birkenhead	£20.00
Oxton and Noctorum Churches Together*	£227.27

*ONCT funds in current account awaiting further instruction

Under the new Governance, Leadership and Management Structure agreed by the PCC in January 2017:

Committees

Standing Committee

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

Fabric Committee

Responsible for the fabric of all properties

Finance Committee

Oversees the general financial work of the parish

Leadership Teams

Parish Leadership Team

Forum for mutual support for leaders within the parish community

Adult Discipleship Leadership Team

Co-ordinates discipleship programmes and initiatives

Pastoral Care Leadership Team

Co-ordinates pastoral care, welcome and retention

Worshipping Life Leadership Team

Provides leadership in the development of the parish's worshipping life

Welcome and Hospitality Leadership Team

Provides leadership in the development of the parish's ministry of welcome and hospitality

Children and Youth Leadership Team

Provides leadership in the development of children's and youth work in the parish

Management Groups

Safeguarding Management Group

Oversees the parish's safeguarding policy and procedures

Health and Safety Management Group

Manages Health and Safety provision for the Parish Church, St Andrew's and the Parish Centre

Magazine Management Group

Edits the parish magazine and arranges for its printing and distribution

Outreach Management Group

Co-ordinates the parish's support for other charities

Parish Centre Management Group

Manages the Parish Centre

Social and Music Management Group

Hosts social and musical events

Church attendance

There are 339 parishioners on the Church Electoral Roll of which 102 are not resident within the parish.

In 2020, the average attendance at services during the global pandemic was 59.

This Annual Report was approved by the PCC on 18th May 2021 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'J. Kennedy', written in a cursive style.

**Independent Examiner's Report to the Trustees of
The Parochial Church Council of St. Saviour, Oxton
With St Andrew, Noctorum**

I report to the trustees, the Parochial Church Council (PCC) of St Saviour, Oxton with St Andrew, Noctorum on my examination of the accounts for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity's trustees, the PCC 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 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by Section 130 of the Act; 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 considered as part of an Independent Examination.

I confirm that there are no matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Suzanne Draper FCCA ACA
ICAEW
SB&P
Oriel House
2-8 Oriel Road
Bootle
Liverpool
Merseyside
L20 7EP

Date: 16/8/2021

BALANCE SHEET**AS AT 31ST DECEMBER 2020**

	2020	2019
	£	£
CURRENT ASSETS		
Cash at HSBC and in hand	31,045	45,105
Held in Trust	-	-
Short term deposits (CCLA)	42,201	18,699
	73,246	63,804
TOTAL CURRENT ASSETS	73,246	63,804
FUNDS		
Unrestricted	48,217	52,146
Designated Assigned	20,642	5,064
Designated Unassigned	3,424	3,232
Parish Centre	963	3,362
TOTAL FUNDS	73,246	63,804

NB In addition to the monetary assets above, the church also owns two properties valued in 2018 at a total of £201,870; St Andrew's Centre (value £26,870) and 36, Noctorum Dell (value £175,000).

The financial statements were approved by the PCC on 18th May 2021 and were signed on its behalf by:



Revd Dr Joe Kennedy, Vicar

RECEIPTS AND PAYMENTS ACCOUNT
For the Year Ending 31st December 2020

	Other Groups Funds	Parish Centre Fund	Unrestricted Funds	Designated Funds		TOTAL	TOTAL
	2020	2020	2020	2020	2020	2020	2019
	£	£	£	£	Note	£	£
Receipts							
<i>Receipts from donors</i>			115,865	10,000	2(a)	125,865	149,947
<i>Other voluntary receipts</i>		6,411	3,763	16,402	2(b)	26,576	45,395
<i>Income from charitable and ancillary trading</i>	5,744		33,035		2(c)	38,779	49,798
<i>Income from investments</i>			148		2(d)	148	67
Total Receipts	5,744	6,411	152,811	26,402		191,368	245,207
Payments							
<i>Grants</i>			-		3(a)	-	-
<i>Activities directly relating to the work of the church</i>	5,662	8,810	113,044	10,824	3(b)	138,340	200,814
<i>Church management and administration</i>			43,586		3(c)	43,586	46,500
Total Payments	5,662	8,810	156,630	10,824		181,926	247,314
Net receipts over payments	82	-2,399	-3,819	15,578		9,442	-2,107
Transfer To General Funds			0	0			
Transfer to Designated Funds	110		-110			0	0
Net receipts/(payments)	192	-2,399	-3,929	15,578		9,442	-2,107
Brought Forward 01/01/2020	3,232	3,362	52,146	5,064		63,804	65,911
Net movement in funds	192	-2,399	-3,929	15,578		9,442	-2,107
Carried Forward 31/12/2020	3,424	963	48,217	20,642		73,246	63,804

Notes

Accounting Policies

The financial statements have been prepared on a Receipts and Payments basis and comply with the Charities Act 2011.

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

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. In the designated fund, funds gifted for a particular purpose are regarded as assigned. Some of the general funds have been placed in the designated file as unassigned but not restricted.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of groups who use the church that owe their main affiliation to another body.

Incoming Resources

a) All incoming resources are included in the Receipts and Payments account.

b) Other voluntary incoming resources

Income from the parish centre and funds designated for specific purposes.

Resources used

All expenditure is accounted for and has been classified under headings that aggregate all costs related to the category. Note that a payments and receipts accounting method is now being used.

Fixed assets

(Consecrated land and buildings and movable church furnishings)

Consecrated and beneficed property is excluded from the accounts by s.10 of the Charities Act 2011.

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of financial activities and separately disclosed.

Investments

Investments are valued at market value at 31 December.

Short-term deposits include cash held on deposit either with the Central Board of Finance Church of England Funds or at the bank.

Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011.

Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The expected income and expenditure is sufficient, with the level of reserves, for the charity to be able to continue as a going concern. A new staffing structure has ensured that, at the moment, annual income exceeds annual outgoings.

PROPERTY FIXED ASSETS FOR USE BY THE PCC**Freehold land and buildings**

The freehold land and buildings comprise an associated minister's house (36 Noctorum Dell) and St Andrew's Church Centre.

The values of the properties (as at 31st December 2018) are
36 Noctorum Dell (£175,000) St. Andrew's Church (£26870) Total £201,870

The PCC also has the use of the following benefice assets:
St. Saviour's Church and St. Saviour's Parish Centre

The Parish Centre is an inalienable benefice asset, which is valued at £906,046. This valuation is derived from expenditure on the building between 2002 and December 2007 from income provided by the sale of the Parish Hall, the Big Lottery Fund (£400,000), and fund raising in the parish. The combined valuation of the Church and Parish Centre for insurance purposes is £19,240,000 (2016 £9,487,184). Consecrated and beneficed property is excluded from the PCC accounts by s.10 of the Charities Act 2011.

The office equipment is of insignificant value and was written off in the accounts during the year of purchase.

Receipts	2020	2019
	£	£
2(a) <i>Incoming resources from donors</i>		
Planned Giving	72,964	98,289
Income tax recovered	20,930	26,524
Collections (Loose plate)	2,028	5,933
Gift Aided Donations	19,943	7,378
Legacies	10,000	10,000
Sundry donations	0	1,823
	125,865	149,947
2(b) <i>Other voluntary incoming resources</i>		
Parish Centre Fund	6,411	13,907
Designated Donations	16,402	27,237
Utility Income Parish Centre	3,763	4,251
	26,576	45,395
2(c) <i>Income from charitable and ancillary trading</i>		
100+ Club	4,150	4,480
Bell Tower	0	419
CAMEO	0	1,006
Flower Guild	195	1,702
GWNN / Identity	54	165
Junior Choir	22	120
Messy Church	108	516
Toddlers	1215	
Junior Church	0	110
	5,744	8,518
CCLA deposits	3,354	13,990
Parish magazine	5,216	5,018
St. Andrew's	1,735	5,045
Fund Raising Events	4,615	7,251
PCC Fees	6,614	5,183
Sundry income	2,460	4,793
Furlough Payments	9,041	-
	33,035	41,280
2(d) <i>Income from investments</i>		
Bank & other interest	148	67
Total receipts	191,368	245,207

Payments		2020	2019
		£	£
3(a)	<i>Grants</i>		
	Charitable giving		
	Church at home	-	-
		-	-
3(b)	<i>Activities directly relating to the work of the church</i>		
	Ministry: Parish Share	67,624	70,923
	Clergy Expenses	0	106
	Clergy Housing	5,626	6,378
	Church: Altar, Services, Candles etc	824	836
	Gas, electricity, water	6,999	9,115
	Choir + CCLI licences + RSCM + PRS	803	888
	Insurance	6,561	6,561
	Magazine	3,265	6,518
	Maintenance	7,096	2,755
	Organ and Piano Tuning	440	1,308
	Organists	7,408	7,574
	St Andrew's	6,398	8,248
	St Saviour's School	-	-
		113,044	121,210
	100+ Club	4,200	4,465
	Bell Tower	80	449
	CAMEO	0	977
	Flower Guild Costs	64	1,926
	Engage	62	136
	Junior Choir	0	73
	Messy Church	81	465
	Toddlers	1051	
	Junior Church	124	137
		5,662	8,628
	Parish Centre running	8,810	15,137
	Designated Funds	10,824	55,839
		138,340	200,814
3(c)	<i>Church management and administration</i>		
	Christian Stewardship Campaign (envelopes)	151	685
	Payment liability held in trust	-	-
	Parish office administration	43435	45,815
	Bank charges		
		43,586	46,500
Total outgoing resources		181,926	247,314

DESIGNATED FUNDS

The Designated Assigned Fund holds the balances of donations made for specific purposes whereas the Designated Unassigned Fund holds donations where the usage was not stated and will be assigned to projects as decided by the PCC.

<u>Allocation of funds</u>					
Fund	Opening Balance	Transferred	Incoming Resources	Outgoing Resources	Closing Balance
PCC Unrestricted	52,146	-110	152,811	156,630	48,217
100+ Club	540		4,150	4,200	490
Bellringers	526		0	80	446
Bookstall	0		0	0	0
CAMEO	487		0	0	487
Flowers	568		195	64	699
GWNN / Identity	67		54	62	59
Craft Café	60		0	0	60
Junior Choir	98		22	0	120
Messy Church	146		108	81	173
Toddlers	711		1215	1051	875
Junior Church	29	110	0	124	15
Other Groups	3,232	110	5,744	5,662	3,424
Parish Centre	3,362		6,411	8,810	963
PCC Designated Fund	5,064		26,402	10,824	20,642
Total	63,804		191,368	181,926	73,246

EXPENSES

Parishioners and Members of the PCC are reimbursed for their expenses where they relate to authorised expenditure and must be supported by invoices or receipts. No out of pocket expenses were paid to Trustees during 2020.

INDEPENDENT EXAMINATION

The cost in 2020 was £1020 including VAT.

STAFF COSTS

	2020	2019
	£	£
Wages and salaries (supported by the government furlough scheme)	34,638	34,755
Average number of staff for the year	5	5

Planned Giving January to December.

Total planned giving was £92,907 in 2020 compared with £105,667 in 2019 (a 12% decrease on 2019) and was donated by 179 contributors.