

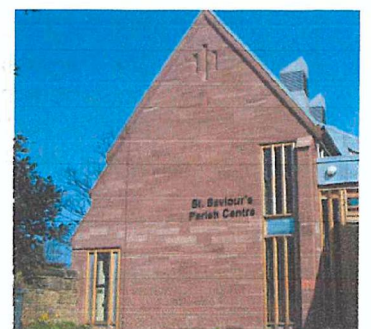
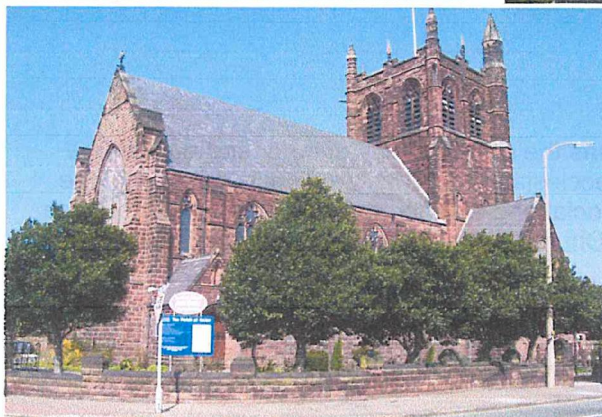
PARISH OF OXTON ST SAVIOUR

WITH ST ANDREW, NOCTORUM



ANNUAL ACCOUNTS

FOR THE YEAR ENDED 31st DECEMBER 2022



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 2022, the following served as members of the PCC:

Incumbent The Revd Dr Joe Kennedy (Chairman)

Curate The Revd Dr Tina Dixon (until May 2022)
The Revd Holly Torr

Reader Mr D Jones

Mrs A Davies

Pastoral Worker Mrs Lisa Kelly (until July 2022)

Churchwardens Mr A Parsons (until May 2022)

Miss J Parry

Mrs J Unwin (from June 2022)

Mr N Frowe (Deputy Churchwarden from June 2022)

Representatives on the Deanery Synod

Miss J Keller (until March 2022), Miss J Parry, Mrs E Ray, Mrs J Biggs.

Elected Members

Mr C Biggs,

Mr G

Mrs C Hunt

Miss K. McKay (to May 2022)

Chadwick Mrs

Mrs A

Mr H Keown

A Welding

Davies Mr

Mrs S Williams

Mr S White

A Yunas

(from May 2022)

Mr A Parsons

Canon Dr J

Richardson

PCC observer (non PCC member until May 2022)

Mr N Broad (Treasurer)

Honorary Assistant Priest and member of the Parish Leadership Team (non PCC member)

The Revd Elaine Bisson

Trustees

The Revd Dr Joe Kennedy
The Revd Dr Tina Dixon (to May 20220)
Mr D Jones
Mrs L Kelly (to July 2022)
Mr A Parsons
Miss J Parry
Miss J Keller (to March 2022)
Mrs E Ray
Mr G Chadwick
Mr S White
Mrs A Davies
Mrs C Hunt
Mr H Keown
Mrs A Welding
Mr C Biggs
Canon Dr J Richardson
Mrs J Unwin
Mrs J Biggs

Mr A Yunas

Mrs S Williams (from May 2022)
Miss K McKay (until May 2022)
Mr N Frowe (from June 2022)

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. In general many groups use the parish centre, some on multiple occasions, and there are private individual bookings. Four local schools have regular contact with the church.

Financial Review

| | <u>2022</u> | <u>2021</u> | <u>Change</u> |
|--------------------------|-------------|-------------|---------------|
| Total income | £ 188,133 | £155,456 | £32,677 |
| Total outgoing resources | £ 178,176 | £162,849 | £15,327 |
| Net receipts/(payments) | £9,957 | (£7,393) | £17,350 |

2022 has been a difficult year financially. Expenditure has exceeded income on our day to day running for the second year in succession, by just over £12,000 in 2022. This is masked in the accounts, summarised above, by specific donations to designated funds, including a £25,000 bequest. In general, Planned Giving and Gift Aid have decreased slightly, whilst costs have increased. This is particularly so with our energy costs, which have increased by more than £2,000, despite being protected by existing contracts, until

October for electricity and all year for gas. Our electricity charges more than doubled in the last quarter and both contracts are to be renewed in October this year.

The finance committee reviewed income and expenditure during 2022 and were able to identify only small savings, but the PCC is currently working to rent-out the Curate's house, which is now vacant and which could bring approximately £10,000 income and savings in 2023, and a group will be looking at 'green' options to reduce our energy costs in future years.

| Key Costs | <u>2022</u> | <u>2021</u> |
|------------------------------|-------------|-------------|
| General maintenance | £3,390 | £3,461 |
| Insurance St Saviours | £7,265 | £6,758 |
| Parish Centre refurbishments | £0 | £3,678 |

The balance sheet shows that the total of all funds is £75,810 comprising:

| | |
|---------------------------|---------|
| General Funds | £33,423 |
| Designated/Assigned funds | £35,060 |
| Parish Centre | £7,327 |

It is the policy of the PCC, in accordance with advised good practice, to aim to retain sufficient "free" cash reserves, equal to a minimum of three months running costs. In 2022 our annual outgoings were approximately £180,000. One quarter of this is £45,000 and we currently have approximately £33,000 available. The PCC will continue to monitor and review the reserves and aim to achieve a situation whereby income exceeds expenditure.

Charitable Giving

The following organisation was supported:

Christian Aid : £265

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

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 337 parishioners on the Church Electoral Roll of which 100 are not resident within the parish.

The average attendance at services was 159.

This Annual Report was approved by the PCC on 7th May, 2023, and signed on its behalf by Revd Dr Joe Kennedy (Vicar):



BALANCE SHEET**AS AT 31ST DECEMBER 2022**

| | 2022 | 2021 |
|-----------------------------|---------------|---------------|
| | £ | £ |
| CURRENT ASSETS | | |
| Cash at HSBC and in hand | 33,032 | 23,630 |
| Held in Trust | - | - |
| Short term deposits (CCLA) | 42,778 | 42,223 |
| | 75,810 | 65,853 |
| TOTAL CURRENT ASSETS | 75,810 | 65,853 |
| FUNDS | | |
| Unrestricted | 30,694 | 42,471 |
| Designated Assigned | 35,060 | 16,971 |
| Designated Unassigned | 2,729 | 2,766 |
| Parish Centre | 7,327 | 3,645 |
| TOTAL FUNDS | 75,810 | 65,853 |

NB In addition to the monetary assets above, the church also owns two properties valued at a total of £276,870: St Andrew's Centre (value £26,870 in 2018) and 36, Noctorum Delli (value £250,000 in 2022).

The financial statements were approved by the PCC on 7th May 2023, and were signed on its behalf by the Vicar, Revd Dr Joe Kennedy:



RECEIPTS AND PAYMENTS ACCOUNT
For the Year Ending 31st December 2021

| | Other Groups Funds | Parish Centre Fund | Unrestr cted Funds | Designa ted Funds | | TOTAL | TOTAL |
|---|--------------------------|--------------------------|--------------------------|-------------------------|------|----------------|----------------|
| | 2022 | 2022 | 2022 | 2022 | 2022 | 2022 | 2021 |
| | £ | £ | £ | £ | Note | £ | £ |
| Receipts | | | | | | | |
| Receipts from donors | | | 110,874 | - | 2(a) | 110,874 | 114,698 |
| Other voluntary receipts | | 16,326 | 4,052 | 25,881 | 2(b) | 46,259 | 13,780 |
| Income from charitable and ancillary trading | 6,095 | | 24,350 | | 2(c) | 30,445 | 26,956 |
| Income from investments | | | 555 | | 2(d) | 555 | 22 |
| Total Receipts | 6,095 | 16,326 | 139,831 | 25,881 | | 188,133 | 155,456 |
| Payments | | | | | | | |
| Grants | | | 265 | | 3(a) | 265 | - |
| Activities directly relating to the work of the church | 6,132 | 12,644 | 111,507 | 7,792 | 3(b) | 138,075 | 126,970 |
| Church management and administration | | | 39,836 | | 3(c) | 39,836 | 35,879 |
| Total Payments | 6,132 | 12,644 | 151,608 | 7,792 | | 178,176 | 162,849 |
| Net receipts over payments | -37 | 3,682 | -11,777 | 18,089 | | 9,957 | -7,393 |
| Transfer To General Funds | | | 0 | 0 | | | |
| Transfer to Designated Funds | | | | | | 0 | 0 |
| Net receipts/(payments) | -37 | 3,682 | -11,777 | 18,089 | | 9,957 | -7,393 |
| Brought Forward 01/01/2021 | 2,766 | 3,645 | 42,471 | 16,971 | | 65,853 | 73,246 |
| Net movement in funds | -37 | 3,682 | -11,777 | 18,089 | | 9,957 | -7,393 |
| Carried Forward 31/12/2021 | 2,729 | 7,327 | 30,694 | 35,060 | | 75,810 | 65,853 |

Notes in column 6 refer to pages 11 and 12

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.

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 2022) are
36 Noctorum Dell (£250,000) St. Andrew's Church (£26,870) Total £276,870

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 | 2022 | 2021 |
|--|----------------|----------------|
| | £ | £ |
| 2(a) <i>Incoming resources from donors</i> | | |
| Planned Giving | 66,117 | 69,932 |
| Income tax recovered | 19,924 | 20,731 |
| Collections (Loose plate) | 5,744 | 2,635 |
| Gift Aided Donations | 18,697 | 21,400 |
| Legacies | 392 | 0 |
| Sundry donations | 0 | 0 |
| | 110,874 | 114,698 |
| 2(b) <i>Other voluntary incoming resources</i> | | |
| Parish Centre Fund | 16,326 | 8,924 |
| Designated Donations | 25,881 | 3,463 |
| Utility Income Parish Centre | 4,052 | 1,393 |
| | 46,259 | 13,780 |
| 2(c) <i>Income from charitable and ancillary trading</i> | | |
| 100+ Club | 3,755 | 3,775 |
| Bell Tower | 0 | 0 |
| CAMEO | 0 | 0 |
| Flower Guild | 1,623 | 495 |
| Enaage | 141 | 32 |
| Craft Cafe | 2 | 0 |
| Messy Church | 524 | 0 |
| Toddlers | 0 | 0 |
| Junior Church | 50 | 0 |
| | 6,095 | 4,302 |
| Energy Grant | 986 | 0 |
| CCLA deposits | 0 | 0 |
| Parish magazine | 59 | 76 |
| St. Andrew's | 4,539 | 3,749 |
| Fund Raising Events | 2,832 | 2,659 |
| PCC Fees | 14,169 | 6,817 |
| Sundry income | 1,765 | 1,631 |
| Furlough Payments | 0 | 7,722 |
| | 24,350 | 22,654 |
| 2(d) <i>Income from investments</i> | | |
| Bank & other interest | 555 | 22 |
| Total receipts | 188,133 | 155,456 |

| Payments | | 2022 | 2021 |
|--|--|----------------|----------------|
| 3(a) Grants | | £ | £ |
| Charitable giving | | | |
| | Christian Aid | 265 | 0 |
| | | 265 | 0 |
| 3(b) Activities directly relating to the work of the church | | | |
| Ministry: | Parish Share | 69,667 | 68,131 |
| | Clerical Expenses | 352 | 0 |
| | Clerical Housing | 6,669 | 5,413 |
| Church: | Altar, Services, Candles etc | 416 | 373 |
| | Gas, electricity, water | 8,693 | 6,274 |
| | Choir + CCLI licences + RSCM + PRS | 947 | 616 |
| | Insurance | 7,265 | 6,758 |
| | Magazine | 0 | 427 |
| | Maintenance | 3,390 | 7,139 |
| | Organ and Piano Tuning | 900 | 881 |
| | Organists | 7,086 | 6,426 |
| | St Andrew's | 6,122 | 5,887 |
| | | 111,507 | 108,325 |
| | 100+ Club | 3,835 | 3,840 |
| | Bell Tower | 0 | 0 |
| | Junior Choir | 0 | 120 |
| | Flower Guild Costs | 1,704 | 914 |
| | Fringe | 133 | 78 |
| | Craft Cafe | 36 | 0 |
| | Messy Church | 393 | 0 |
| | Toddlers | 0 | 0 |
| | Junior Church | 31 | 317 |
| | | 6,132 | 5,269 |
| | Parish Centre running | 12,644 | 6,242 |
| | Designated Funds | 7,792 | 7,134 |
| | | 138,340 | 126,970 |
| 3(c) Church management and administration | | | |
| | Christian Stewardship Campaign (envelopes) | 0 | 0 |
| | Payment liability held in trust | - | - |
| | Parish office administration | 39,657 | 35,879 |
| | Bank charges | 179 | 0 |
| | | 39,836 | 35,879 |
| Total outgoing resources | | 178,176 | 162,849 |

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.

Allocation of funds

| Fund | Opening Balance | Transferred Resources | Incoming Resources | Outgoing Resources | Closing Balance |
|---------------------|----------------------------|----------------------------------|-------------------------------|-------------------------------|----------------------------|
| PCC Unrestricted | 42,471 | | 139,831 | 151,608 | 30,694 |
| 100+ Club | 425 | | 3,755 | 3,835 | 345 |
| Bellringers | 446 | | 0 | 0 | 446 |
| CAMEO | 487 | | 0 | 0 | 487 |
| Flowers | 280 | | 1,623 | 1,704 | 199 |
| Engage | 13 | | 141 | 133 | 21 |
| Craft Cafe | 60 | | 2 | 36 | 26 |
| Messy Church | 173 | | 524 | 393 | 304 |
| Toddlers | 875 | | 0 | 0 | 875 |
| Junior Church | 7 | | 50 | 31 | 26 |
| <hr/> | | | | | |
| Other Groups | 2,766 | | 6,095 | 6,132 | 2,729 |
| <hr/> | | | | | |
| Parish Centre | 3,645 | | 16,326 | 12,644 | 7,327 |
| PCC Designated Fund | 16,971 | | 25,881 | 7,792 | 35,060 |
| <hr/> | | | | | |
| Total | 65,853 | | 188,133 | 178,176 | 75,810 |
| <hr/> | | | | | |

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 2022.

INDEPENDENT EXAMINATION

The cost in 2022 was £1056 including VAT.

STAFF COSTS

| | 2022 | 2021 |
|--------------------------------------|--------|--------|
| | £ | £ |
| Wages and salaries | 36,726 | 33,456 |
| Average number of staff for the year | 5 | 5 |

Planned Giving January to December.

Total Planned Giving was £84,814 (a 7% decrease on 2021) donated by 98 contributors.

Independent examiner's report to the trustees of Parish of Oxton St Saviour with St Andrew Noctorum

I report to the charity trustees on my examination of the accounts of Parish of Oxton St Saviour with St Andrew, Noctorum for the year ended 31 December 2022.

Responsibilities and basis of report

As 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 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 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.

Suzanne Draper FCCA ACA



SB&P

Chartered Accountants

Oriel House

2-8 Oriel Road

Bootle

Liverpool

Merseyside

L20 7EP

Date:10/5/2023.....

