

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST NICHOLAS BLUNDELLSANDS

England & Wales · Charity number 1158819

Details

Other names ST NICHOLAS PCC BLUNDELLSANDS

Status Registered

Legal form Previously excepted

Registered 2014-10-09

Register [View on the Charity Commission register](#)

Contact

Address St. Nicholas Vicarage
Nicholas Road
Blundellsands
Liverpool
L23 6TS

Phone 01519243551

Website www.stnicholasblundellsands.org

Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

Activities: REGULAR PUBLIC WORSHIP OPEN TO ALL
PROVISION OF SACRED SPACE FOR PERSONAL PRAYER AND CONTEMPLATION
PASTORAL VISITING OF THE SICK AND BEREAVED
TAKING OF RELIGIOUS ASSEMBLIES IN SCHOOLS
PROVISION OF A CHRISTIAN YOUTH CLUB
MISSION ACTIVITIES FOR SENIOR CITIZENS, PARENTS AND TODDLERS AND OTHER SPECIAL NEED GROUPS
SUPPORTING OTHER UK AND OVERSEAS CHARITIES
REACHING OUT TO OUR LOCAL COMMUNITY

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes, Religious Activities
- **Who:** The General Public/mankind

Geography

- Sefton

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£128,358	£131,680	-	-
2023-12-31	£128,234	£125,094	-	-
2022-12-31	£132,430	£157,683	-	-
2021-12-31	£131,218	£133,238	-	-
2020-12-31	£88,048	£89,265	-	-

Trustees

Name	Role	Appointed
ANNE MARJORIE DOBIE BA HONS		2017-04-30
Alison Blundell		2023-04-30
ELIZABETH ANN SINKER		2019-04-28
GILLIAN ENSTONE		2019-04-28
Jennifer O'Shaughnessy		2025-04-27
Joyce Batey		2023-04-20
Joyce Batey		2020-04-26
Leslie Anne Utley		2017-04-30
Nicola Jeens		2025-04-27
PROFESSOR PETER WILLIAM JAMES BATEY		2019-04-28
Peter Warren		2022-05-08
Rev Elizabeth Anne Anderson		2020-11-25
Rev Kate Greaves		2025-04-27
STEPHEN FRANK GREEN		2019-04-28

Accounts



St. Nicholas Church, Blundellsands



St Nicholas CE Primary School
Blundellsands

Annual Report of the Parochial Church Council
and of the Governors
for the year ended
31st December 2024

Reference and Administrative Information:

The Parochial Church Council of the Ecclesiastical Parish of St Nicholas Blundellsands is a registered charity, Registration Number 1158819.

St Nicholas' Church is situated in Bridge Road, Blundellsands, Liverpool and is part of the Diocese of Liverpool within the Church of England. The official correspondence address is:

St Nicholas' Vicarage,
Nicholas Road,
Liverpool,
L23 6TS.

Safeguarding Statement:

St Nicholas' Church Blundellsands takes its duty and obligation to protect all extremely seriously. We have adopted the Church of England's robust procedures and national guidelines. These can be found at: <http://churchofengland.org/safeguarding>

If you have any safeguarding concerns or issues on a safeguarding matter, useful information can be obtained at: <http://wwwliverpool.anglican.org/safeguarding>

PCC Membership:

For the period 1st January 2024 until the date of the approval of this report, the following people served as members of the Parochial Church Council:

Ex-officio members:

Chair	Rev'd E Anderson
Lay Chair	Prof P Batey
Churchwarden (until April 2024)	Mrs L Utley
Churchwarden	Miss A Dobie
Deanery Synod Representative	Prof P Batey
Deanery Synod Representative	Mr S Green
Deanery Synod Representative	Mr D Phillips

Co-opted members:

Hon Treasurer

Mrs E Sinker

Elected Members:

Mrs G Enstone (PCC Secretary)

Mrs R Doyle (until April 2024)

Mrs G Cain

Mr D Parkinson

Mrs H Pennington

Mr P Warren

Mrs J Batey

Ms A Blundell

Mrs L Utley (from April 2024)

The Rev'd E Anderson was appointed Incumbent by the Bishop of Liverpool (Patron of St Nicholas' and Diocesan Bishop) and is an ex-officio member of the PCC.

The Liverpool Diocesan Board of Finance acted as Custodian Trustee for the inalienable property of the church.

Bank Current Account:

Santander
Bridle Road
Bootle
Liverpool
L30 4GB

Bank Savings Account:

CCLA Investment Management Ltd
One Angel Lane
London
EC4R 3AB

Independent Examiner:

L Marr
9 Fewston Close
Bolton BL1 7BJ

Structure, Management and Governance:

St Nicholas' Blundellsands PCC is a body corporate and operates under the Parochial Church Powers 1956 and the Church Representation Rules.

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

Related Trusts:

St Nicholas' CE Primary School Blundellsands: Foundation Governors are: Mr P Bonnet (Chair), Mrs G Cain (Vice chair), Revd E Anderson, Mrs G Enstone, Mrs N Wilson. Mrs L Godfrey (from November 2023) Mrs J Warren

The PCC and its sub-committees:

During 2024 the PCC met 6 times, with an average attendance of 11.

The PCC operates 10 sub-committees (teams), which meet regularly and report back to the PCC: Standing Committee, which acts for the PCC when urgent matters arise and need decision or action between PCC meetings, (subject to subsequent ratification by the PCC), and also prepares for PCC meetings; Worship and Mission; Finance; Under-18 Ministry with Safeguarding; Building and Plant with Health and Safety; Social; Heritage; Restoration, Eco and Communications. The Revd Beth Anderson is an ex-officio member of all committees. Other membership comprises:

Standing Committee: Incumbent, PCC Lay Chair, 1 Churchwarden, Treasurer and PCC Secretary.

Worship and Mission: Mrs G Cain, Mrs G Enstone, Mr D Parkinson, Mrs J Batey. Co-opted members: Mrs J Parkinson.

Finance: Mrs E Sinker, Prof P Batey, Miss A Dobie, Mrs R Doyle, Co-opted member: Mr J Rankin

Under-18 Ministry with Safeguarding: Mrs L Utley, Mrs E Sinker (Parish Safeguarding Officer), Mr P Warren, (DBS Verifier). Co-opted members: Mrs L Martin, Mrs C Creed, Mrs B Sapre, Mrs C Hughes

Building and Plant with Health and Safety: Mr S Green, Miss A Dobie, Mrs R Doyle. Co-opted members: Mr C Rooney

Social: Mr D Parkinson, Mrs H Pennington, Mrs A Blundell, Mr D Phillips, Co-opted member: Mrs L Jones

Heritage: Prof P Batey, Mrs G Cain, Mr S Green, Mrs L Utley, Mrs G Enstone, Mrs J Batey, Co-opted member: Mrs L Godfrey

Restoration: Mr S Green, Prof P Batey, Mrs G Enstone, Mr D Parkinson. Co-opted member: Mr T Johnston,

Eco: Mr P Warren, Miss A Dobie, Mr S Green

Communications: Mrs J Batey, Mrs G Cain, Mrs G Enstone.

PCC members, both individually and collectively, receive training as and when deemed appropriate by the PCC. This has included: trustee responsibility, safeguarding, domestic abuse awareness, first aid, Parish Giving Scheme. Members who are also Foundation Governors of St Nicholas' School regularly complete local authority governor training courses.

Risk Assessments and Policies:

The PCC has undertaken a programme of risk assessments to identify major risks.

Procedures have been put in place to manage those risks and minimise their impact on the life of the church. Areas of risk covered have included: finance, first aid provision, PAT testing, food hygiene, safeguarding and disclosure and barring. The Church's Health and Safety Policy is reviewed and updated by PCC annually, with Health and Safety checks carried out monthly. PCC also reviews the Safeguarding and Volunteer Policies yearly.

For fuller information regarding the financial risk assessment policy and trustee and patron payment, please see:

St Nicholas' Church Blundellsands and St Nicholas' School Blundellsands: Annual Report and Financial Statements of the Parochial Church Council and of the Governors for the year ended 31st December 2023, published separately and available on St Nicholas' Church website <http://www.stnicholasblundellsands.org> Currently one patron, the office assistant, and one trustee, the hall bookings secretary, receive payment for their work for the church.

A safeguarding update is available below as part of the report of the Under 18 Ministry with Safeguarding team.

Electoral Roll Report April 2024:

The number of people on the Electoral Roll in 2024 was 189.

Now every six years the Electoral Roll is totally revised and everyone needs to reapply for inclusion. Much has changed since 2019 and those who have sadly died, relocated, moved to other churches or worship at St Nicholas sporadically are not included in this year's total which currently stands at 111.

It is interesting to note that there are 18 people who have joined the Electoral Roll for the first time this year; they join our worship at Sunday morning services, midweek communion, Church@School and Picnic Praise.

We have 71 female members and 40 male; the age profile is more evenly distributed with 56 people aged 65 and under, and 55 aged over 65. This is a very encouraging balance.

So if you do notice a new face in church, please make them welcome with a smile and an introduction. If you can welcome them by name when you next see them, it would make all the difference!

Objectives and Activities 2024:

The general functions of the PCC are stated within Section 2 of the Parochial Church Councils (Powers) measure 1956. St Nicholas' PCC has the responsibility of jointly operating with the Incumbent in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church, a Grade 2 listed building, and for St Nicholas' School.

When planning our activities for the year, the PCC has given consideration to the **Charity Commission Guidance on Public Benefit, in particular the specific guidance related to the advancement of religion.**

- **Regular public worship, open to all:**

In planning our public worship, our aim is to develop the diversity of what we offer so that we can extend a warm welcome to the widest possible range of worshippers from within both our regular congregation and the wider community.

We continue to hold two weekly Sunday morning services, at 8.30am (using the BCP once a month) and at 10.30 am (live streamed where possible). Both include Communion, apart from the monthly All Age 10.30 am service, aimed to appeal to a wide age range of

children and young people. Regular Wednesday morning Communion also continues to take place, but in a more informal, cafe-style setting, in either one of the smaller church halls or the community space at the back of church. This allows greater emphasis on Bible study and discussion and can perhaps appeal to those less familiar with a traditional church setting.

In addition, Picnic Praise, twice a month on Sunday afternoons, caters for families with nursery and primary age children and includes games, crafts, music and Bible stories, while Church@School extends our school / church and family links in a different setting.

In addition to the celebration of the major yearly Christian festivals, special services are held which reach out directly to those suffering from illness, bereavement or other forms of distress.

Inclusivity has also been an important consideration when planning worship and is under constant review. Care has been taken to make our premises and services as accessible as possible for the elderly, disabled and those with dementia or learning difficulties, while babies and very young children are made welcome at all services with a dedicated children's corner and breast-feeding space. Equality of access for all is represented through the incorporation of the Pride Progress flag into our logo.

- **The provision of sacred space for personal prayer and contemplation:**

Meetings and courses provide structured opportunities for prayer outside normal services and visitors to the church are encouraged to take advantage of the opportunity for private prayer and contemplation whenever the church building is open for any purpose. Since the end of pandemic restrictions we have worked to increase the number of such occasions, holding events such as welcome days, heritage open days and a prayer festival. A prayer tree is placed centrally for those who wish to request support for themselves or a loved one and this is widely used, by both regular church members and visitors.

- **Pastoral work, including visiting the sick, the elderly and the bereaved:**

Clergy and members of the congregation regularly visit those who are sick, bereaved or housebound. Considerable efforts are also made through live streaming of services and distribution of the weekly church newsletter, electronically or by hand, to ensure that all who are unable to attend church in person are able to feel part of the church family.

- **Teaching of Christianity through sermons, courses and small groups:**

Regular weekly Bible study and prayer meetings take place and attendance at a variety of courses is also encouraged.

- **Taking of religious assemblies in local schools:**

Our Vicar has developed a close relationship with our church school, regularly taking both whole school and class assemblies. School church links are supported through the work of a team of seven Foundation Governors drawn from the congregation and through joint eco ventures.

- **Provision of a youth club with a Christian ethos:**

The Bridge youth group has been successfully re-established for children from Year Six and above, supporting their transition from primary school to a variety of local secondary schools, exploring faith and offering confirmation.

- **Promoting the whole mission of the church through provision of activities for senior citizens, parents and toddlers and other special need groups:**

Earlybirds, providing tea and toast for parents and younger toddlers after the morning school run, and Picnic Praise, mentioned above, provide regular opportunities to support parents and young children. Also weekly, Soupa Thursday is open for morning coffee or a soup and sandwich lunch for members of our community in need of companionship, a meal or a 'warm space'. Activities such as board games, crafts and a book swap are also available and the numbers attending have grown steadily over the two year period since its establishment. Although this event is largely staffed by volunteers from the church, Sefton CVS is also on hand to provide links with local support services for those with specific special needs.

- **Supporting other charities, at home and overseas:**

We have continued to support our church mission partner through CMS. We also support the Children's Society, Christian Aid, the local food bank, the Red Cross, Sefton Baby Baskets and the Salvation Army. The Finance Team reviews our giving annually.

- **Promoting links with our ecumenical partners in Churches Together:**

Recent years have seen many changes for the churches of both the L23 Partnership and Churches Together in Crosby and Blundellsands, making partnership working within and across both groupings all the more vital, an aim which St Nicholas' Church is keen to pursue in all aspects of our mission and ministry. L23 clergy meet every week and are looking to do more together across the churches.

- **Reaching out to our local community in ways which make a positive difference to the lives of our neighbours:**

A common theme across most of the activities outlined above is that of community outreach, providing practical, emotional and spiritual support, food, warmth and companionship to our neighbours in a variety of ways. We also see the role of the church as providing an important hub to promote community cohesion and a sense of local

identity. Many Heritage activities provide opportunities for discussion and reminiscence, often focusing on the two chapels of remembrance, evoking memories of family members and a shared past. Our Social Team also welcomes members of the community to a wide range of events such as quizzes, litter picks and treasure hunts.

Achievements and Performance 2024. Reports from the Teams:

Joint report of the Worship and Mission, Heritage and Communication Teams 2024:

The year 2024 celebrated 150 years since the consecration of St Nicholas' Church and the three teams worked together to plan, run and publicise several events throughout the year. We launched on 4th Feb with 'Living Stones and Collage', in which members of the church were asked to bring in photographs of themselves /family, which were placed on the pillars of the Church to create a vivid picture of the 'living' church of St Nicholas.

In March we were able to give the Reception class at school daffodils to take home for Mothering Sunday. We also held a school art exhibition throughout March in church, which was open to school and members of the community. Our Music Festival started in the week of the 19th of May with the celebration of Pentecost led by Tongues of Fire, which was thoroughly enjoyed by all.

The end of the month saw the latest in what has now become a regular Heritage event, with a lecture by historian Peter Cousins on lesser-known aspects of the First World War which everyone in the room found extremely moving. In preparation for this, an exhibition on church life during the two world wars was also mounted.

In June a service was held on the beach, which also included a pets' blessing. Although it was bitterly cold a large number came, some with their animals, and Mike Anderson valiantly provided the music.

Sea Sunday, supported by members of the RNA, took place on 14th July and the service was followed by a talk by members on Malta and the events leading to their award of the George Cross. An exhibition was also mounted at the end of this month illustrating how the Church developed from a cottage school where the children of the labouring classes were taught into the Church and modern school of today.

Unusually, September saw the church open for both of the available Heritage Open Weekends, with refreshments, guided tours and different talks each weekend. The first of these concerned

the origins of St Nicholas' Church and the social divisions this revealed within what became the Parish of St Nicholas' and the second explored the origins and development of Blundellsands. Past clergy were invited to come and preach at Sunday Services during September. Janet Roberts, Keith Thornborough and Ravi Sangra all came, while on 22nd September the school assisted with the service, thus providing their own celebration of 150 years. On Tuesday 24th September, the actual day 150 years ago when the church was consecrated, a Thanksgiving service was held followed by cheese and wine. On Saturday 28th a Fun Day was held with games, refreshments and craft activities. Following this on Sunday 29th September Bishop John, Bishop of Liverpool, graced the Church with his presence, and there was a most enjoyable buffet lunch.

Our mission within the community continued to develop and we saw the start of Early Birds on Thursdays during term time for toddlers and carers, from 9 -10.30am and Soupa Thursday continued to grow. On the 19th December Early Birds held a Christmas Party in Church whilst Soupa Thursday provided a Christmas Lunch for 40 people in the hall.

The year of celebration concluded with various groups decorating their own Christmas trees, which were displayed at the back of Church. 2024 genuinely was a celebration year, with all the events both very well attended and clearly enjoyed.

Under 18 Ministry with Safeguarding by Lesley Utley:

2024/25 brings positive news from the Under 18 Ministry with Safeguarding Team. The team met three times and business included a review of the Safeguarding Policy. No safeguarding incidents relating to children and young people have been reported to Liz Sinker, our Parish Safeguarding Officer. PCC is most grateful to her for carrying out this important role.

Checks on leaders and volunteers through the Disclosure and Barring Service have been updated as required by Pete Warren, DBS verifier and thanks are due to Pete for his diligence.

Under 18 Mission for our children and young people has developed throughout the year as follows:

- A spin-off from Soupa Thursday community café has been the launch of **Early Birds**, a group for our youngest children and their parents/carers. It's been so exciting to see it take off steered by Kate, Jen and Sophie. There are plenty of inviting resources, crafts, story & singing sessions and a healthy snack prepared by Soupa Thursday volunteers. Numbers continue to grow and feedback is always positive.
- **Picnic Praise** – Services led by Beth and two parents take place twice each month and the menu of games, crafts, singing, bible stories and prayer proves very popular with families.

- **The Bridge** Beth organises weekly sessions for two groups of young people in Y6, Y7 and Y8, assisted by Pat (All Saints with St Frideswyde Church) and Alison (St Nicholas). They have fun with activities, games and discussion.
- **The Children's Corner** offers books, puzzles, simple crafts etc for families. It's always lovely to hear a little buzz of activity.
- **Church@School** – The team plans services for the academic year and continues to be welcomed and supported by St Nicholas School. Pre-school and school age children and their families join us for bible stories, crafts, singing and prayers.

Uniformed Groups Report by Liz Sinker:

All three Girlguiding Units – Guides, Brownies and Rainbows – have had a busy and fun year. 8th Crosby Guides have enjoyed completing a variety of challenge badges, unit meeting activities and theme awards. The girls took part in many different activities including writing plays, songs and baking amongst other things.

Last year, the girls enjoyed trips around the local area picking up litter and sailing at the Marine Lake, as well as a trip to Southport. The unit unfortunately went through some sadness last year as they lost Sue one of their helpers suddenly, but the girls have all supported each other through this sad time and have also grown in number taking on some girls from a local unit that was closing.

8th Crosby Brownies has also had a successful year, with unit numbers remaining at maximum, having nearly 30 girls. Fortunately, two more young leaders have joined the team to give valuable support to Gemma and Ruby. In 2024 they enjoyed trips to a Chinese restaurant for Chinese New Year and enjoyed an overnight trip to the Catalyst Science Museum.

Both Brownies and Rainbows took the Division coach trip to a fun day at Scarisbrick campsite including campfire singing and fun games. They took part in Move It – a Division sponsored event raising money for Children in Need which reached a total of £3,000.

All the units enjoyed a Thinking Day service and craft day based on a theme of 'Our World' and the environment, held at St Nicholas' Church with Beth and Kate presiding, and attended by the North West Regional Commissioner.

Rainbows has had to increase its' capacity to accommodate the waiting list and now has 18 girls. They are fortunate to have five young leaders, from both Guides and the Duke of Edinburgh programme, who will be looking to gain their Young Leader qualification. Rainbows also enjoyed a trip to Coronation Park in the summer, hosted at the pavilion by the Friends of Coronation

Park, including a litter pick around the grounds, and a Forest School trip to the Waterloo Community Gardens, where the girls enjoyed toasting marshmallows round the campfire, climbing trees and falling out of hammocks!

All the units are very grateful for the support given to their work by the Church and have enjoyed several trips to church services, the highlight being the All Age Nativity Service which the girls loved

Building and Plant with Health and Safety and Restoration by Stephen Green:

The hall heating system, the roof alarm and fire extinguishers were serviced.

The new church heating boilers were serviced for free last year but a fee is to be paid this year after servicing in March.

Last year, which was our 150th anniversary year, we appointed a new architect, Rebecca Grimshaw, as our long standing architect, Robin Wolley, had announced his retirement. We have been grateful for his faithful assistance to three restoration phases and several insurance claims.

Rebecca's first job with us was to conduct a quinquennial inspection and produce a report. As custodians, we are responsible for the upkeep and maintenance of the buildings and grounds. The resulting report contained advice and warnings which we are expected to respond to within certain time frames depending on their severity. As expected, due to the age and location of the church, the challenges increase with each inspection. The previous one was before the pandemic so the financial and accessibility ramifications have affected our ability to repair and care during the last five years.

Our prime issue is the restoration of the East end of the church which we have named as Phase 4. Due to its condition and its most exposed location, we are still on the Heritage at Risk Register.

Our report has revealed new issues as well as those we are aware of. The damp issue on the North aisle has not yet been resolved. We are working on a solution both externally and internally. A copy of the report is pinned to the noticeboard next to the hall kitchen.

The Church of England has challenged each church to achieve Net Zero Carbon by 2030. Each diocese has been allocated funding to be applied for by parishes for up to £5,000 to reduce their carbon footprint. We were successful in applying for £4,870 and a host of tasks were completed including repairing the South porch glazed doors, installing led lighting, fitting timer controls in the WC areas and the introduction of PIR lighting over the South porch and hall entrances. Roofing repairs and gutter clearances were also included.

We were finalists in Care and Conservation Awards competition again. We came so close to winning this year and were highly commended. It is a tremendous acknowledgement for the dedication and diligence applied by the Men's Working Party to achieve this accolade which has also been acknowledged by the Diocese of Liverpool. No other parish in Liverpool has achieved this.

Please look at the framed certificate and covering card displayed on one of the South aisle window ledges.

Pat and Ian are also to be applauded for the care and dedication they take to maintain the plots, borders, memorial garden and wildflower area.

The H & S policy has been updated, and approved by the PCC and duly signed by our vicar Beth.

Social by Derek Parkinson:

Alison Blundell joined the Social Committee in February and Helen Kay later in the year. The Social Committee now comprises of Derek Parkinson (Team Leader), Linda Jones, Helen Pennington , Alison Blundell, Helen Kay.

During the year several events were organised by the Committee. A Cheese and Wine evening with quiz and raffle was attended by 57 people who enjoyed the evening and the raffle raised £118 for church funds.

A coffee morning was held in the hospitality area at the back of church to coordinate with the Art Exhibition There was a book/DVD/CD sale of donated items. Coffee/tea and cakes were sold at £1 each as 'cafe' items. A Children's Story Time was held twice during the morning with Lesley Utley telling the stories and she was surrounded by many children engrossed in the stories whilst their parents enjoyed the cake and coffee.

In May the members of the Committee helped at the Music Festival performances .

A litter pick around local streets followed by afternoon tea on was held in June. There was no charge, but a raffle was held towards church funds.

In July, we held a Walking Treasure hunt followed by afternoon tea. There was a £3 donation for adults towards the cost of refreshments but children were free.

There were no other events arranged by the Social Committee as there were several events arranged to celebrate the church's 150 years since it's consecration. The members of the Committee helped to arrange and assist at many of those events.

The annual Carol Service in December was followed by mulled wine, cordial drinks, mince pies and biscuits. As the large hall was booked for an outside event the refreshments were prepared and served in the Hospitality Area at the back of church.

The Team would like to thank all those who supported the events by their attendance and a particular thanks to those who came early or stayed late to help in the setting up and clearing away for all the events.

I would also like to express my sincere thanks to those members of the committee who helped prepare the venues and the food and drink, and to the many people who helped to clear up at the end. These events not only raised funds for the church but increased the opportunities for people to meet together socially.

More members and helpers are always welcome, please see any of the Committee for more information.

Eco Report by Peter Warren:

Activity for the last 12 months has been focused on two issues:

Firstly – how we could progress towards our challenge of Net Zero Carbon by 2030;

Secondly- how we could engage St Nicholas' School pupils and the youngsters in the Church in ECO awareness.

In progressing towards Net Zero Carbon (NZC) the attention has naturally focused on reducing the energy used in the Church premises. This has been a big challenge and, along with the building team, we have concentrated on the “low hanging fruit” such as changing light bulbs to LEDs, improving insulation where possible, and generally maintaining the buildings so that they are dry and weatherproof.

After meeting with Diocesan representatives we were pleased to be put forward for consideration to be an NZC “Demonstrator Church” and this would have enabled access to significant grant funding . Unfortunately, the nomination didn't succeed so it was back to looking at what grant aid we might qualify for off our own efforts. We did, however, get put forward by the Diocesan team for a paid for professional Energy Audit of the Church buildings, and at the time of writing we are awaiting a confirmed date for this to take place. The benefit of this audit will hopefully be support for a prioritised list of building repairs and improvements which would be aimed both at reducing the energy used and also protecting the physical structure of the buildings. This will be used as a platform for pursuing grant aid.

We are about to launch a “Consumer Survey” to check that our thoughts on what services St Nicholas’ Church is offering are in accordance with the aspirations of our congregation, hall users, and local businesses. In this way we can work towards ensuring that any building improvements we plan are indeed serving the local community.

In line with the themes of the 2024 National Earth Day, we had a couple of events aimed at encouraging youngsters to focus on the three ECO basics: Reduce, Re-use, Recycle. Crafting sessions were run both in the Church and at St Nicholas’ School to illustrate what fun could be had on the three themes. At the time of writing, we are also involved in planning a spring beach litter pick with the youngsters at the school. The date for this has been fixed for April 23rd.

Finance:

The financial reports and accounts are on a separate document.

St Nicholas’ CE Primary School Report by Gill Enstone:

During 2024, our school has been subject to the financial pressures experienced across all state schools as a result of various government policies and an ever rising cost of living. Nevertheless, careful financial management by an experienced team of governors and, above all, by a committed headteacher and staff, have ensured that our school continues to provide an environment for all our children where academic progress, personal wellbeing and extracurricular activities can all be valued and celebrated equally.

The school’s success in achieving these aspirations was confirmed by the results of the OFSTED inspection which took place during the Spring Term and which found St Nicholas’ to be ‘Good in all areas’. It is unfortunate that the experience of the process itself, by staff, children, parents and governors alike, was found to be a less than positive one, with the conduct of the inspection proving to be very far from ‘good in all areas’.

Nevertheless, these results are a genuine cause for celebration and the report’s recommendations have been incorporated into the wider school action plan for the current academic year.

Regular analysis of data monitoring pupil progress in core subjects for all groups throughout the school continues to compare more than favourably with similar data nationally. Most significantly, these comparisons apply to scores achieved not just for the previous year but those pre dating the pandemic, which has been one of the primary aims of the staff ever since children were once again able to attend school regularly after the various lockdown restrictions.

SATS testing at the end of Key Stage 2 took place as usual during May, with scores in the highest 20% nationally, with results for disadvantaged pupils and those with special educational needs and disabilities also comparing favourably with those of their peers. While additional government 'catch-up' funding was discontinued last year, staff have continued to provide targeted additional support for those who need it wherever they can, using a variety of means, including 1:1 support and small group sessions.

The new Rainbow Room has provided a particularly invaluable resource in enabling SEND pupils to fulfil their potential.

Academic results, while a crucial element in all children's education, are, of course, only one part of the whole picture: our school works hard to provide a wide and balanced programme of extracurricular activities and clubs, from sports, in which St Nicholas' has always excelled, to creative activities. A busy programme of cultural, community and residential opportunities has continued to ensure that every aspect of children's development can be catered for, whatever their age or personal and family circumstances.

Proof of success in the sphere of artistic endeavour was provided in abundance by a whole school art exhibition mounted in church in the Spring, in which every corner of the building was filled with examples of the children's work, a clear indication, if any were needed, of the continued closeness of the relationship between school and St Nicholas' Church. This relationship was also celebrated during the summer in a Heritage exhibition and talk focusing on the joint origins of the church itself and of our own modern school through the establishment of St Barnabas' School in Brighton le Sands in 1856. Both the exhibition and the talk formed part of the church's celebration of its 150th anniversary in September, in which St Nicholas' School played an enthusiastic part,

Sadly, the end of the academic year in July also saw the departure of our much loved Deputy Head, Jayne Nel, as a result of her well deserved promotion to a headship in Formby. Mrs Woods has paid tribute to a gifted teacher and kind and caring colleague who will be much missed by all at St Nicholas', a judgement with which everyone, whether teachers, parents or children, will agree. Her successor, Mrs Claire Boyd, an experienced and enthusiastic addition to our staff who has, by common consent, 'hit the ground running', is warmly welcomed by us all.

Vicar's Report

Celebration, thanksgiving, togetherness, connection and care are some of the words that spring to my mind as I think back over 2024 at St Nicholas Church here in Blundellsands. We celebrated our big anniversary well and the Worship and Mission team report reminds us of all the wonderful events and occasions.

Everything we did was characterised by a bringing together of people across our community, a celebration of the 'Living Stones' of this church family past and present, and thankfulness for God's love, faithfulness and provision for the last 150 years. And, amongst all these big events, the day-to-day life of the church was faithfully, lovingly and generously lived out. You, the family of the church, have served coffee and washed-up cups; done DIY jobs, gardening and cleaning; contributed to and delivered bulletins; checked in on each other; helped out and prayed for each other. You have made soup and served toasties. You have welcomed, listened to and encouraged people in God's name. This year I have witnessed, in many ways, the opening of hearts and arms, new friendships and connections, an increased eagerness to serve, people stepping up and stepping in to new roles and new people joining our services and communities. Under God's grace, St Nic's church is growing and I thank him and you for all you do.

We have worked hard on our commitment to social justice with our Food Bank support, Soupa Thursday Warm Space provision and the clothes exchange at our new and rather brilliant Early Birds Tots Group. We have furthered our commitment to Net Zero Carbon in our maintenance practices and built on our Silver Eco Church award by eco activities in church and with our school. We have maintained our two Sunday services, midweek communion, Church@School, Bridge youth group and Picnic Praise worship and are grateful to Kirsty and Mike for providing the music for our Sunday worship so faithfully. We have committed to training and equipping all our volunteers especially in safeguarding and I am so thankful for the commitment and hard work of our PCC and all its teams and team leaders in Worship and Mission; Communications; Buildings and Plant and Health and Safety; Finance; Heritage; Restoration; Under 18's and Safeguarding.

It has been a bonus to have Kate Greaves continuing her ordinand placement with us this year and a joy to know she will be serving her curacy as our joint L23 curate along with St Luke's, St Michael's and ASSF. I am also deeply grateful for the opportunity to work alongside Linda and Chris Jones and Alan Brooks and thank them for all their support, hard work and contributions to our worshipping life together.

In 2024 we began the process of looking at the proposals in Fit for Mission and continue to seek God's guidance in our discussions and decisions.

Another bonus of our anniversary was that we finished our beautiful mosaic (helped hugely by Shelagh McNicholas). It is standing in St Martin's chapel and speaks powerfully of the beauty and diversity of our community. However, I think there is even more resonance in the process of how it was made as so many people added their piece, their bit of colour to make up such a beautiful image. As we move on under God, living out his love and grace, building his kingdom in our little bit of his world, each one of us has our valuable, colourful contribution to make. I was reminded recently – "It's not our job to feed the 5,000; just to offer God the loaves and fishes that we have. "

Thank you for all you have offered and continue to bring!

The Church of St Nicholas Blundellsands
St Nicholas' CE Primary School Blundellsands
Belonging Believing Becoming

**St. Nicholas' Church,
Blundellsands**

Financial Statements of the
Parochial Church Council
for the year ended 31 December 2024

Registered charity number 1158819

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

Financial Review

2024 was a relatively quiet year for Church finances – in other words we plodded along, with the loss of £4,500 over the year much better than predicted. On the minus side we did not have the one-off good fortune of 2023 (the boundary change grant of £10,000) and little in the way of legacy income. However, the hall lettings continue to prop up the budget, rising from £32,600 to £38,800 this year. Soupa Thursday also went from strength to strength, attracting grants and producing income of £2,500 in donations towards church running costs. We also received grants of £2,000 from the Deanery to celebrate both Easter and our 150th birthday.

Expenditure was tightly controlled, increasing by only 1.3% this year. Parish Share increased by only £150 per month compared to the leap in 2023.

However our rainy-day reserves now stand at only £11,000 (in our special maintenance reserve) and the PCC acknowledges that balancing the books by undertaking only the most urgent of maintenance projects is not sustainable in the long run for the fabric of the building, and important work is now being undertaken to address the findings of our Quinquennial inspection report.

Reserves policy

The church maintains a number of reserve funds, some of which are restricted in nature where the PCC needs to use the funds as laid down by the donor of the funds, and some of which are unrestricted where the PCC has full discretion over their use. Attached in notes 9 (church restricted fund), notes 5 & 10 (church endowment fund) and notes 11 (school endowment fund) are full details of the funds, their history and some indication of the purpose for which they are held. This policy sets out the four reasons for the PCC holding the level of unrestricted reserves shown in the financial statements:

- (i) To assist with the maintenance of the church and hall which is a Grade II listed building. The 2024 quinquennial inspection report of the Church and hall has identified expenditure requirements well beyond the PCC's reserves. The PCC's response to the inspection report is to undertake the urgent repairs identified and continue to seek other sources of funds to assist with the major ongoing restoration needs.
- (ii) Therefore, the first call on unrestricted reserves is to undertake such urgent repairs as they arise.
- (iii) To undertake periodic refurbishments and upgrades to the internal fabric of both the church and the hall, such as redecoration, electrical maintenance or furniture replacements which are too large to be undertaken from the church's income.
- (iv) To be available for any major school projects where the church has a legal responsibility to contribute to the cost.

To be available should a budgetary deficit occur, a target figure of £15,000 has been set for the Special Maintenance Reserve as a contingency to cover deficits. For many years during the last two decades deficits have been incurred. Currently the total deposited in this account stands at just over £11,000.

Agent Transactions

The PCC acted as a financial agent for the following people and organizations:-

- £632 was received as Assigned Fees for weddings and funerals. £1925 was received in respect of organists and vergers and passed on to the appropriate individuals.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

Performance of Investments

In 2022 the Mellor Bequest was drawn down and used towards the cost of the church heating. The performance of the remaining endowment investment has been static this year, with the church's endowment fund increasing in value slightly from £1049 to £1081.

Fundraising and Giving

Overall income from giving before tax recovery increased by 4%, compared to 3.5% the previous year. With inflation (RPI) amounting to 3.5% at the end of 2024 this represents a standstill position. Loose plate did, however, increase from £3,200 to £4,200 as the collection plate has gradually gained more prominence post-covid. Legacies of £500 were gratefully received.

Parish giving from unrestricted income continued to support the Church Missionary Society's work by £125 per month, with £25 per month also donated to Christian Aid. A further £968 was distributed to charitable causes from special collection giving, including a new link with Sefton Baby Baskets (who receive 50% of donations from Baptisms). £700 was raised during the year from our music festival, and £430 from other social events.

Insurance recoveries this year totalled over £6,187.

Approved by the PCC on 31st March 2025 and signed on its behalf by:

Anne Dobie (Churchwarden)

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

Statement of responsibilities of PCC members and Governors as Trustees of a charity

The Parochial Church Council, is a charity. As a charity, its members are trustees, its property is charitable and it is bound by charity law.

PCC members have full responsibility for the Charity and must:

- act together and in person and not delegate control of the Charity to others;
 - act strictly in accordance with the charity's governing document;
 - act in the Charity's interest only;
 - manage the Charity's affairs prudently and take a long-term as well as a short-term view;
 - not derive any personal benefit or gain from the Charity of which they are trustees; and
 - take proper professional advice on matters on which they are not themselves competent.
- PCC members are responsible for all of the operations of the Charity, especially in:
- managing the Charity's finances;
 - applying the Charity's income for charitable purposes only;
 - managing land or buildings;
 - investing funds;
 - employing people;
 - appealing for funds;
 - ensuring that all the Charity's property is under the control of the trustees;
 - and collection of all money owed or due to the charity.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. While it may delegate some of its duties, this does not remove its legal responsibilities. These include:

- a) Keeping 'proper accounting records', which must be sufficient to show and explain all the PCC's transactions. The records, together with the annual financial statements, must be preserved for at least six years from the end of the financial year to which they relate. These records must be sufficient to:
- show and explain all the PCC's transactions;
 - disclose the PCC's financial position at any time with reasonable accuracy;
 - enable the required accounts to be prepared;
 - show on a day-to-day basis all receipts and payments and what they were for; include a record of all assets and liabilities.
- b) Ensuring that the finances of the PCC are under its control and only delegated if the PCC can ensure that its wishes will be followed.
- c) Preparing an annual account (financial statement) and report which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church Representation Rules.
- d) Arranging for a suitable independent examination of the financial statements.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

Independent Examiner's Report to the PCC of St. Nicholas' Church, Blundellsands

Report to the Parochial Church Council (PCC) of St Nicholas Church Blundellsands on the accounts for the year ended 31st December 2024, as set out on pages 6 to 14 of your Annual Accounts.

Respective responsibilities of Trustees and Examiner

The PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent Examiner's statement

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

Independent Examiner's statement

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

Accounting records were not kept in accordance with section 130 of the Charities Act

Or the accounts do not accord with the accounting records.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

L Marr ACA

9 Fewston Close
Bolton BL1 7BJ

6th May 2025

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

Statement of Financial Activities

For the year ended 31 December 2024

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	
					2024	2023
INCOMING RESOURCES		£	£	£	£	£
Voluntary income	1(a)	71968	5397	-	77365	72484
Activities for generating funds	1(b)	41808	-	-	41808	36354
Income from investments	1(c)	242	-	-	242	196
Other incoming resources	1(d)	8292	651	-	8943	23677
		122,310	6,048		128,358	132711
RESOURCES EXPENDED		£	£	£	£	£
Cost of generation voluntary income	2(a)	-	-	-	-	-
Church activities	2(b)	123637	4844	-	128481	132695
Church management and administration	2(c)	2906	-	-	2906	3011
Church school	2(d)	293	-	-	293	320
Restricted funds - boiler expenditure	2(e)	-	-	-	-	2910
Restricted funds – organ restoration	2(e)	-	-	-	-	-
Special Maintenance reserve	2(e)	-	-	-	-	-
TOTAL RESOURCES EXPENDED		126836	4844	-	131,680	138936
NET INCOMING (OUTGOING) RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES	-	(4526)	1,204	-	(3,322)	(6225)
Unrealised gains/(losses) on investments	-	-	-	32	32	55
Transfer from Special Maintenance Reserve	-	-	-	-	-	-
NET MOVEMENTS IN FUNDS		(4526)	1,204	32	(3,290)	(6170)
BALANCES BROUGHT FORWARD AT 1 JANUARY 2024(2023)		13,753	16,152	1049	30,954	37,125
Less v ariance – Special Maintenance interest adjustment (£150)			-150		-150	-1
BALANCES CARRIED FORWARD AT 31 DECEMBER 2024(2023)		9227	17,206	1,081	27,514	30,954

The notes on pages 8 to 14 form part of these financial statements.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

BALANCE SHEET

As at 31 December 2024

	Note	2024	2023
FIXED ASSETS			
Investments (endowment funds)	5	1081	1049
Debtors/ prepayments	7	2889	1564
Short term deposits		13,194	18003
Cash at bank and in hand		13,442	12933
		29,525	32,500
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	8	(3092)	(2595)
NET CURRENT ASSETS		26,433	29,905
TOTAL NET ASSETS		27,514	30,954
PARISH FUNDS			
Unrestricted		9227	13753
Restricted	9	17206	16152
Endowment	10	1081	1049
		27,514	30,954

The notes on pages 8 to 14 form part of these financial statements.

Approved by the Parochial Church Council on 31st March 2025 and signed on its' behalf by:

Mrs Anne Dobie (Churchwarden)

Mrs E Sinker (Honorary Treasurer)

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

Notes to the financial statements

ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, together with applicable accounting standards and the Statement of Recommended Practice (SORP) 2005.

The financial statements have been prepared under the historical cost convention, except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from investment of the endowment 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 of endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted funds are general funds which can be used for PCC ordinary purposes. The purpose of any restricted funds is noted in the accounts.

Incoming resources

Planned giving, collections and donations are recognised when received. Income tax recoverable on gift aid donations is recognised on a receivable basis. Revenue grants and legacies to the PCC are accounted for when the PCC is legally entitled to the amounts due. Capital grants are accounted for on a receipts basis but the capital commitment is disclosed by way of a note to the financial statements. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and beneficed property is excluded from the accounts by S 96(2) (a) of the Charities Act 1993. Moveable church furnishings, held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal, are inalienable property listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Subsequently no individual item has cost more than £1,000 per annum so all such expenditure has been written off when incurred. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

Notes to the financial statements

Likewise, all expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off.

Investments are valued at market value at 31st December.

Current assets

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

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

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

1. INCOMING RESOURCES

	Unrestricted funds	Restricted funds	Endowment funds	Total funds
	£	£	£	£
1(a) Voluntary income				
Planned giving				
Gift aid	49133	-	-	49133
Income tax recoverable on gift aid	13542	-	-	13542
Pledges not subject to gift aid	1050	-	-	1050
Collections (open plate) at all services	4242	-	-	4242
Gift day and special collections	-	5397	-	5397
Sundry donations	925	-	-	925
Soupa Thursday	2576	-	-	2576
Legacies	500	-	-	500
	71,968	5397	-	77,365
1(b) Activities for generating funds				
Fetes and fundraising events*	1136	-	-	1136
Church Hall use	38869	-	-	38869
Fees	931	-	-	931
Fellowship teas*	395	-	-	395
Children's activities - Early Birds	477	-	-	477
	41,808	-	-	41,808
1(c) Income from investments				
Interest from deposits	-	-	-	-
Interest from endowments	242	-	-	242
1(d) Other incoming resources				
Organ fund income plus interest	-	2	-	2
Restoration fund – interest	-	1	-	1
Boundary Change Grant from Diocese	-	-	-	-
Restoration fund – sundry fundraising and donations	-	-	-	-
Grants	1375	-	-	1375
Special maintenance reserve	-	648	-	648
Special Purposes Fund	-	-	-	-
Sequestration Fund	-	-	-	-
Insurance recoveries	6187	-	-	6187
VAT recoveries	730	-	-	730
	8,534	651	-	9,185
Total incoming resources	122,310	6,048	-	128,358

*See note 2 for any corresponding expenditure

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

2. RESOURCES EXPENDED

	Unrestricted funds	Restricted funds	Endowment funds	2024	2023
	£	£	£	£	£
2(a) Cost of generation voluntary income					
Costs of fetes and fundraising events*	-	-	-	-	-
2(b) Church activities Charitable giving					
<u>Missionary</u>					
Christian Aid	300	54	-	354	500
CMS Mission Partner	1500	-	-	1500	1200
Mission and Growth Fund	-	41	-	41	96
Soupa Thursday	-	2179	-	2179	683
Vicar's Discretionary Fund	115	-	-	115	-
<u>Relief & Development Agencies</u>					
Children's Society Boxes and Candles	-	451	-	451	925
Christian Aid donation	-	-	-	-	-
Salvation Army	-	109	-	109	103
Foodbank	-	35	-	35	-
Ukraine Appeal International Aid Trust	-	-	-	-	-
<u>Home missions & Other Church Societies</u>					
Sefton Tree Grant	-	-	-	-	72
Streaming Services Equipment	-	-	-	-	276
Sefton Baby Baskets	-	258	-	258	-
Memorial Gardens	-	69	-	69	200
Heritage Sefton for Good Grant	-	124	-	124	36
Picnic Praise	-	24	-	24	-
Boiler replacement	-	-	-	-	8540
Church 150 th Birthday Celebrations	-	1500	-	1500	-
	1915	4844	-	6,759	12631
Other church activities					
Parish share	72,758	-	-	72,758	70968
Ministry:					
Vicar's expenses and phone	28	-	-	28	-
Council tax and water rates	4013	-	-	4013	3741
Vicarage maintenance	-	-	-	-	-
Visiting preachers	10	-	-	10	67
PAYE	1345	-	-	1345	1592
Parish Assistant	1832	-	-	1832	1824
Reader and curate incl housing	-	-	-	-	-
Church:					
Heat and light	9634	-	-	9634	12758
Liturgy wine and wafers	219	-	-	219	426
Other sundry expenses	558	-	-	558	239
Cleaning	981	-	-	981	575
Maintenance	8055	-	-	8055	3614
Organ maintenance	-	-	-	-	450
Water rates	1228	-	-	1228	1040
Fellowship teas*	56	-	-	56	71
Parish entertaining /events/gifts	257	-	-	257	462
Hall maintenance and broadband	2305	-	-	2305	2719
Caretaker	6276	-	-	6276	5980
Choir and organist, verger	2,225	-	-	2,225	1949
Insurance	8058	-	-	8058	9765
Hall secretary	1884	-	-	1884	1824
	121,722	-	-	121,722	120064

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

2 (c) Church management and administration

Printing and stationery	2706	-	-	2706	2811
Independent examiner	200	-	-	200	200
	2906	-	-	2906	3011

2 (d) St Nicholas' School

Leaver's gifts	293	-	-	293	320
	293	-	-	293	320

2(e) Restricted funds

Boiler expenditure	-	-	-	-	-
Organ restoration	-	-	-	-	-
Special Maintenance Reserve	-	-	-	-	2910
	-	-	-	-	2910

Total resources expended	126,836	4844	-	131,680	138936
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3. STAFF COSTS

During the year the PCC employed an Organist, occasional Organists two Caretakers, a Hall Secretary and a Parish Assistant whose net earnings, after payment of employers' national insurance, were as follows:

	2024 £	2023 £
Caretaker	6,276	5,980
Organist (and verger 2024)	2,225	1,949
Parish assistant	1,832	1,824
Hall secretary	1,884	1,824
	12,217	11,577

There were no other employees and therefore no employees earned £40,000 or more during the year. Together these employees equate to less than one full time employee.

4. PAYMENTS TO PCC MEMBERS AND TRUSTEES DURING 2023

	2024 £	2023 £
Nicola Jeens – Parish assistant	1,832	1,824
Elizabeth Sinker: Hall Secretary	1,884	1,824
	3,716	3,648

5. FIXED ASSETS

	2024 £	2023 £
Investments (endowment funds)		
Treasury stock 5.5% 2008/12 – CR Taylor Bequest	1081	1049
CBF Deposit funds – Mellor Bequest	-	-
	1081	1049

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total £
2024				
Fixed assets	-	-	1081	1081
Current assets	12,319	17206	-	29525
Current liabilities	(3092)	-	-	(3092)
	9227	17206	1081	27514
2023				
Fixed assets	-	-	1049	1049
Current assets	16348	16152	-	32500
Current liabilities	(2595)	-	-	(2595)
	13753	16152	1049	30954

7. DEBTORS

	2024 £	2023 £
Prepayments	1,500	-
Other debtors	1,389	1564
	2,889	1564

8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Accruals	130	-
Other creditors	2962	2595
	3092	2595

9. RESTRICTED FUND

The restricted fund at 31st December comprises the following:

		2024 £	2023 £
Organ fund	-funds donated to refurbish the organ	2	1
Special maintenance reserve	-the original donor set down conditions that the fund could only be used at the discretion of the Treasurer and Finance Committee and with the formal approval of the PCC, for major unavoidable deficits and to assist with the PCC's contribution to major projects at St. Nicholas' School	11,107	10,609
Special purposes	-given by church organisations and individuals for special projects in the church	784	784
Memorial Thanksgiving	- funds given in memory of parishioners	771	771
Sequestration Fund	- fee for funerals and wedding during Interregnum	-	-
Restoration Fund	-funds collected for major restoration schemes	166	165
Special Collections	-funds donated during the year to specified charities	4,376	3,822
		17,206	16,152

Parochial Church Council of St. Nicholas' Church, Blundellsands
Annual Accounts for the year ended 31 December 2024

10. ENDOWMENT FUND

The endowment fund at each year-end comprises the balances listed in note 5 above.
The CR Taylor bequest was provided in order to generate some income for the benefit of the Parish and its curate, but the income can be used whether or not a curate is in place. The stock is held by Liverpool Diocesan Board of Finance (LDBF) as custodian trustee.

11. ENDOWMENT FUND – St Nicholas' School

The endowment fund represents the proceeds of the sale of the former school building at Warrenhouse Road. The investment in Treasury Stock is held by Liverpool Diocesan Board of Finance as Custodian Trustee.

	2024 £	2023 £
Investment (endowment funds)		
Deposit fund – Control Board of Finance	1,189	1,189
Treasury stock % 2001 – Warrenhouse Road	6,080	5,902
	7,269	7,091

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

Annex not forming part of the Financial Statements

Simplified income and expenditure account (unrestricted fund only) For the year ended 31 December 2024

	2024 £	2023 £
Income		
Gift aid	49,133	48,767
Tax recovery	13,542	12,214
Pledges	1,050	212
Loose plate	4,242	3,205
Use of hall	38,869	32,624
Legacies	500	2,000
Fees	931	1,302
Early Birds Playgroup	477	-
Fundraising events	1,136	1,810
Diocese Grants	1,375	1,600
Boundary Change Grant	-	10,000
Warm Spaces Grant	-	1,336
Soupa Thursday donations	2,576	1,711
Interest and other income	1,498	2,369
Insurance recoveries	6,187	4,464
VAT reclaim	730	4,620
Total income	122,246	128,234
Expenditure		
Missional giving (out of income)	1,851	1,700
Parish share	72,758	70,967
Clergy, curate and reader expenses	4,090	3,741
Heat and light, internet	10,117	13,327
Maintenance of Buildings	9,878	6,215
Insurance	8,058	9,765
Caretaker, verger, organist and Parish admin	12,217	13,168
Visiting preachers	10	67
Other costs	7,793	6,144
Total expenditure	126,772	125,094
Surplus/(Deficit) for the year	(4,526)	3,140
Surplus brought forward	13,753	6,614
Add transfer from special reserve	-	4,000
Add previous year adjustment	-	-1
Surplus carried forward	9,227	13,753

**St. Nicholas' Church,
Blundellsands**

Financial Statements of the
Parochial Church Council
for the year ended 31 December 2024

Registered charity number 1158819

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

Financial Review

2024 was a relatively quiet year for Church finances – in other words we plodded along, with the loss of £4,500 over the year much better than predicted. On the minus side we did not have the one-off good fortune of 2023 (the boundary change grant of £10,000) and little in the way of legacy income. However, the hall lettings continue to prop up the budget, rising from £32,600 to £38,800 this year. Soupa Thursday also went from strength to strength, attracting grants and producing income of £2,500 in donations towards church running costs. We also received grants of £2,000 from the Deanery to celebrate both Easter and our 150th birthday.

Expenditure was tightly controlled, increasing by only 1.3% this year. Parish Share increased by only £150 per month compared to the leap in 2023.

However our rainy-day reserves now stand at only £11,000 (in our special maintenance reserve) and the PCC acknowledges that balancing the books by undertaking only the most urgent of maintenance projects is not sustainable in the long run for the fabric of the building, and important work is now being undertaken to address the findings of our Quinquennial inspection report.

Reserves policy

The church maintains a number of reserve funds, some of which are restricted in nature where the PCC needs to use the funds as laid down by the donor of the funds, and some of which are unrestricted where the PCC has full discretion over their use. Attached in notes 9 (church restricted fund), notes 5 & 10 (church endowment fund) and notes 11 (school endowment fund) are full details of the funds, their history and some indication of the purpose for which they are held. This policy sets out the four reasons for the PCC holding the level of unrestricted reserves shown in the financial statements:

- (i) To assist with the maintenance of the church and hall which is a Grade II listed building. The 2024 quinquennial inspection report of the Church and hall has identified expenditure requirements well beyond the PCC's reserves. The PCC's response to the inspection report is to undertake the urgent repairs identified and continue to seek other sources of funds to assist with the major ongoing restoration needs.
- (ii) Therefore, the first call on unrestricted reserves is to undertake such urgent repairs as they arise.
- (iii) To undertake periodic refurbishments and upgrades to the internal fabric of both the church and the hall, such as redecoration, electrical maintenance or furniture replacements which are too large to be undertaken from the church's income.
- (iv) To be available for any major school projects where the church has a legal responsibility to contribute to the cost.

To be available should a budgetary deficit occur, a target figure of £15,000 has been set for the Special Maintenance Reserve as a contingency to cover deficits. For many years during the last two decades deficits have been incurred. Currently the total deposited in this account stands at just over £11,000.

Agent Transactions

The PCC acted as a financial agent for the following people and organizations:-

- £632 was received as Assigned Fees for weddings and funerals. £1925 was received in respect of organists and vergers and passed on to the appropriate individuals.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

Performance of Investments

In 2022 the Mellor Bequest was drawn down and used towards the cost of the church heating. The performance of the remaining endowment investment has been static this year, with the church's endowment fund increasing in value slightly from £1049 to £1081.

Fundraising and Giving

Overall income from giving before tax recovery increased by 4%, compared to 3.5% the previous year. With inflation (RPI) amounting to 3.5% at the end of 2024 this represents a standstill position. Loose plate did, however, increase from £3,200 to £4,200 as the collection plate has gradually gained more prominence post-covid. Legacies of £500 were gratefully received.

Parish giving from unrestricted income continued to support the Church Missionary Society's work by £125 per month, with £25 per month also donated to Christian Aid. A further £968 was distributed to charitable causes from special collection giving, including a new link with Sefton Baby Baskets (who receive 50% of donations from Baptisms). £700 was raised during the year from our music festival, and £430 from other social events.

Insurance recoveries this year totalled over £6,187.

Approved by the PCC on 31st March 2025 and signed on its behalf by:

Anne Dobie (Churchwarden)

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

Statement of responsibilities of PCC members and Governors as Trustees of a charity

The Parochial Church Council, is a charity. As a charity, its members are trustees, its property is charitable and it is bound by charity law.

PCC members have full responsibility for the Charity and must:

- act together and in person and not delegate control of the Charity to others;
- act strictly in accordance with the charity's governing document;
- act in the Charity's interest only;
- manage the Charity's affairs prudently and take a long-term as well as a short-term view;
- not derive any personal benefit or gain from the Charity of which they are trustees; and
- take proper professional advice on matters on which they are not themselves competent.
- PCC members are responsible for all of the operations of the Charity, especially in:
 - managing the Charity's finances;
 - applying the Charity's income for charitable purposes only;
 - managing land or buildings;
 - investing funds;
 - employing people;
 - appealing for funds;
 - ensuring that all the Charity's property is under the control of the trustees;
 - and collection of all money owed or due to the charity.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. While it may delegate some of its duties, this does not remove its legal responsibilities. These include:

- a) Keeping 'proper accounting records', which must be sufficient to show and explain all the PCC's transactions. The records, together with the annual financial statements, must be preserved for at least six years from the end of the financial year to which they relate. These records must be sufficient to:
 - show and explain all the PCC's transactions;
 - disclose the PCC's financial position at any time with reasonable accuracy;
 - enable the required accounts to be prepared;
 - show on a day-to-day basis all receipts and payments and what they were for; include a record of all assets and liabilities.
- b) Ensuring that the finances of the PCC are under its control and only delegated if the PCC can ensure that its wishes will be followed.
- c) Preparing an annual account (financial statement) and report which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church Representation Rules.
- d) Arranging for a suitable independent examination of the financial statements.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

Independent Examiner's Report to the PCC of St. Nicholas' Church, Blundellsands

Report to the Parochial Church Council (PCC) of St Nicholas Church Blundellsands on the accounts for the year ended 31st December 2024, as set out on pages 6 to 14 of your Annual Accounts.

Respective responsibilities of Trustees and Examiner

The PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent Examiner's statement

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

Independent Examiner's statement

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

Accounting records were not kept in accordance with section 130 of the Charities Act

Or the accounts do not accord with the accounting records.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

L Marr ACA

9 Fewston Close
Bolton BL1 7BJ

6th May 2025

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

Statement of Financial Activities

For the year ended 31 December 2024

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	
					2024	2023
INCOMING RESOURCES		£	£	£	£	£
Voluntary income	1(a)	71968	5397	-	77365	72484
Activities for generating funds	1(b)	41808	-	-	41808	36354
Income from investments	1(c)	242	-	-	242	196
Other incoming resources	1(d)	8292	651	-	8943	23677
		122,310	6,048		128,358	132711
RESOURCES EXPENDED		£	£	£	£	£
Cost of generation voluntary income	2(a)	-	-	-	-	-
Church activities	2(b)	123637	4844	-	128481	132695
Church management and administration	2(c)	2906	-	-	2906	3011
Church school	2(d)	293	-	-	293	320
Restricted funds - boiler expenditure	2(e)	-	-	-	-	2910
Restricted funds – organ restoration	2(e)	-	-	-	-	-
Special Maintenance reserve	2(e)	-	-	-	-	-
TOTAL RESOURCES EXPENDED		126836	4844	-	131,680	138936
NET INCOMING (OUTGOING) RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES	-	(4526)	1,204	-	(3,322)	(6225)
Unrealised gains/(losses) on investments	-	-	-	32	32	55
Transfer from Special Maintenance Reserve	-	-	-	-	-	-
NET MOVEMENTS IN FUNDS		(4526)	1,204	32	(3,290)	(6170)
BALANCES BROUGHT FORWARD AT 1 JANUARY 2024(2023)		13,753	16,152	1049	30,954	37,125
Less v ariance – Special Maintenance interest adjustment (£150)			-150		-150	-1
BALANCES CARRIED FORWARD AT 31 DECEMBER 2024(2023)		9227	17,206	1,081	27,514	30,954

The notes on pages 8 to 14 form part of these financial statements.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

BALANCE SHEET

As at 31 December 2024

	Note	2024	2023
		£	£
FIXED ASSETS			
Investments (endowment funds)	5	1081	1049
Debtors/ prepayments	7	2889	1564
Short term deposits		13,194	18003
Cash at bank and in hand		13,442	12933
		<u>29,525</u>	<u>32,500</u>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	8	(3092)	(2595)
		<u>-----</u>	<u>-----</u>
NET CURRENT ASSETS		<u>26,433</u>	<u>29,905</u>
TOTAL NET ASSETS		<u>27,514</u>	<u>30,954</u>
		<u>-----</u>	<u>-----</u>
PARISH FUNDS			
Unrestricted		9227	13753
Restricted	9	17206	16152
Endowment	10	1081	1049
		<u>-----</u>	<u>-----</u>
		<u>27,514</u>	<u>30,954</u>

The notes on pages 8 to 14 form part of these financial statements.

Approved by the Parochial Church Council on 31st March 2025 and signed on its' behalf by:

Mrs Anne Dobie (Churchwarden)

Mrs E Sinker (Honorary Treasurer)

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

Notes to the financial statements

ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, together with applicable accounting standards and the Statement of Recommended Practice (SORP) 2005.

The financial statements have been prepared under the historical cost convention, except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from investment of the endowment 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 of endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted funds are general funds which can be used for PCC ordinary purposes. The purpose of any restricted funds is noted in the accounts.

Incoming resources

Planned giving, collections and donations are recognised when received. Income tax recoverable on gift aid donations is recognised on a receivable basis. Revenue grants and legacies to the PCC are accounted for when the PCC is legally entitled to the amounts due. Capital grants are accounted for on a receipts basis but the capital commitment is disclosed by way of a note to the financial statements. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and beneficed property is excluded from the accounts by S 96(2) (a) of the Charities Act 1993. Moveable church furnishings, held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal, are inalienable property listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Subsequently no individual item has cost more than £1,000 per annum so all such expenditure has been written off when incurred. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

Notes to the financial statements

Likewise, all expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off.

Investments are valued at market value at 31st December.

Current assets

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

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

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

1. INCOMING RESOURCES

	Unrestricted funds	Restricted funds	Endowment funds	Total funds
	£	£	£	£
1(a) Voluntary income				
Planned giving				
Gift aid	49133	-	-	49133
Income tax recoverable on gift aid	13542	-	-	13542
Pledges not subject to gift aid	1050	-	-	1050
Collections (open plate) at all services	4242	-	-	4242
Gift day and special collections	-	5397	-	5397
Sundry donations	925	-	-	925
Soupa Thursday	2576	-	-	2576
Legacies	500	-	-	500
	71,968	5397	-	77,365
1(b) Activities for generating funds				
Fetes and fundraising events*	1136	-	-	1136
Church Hall use	38869	-	-	38869
Fees	931	-	-	931
Fellowship teas*	395	-	-	395
Children's activities - Early Birds	477	-	-	477
	41,808	-	-	41,808
1(c) Income from investments				
Interest from deposits	-	-	-	-
Interest from endowments	242	-	-	242
1(d) Other incoming resources				
Organ fund income plus interest	-	2	-	2
Restoration fund – interest	-	1	-	1
Boundary Change Grant from Diocese	-	-	-	-
Restoration fund – sundry fundraising and donations	-	-	-	-
Grants	1375	-	-	1375
Special maintenance reserve	-	648	-	648
Special Purposes Fund	-	-	-	-
Sequestration Fund	-	-	-	-
Insurance recoveries	6187	-	-	6187
VAT recoveries	730	-	-	730
	8,534	651	-	9,185
Total incoming resources	122,310	6,048	-	128,358

*See note 2 for any corresponding expenditure

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

2. RESOURCES EXPENDED

	Unrestricted funds	Restricted funds	Endowment funds	2024	2023
	£	£	£	£	£
2(a) Cost of generation voluntary income					
Costs of fetes and fundraising events*	-	-	-	-	-
2(b) Church activities Charitable giving					
<u>Missionary</u>					
Christian Aid	300	54	-	354	500
CMS Mission Partner	1500	-	-	1500	1200
Mission and Growth Fund	-	41	-	41	96
Soupa Thursday	-	2179	-	2179	683
Vicar's Discretionary Fund	115	-	-	115	-
<u>Relief & Development Agencies</u>					
Children's Society Boxes and Candles	-	451	-	451	925
Christian Aid donation	-	-	-	-	-
Salvation Army	-	109	-	109	103
Foodbank	-	35	-	35	-
Ukraine Appeal International Aid Trust	-	-	-	-	-
<u>Home missions & Other Church Societies</u>					
Sefton Tree Grant	-	-	-	-	72
Streaming Services Equipment	-	-	-	-	276
Sefton Baby Baskets	-	258	-	258	-
Memorial Gardens	-	69	-	69	200
Heritage Sefton for Good Grant	-	124	-	124	36
Picnic Praise	-	24	-	24	-
Boiler replacement	-	-	-	-	8540
Church 150 th Birthday Celebrations	-	1500	-	1500	-
	1915	4844	-	6,759	12631
Other church activities					
Parish share	72,758	-	-	72,758	70968
Ministry:					
Vicar's expenses and phone	28	-	-	28	-
Council tax and water rates	4013	-	-	4013	3741
Vicarage maintenance	-	-	-	-	-
Visiting preachers	10	-	-	10	67
PAYE	1345	-	-	1345	1592
Parish Assistant	1832	-	-	1832	1824
Reader and curate incl housing	-	-	-	-	-
Church:					
Heat and light	9634	-	-	9634	12758
Liturgy wine and wafers	219	-	-	219	426
Other sundry expenses	558	-	-	558	239
Cleaning	981	-	-	981	575
Maintenance	8055	-	-	8055	3614
Organ maintenance	-	-	-	-	450
Water rates	1228	-	-	1228	1040
Fellowship teas*	56	-	-	56	71
Parish entertaining /events/gifts	257	-	-	257	462
Hall maintenance and broadband	2305	-	-	2305	2719
Caretaker	6276	-	-	6276	5980
Choir and organist, verger	2,225	-	-	2,225	1949
Insurance	8058	-	-	8058	9765
Hall secretary	1884	-	-	1884	1824
	121,722	-	-	121,722	120064

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

2 (c) Church management and administration

Printing and stationery	2706	-	-	2706	2811
Independent examiner	200	-	-	200	200
	2906	-	-	2906	3011

2 (d) St Nicholas' School

Leaver's gifts	293	-	-	293	320
	293	-	-	293	320

2(e) Restricted funds

Boiler expenditure	-	-	-	-	-
Organ restoration	-	-	-	-	-
Special Maintenance Reserve	-	-	-	-	2910
	-	-	-	-	2910

Total resources expended	126,836	4844	-	131,680	138936
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3. STAFF COSTS

During the year the PCC employed an Organist, occasional Organists two Caretakers, a Hall Secretary and a Parish Assistant whose net earnings, after payment of employers' national insurance, were as follows:

	2024 £	2023 £
Caretaker	6,276	5,980
Organist (and verger 2024)	2,225	1,949
Parish assistant	1,832	1,824
Hall secretary	1,884	1,824
	12,217	11,577

There were no other employees and therefore no employees earned £40,000 or more during the year. Together these employees equate to less than one full time employee.

4. PAYMENTS TO PCC MEMBERS AND TRUSTEES DURING 2023

	2024 £	2023 £
Nicola Jeens – Parish assistant	1,832	1,824
Elizabeth Sinker: Hall Secretary	1,884	1,824
	3,716	3,648

5. FIXED ASSETS

	2024 £	2023 £
Investments (endowment funds)		
Treasury stock 5.5% 2008/12 – CR Taylor Bequest	1081	1049
CBF Deposit funds – Mellor Bequest	-	-
	1081	1049

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total £
2024				
Fixed assets	-	-	1081	1081
Current assets	12,319	17206	-	29525
Current liabilities	(3092)	-	-	(3092)
	9227	17206	1081	27514
2023				
Fixed assets	-	-	1049	1049
Current assets	16348	16152	-	32500
Current liabilities	(2595)	-	-	(2595)
	13753	16152	1049	30954

7. DEBTORS

	2024 £	2023 £
Prepayments	1,500	-
Other debtors	1,389	1564
	2,889	1564

8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Accruals	130	-
Other creditors	2962	2595
	3092	2595

9. RESTRICTED FUND

The restricted fund at 31st December comprises the following:

		2024 £	2023 £
Organ fund	-funds donated to refurbish the organ	2	1
Special maintenance reserve	-the original donor set down conditions that the fund could only be used at the discretion of the Treasurer and Finance Committee and with the formal approval of the PCC, for major unavoidable deficits and to assist with the PCC's contribution to major projects at St. Nicholas' School	11,107	10,609
Special purposes	-given by church organisations and individuals for special projects in the church	784	784
Memorial Thanksgiving	- funds given in memory of parishioners	771	771
Sequestration Fund	- fee for funerals and wedding during Interregnum	-	-
Restoration Fund	-funds collected for major restoration schemes	166	165
Special Collections	-funds donated during the year to specified charities	4,376	3,822
		17,206	16,152

Parochial Church Council of St. Nicholas' Church, Blundellsands
Annual Accounts for the year ended 31 December 2024

10. ENDOWMENT FUND

The endowment fund at each year-end comprises the balances listed in note 5 above.
The CR Taylor bequest was provided in order to generate some income for the benefit of the Parish and its curate, but the income can be used whether or not a curate is in place. The stock is held by Liverpool Diocesan Board of Finance (LDBF) as custodian trustee.

11. ENDOWMENT FUND – St Nicholas' School

The endowment fund represents the proceeds of the sale of the former school building at Warrenhouse Road. The investment in Treasury Stock is held by Liverpool Diocesan Board of Finance as Custodian Trustee.

	2024 £	2023 £
Investment (endowment funds)		
Deposit fund – Control Board of Finance	1,189	1,189
Treasury stock % 2001 – Warrenhouse Road	6,080	5,902
	7,269	7,091

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2024

Annex not forming part of the Financial Statements

Simplified income and expenditure account (unrestricted fund only) For the year ended 31 December 2024

	2024 £	2023 £
Income		
Gift aid	49,133	48,767
Tax recovery	13,542	12,214
Pledges	1,050	212
Loose plate	4,242	3,205
Use of hall	38,869	32,624
Legacies	500	2,000
Fees	931	1,302
Early Birds Playgroup	477	-
Fundraising events	1,136	1,810
Diocese Grants	1,375	1,600
Boundary Change Grant	-	10,000
Warm Spaces Grant	-	1,336
Soupa Thursday donations	2,576	1,711
Interest and other income	1,498	2,369
Insurance recoveries	6,187	4,464
VAT reclaim	730	4,620
Total income	122,246	128,234
Expenditure		
Missional giving (out of income)	1,851	1,700
Parish share	72,758	70,967
Clergy, curate and reader expenses	4,090	3,741
Heat and light, internet	10,117	13,327
Maintenance of Buildings	9,878	6,215
Insurance	8,058	9,765
Caretaker, verger, organist and Parish admin	12,217	13,168
Visiting preachers	10	67
Other costs	7,793	6,144
Total expenditure	126,772	125,094
Surplus/(Deficit) for the year	(4,526)	3,140
Surplus brought forward	13,753	6,614
Add transfer from special reserve	-	4,000
Add previous year adjustment	-	-1
Surplus carried forward	9,227	13,753

Accounts



St. Nicholas Church, Blundellsands



St Nicholas CE Primary School
Blundellsands

Annual Report of the Parochial Church Council
and of the Governors
for the year ended
31st December 2023

Reference and Administrative Information:

The Parochial Church Council of the Ecclesiastical Parish of St Nicholas Blundellsands is a registered charity, Registration Number 1158819.

St Nicholas' Church is situated in Bridge Road, Blundellsands, Liverpool and is part of the Diocese of Liverpool within the Church of England. The official correspondence address is:

St Nicholas' Vicarage,
Nicholas Road,
Liverpool,
L23 6TS.

Safeguarding Statement:

St Nicholas' Church Blundellsands takes its duty and obligation to protect all extremely seriously. We have adopted the Church of England's robust procedures and national guidelines.

These can be found at: <http://churchofengland.org/safeguarding>

If you have any safeguarding concerns or issues on a safeguarding matter, useful information can be obtained at: <http://www.liverpool.anglican.org/safeguarding>

PCC Membership:

For the period 1st January 2023 until the date of the approval of this report, the following people served as members of the Parochial Church Council:

Ex-officio members:

Chair	Revd E Anderson
Lay Chair	Prof P Batey
Assistant Priest (until May 2023)	Revd K Thornborough
Churchwarden	Mrs L Utley
Churchwarden (from April 2023)	Miss A Dobie
Deanery Synod Representative	Prof P Batey
Deanery Synod Representative	Mr S Green
Deanery Synod Representative	Mr D Phillips

Co-opted members:

Hon Treasurer	Mrs E Sinker
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Elected Members:

Mrs G Enstone (PCC Secretary)

Miss A Dobie (until April 2023)

Mrs G Cain

Mrs M Bird (until April 2023)

Mr P Warren

Ms A Blundell (from April 2023)

Mrs R Doyle

Mr D Parkinson

Mrs H Pennington

Mrs J Batey (from April 2023)

The Revd E Anderson was appointed Incumbent by the Bishop of Liverpool (Patron of St Nicholas' and Diocesan Bishop) and is an ex-officio member of the PCC.

The Liverpool Diocesan Board of Finance acted as Custodian Trustee for the inalienable property of the church.

Bankers - Church:

Santander UK plc

Bootle

Merseyside

GIR OAA

Bankers - Governors:

Barclays Bank plc

337-339 Stanley Road

New Strand

Bootle

Merseyside

L20 3EB

Independent Examiner:

L Marr

9 Fewston Close

Bolton BL1 7BJ

Structure, Management and Governance:

St Nicholas' Blundellsands PCC is a body corporate and operates under the Parochial Church Powers 1956 and the Church Representation Rules.

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

Related Trusts:

St Nicholas' CE Primary School Blundellsands: Foundation Governors are Mr J Howell (Chair until August 2023), Mrs G Cain (Vice chair), Revd E Anderson, Mrs G Enstone, Mrs N Wilson, Mr P Bonnett (Chair from September 2023). Mrs L Godfrey (from November 2023)

The PCC and its sub-committees:

During 2023 the PCC met 6 times, with an average attendance of 12.

The PCC operates 10 sub-committees (teams), which meet regularly and report back to the PCC: Standing Committee, which acts for the PCC when urgent matters arise and need decision or action between PCC meetings, (subject to subsequent ratification by the PCC), and also prepares for PCC meetings; Worship and Mission; Finance; Under-18 Ministry with Safeguarding; Building and Plant with Health and Safety; Social; Heritage; Restoration, Eco and Communications. The Revd Beth Anderson is an ex-officio member of all committees. Other membership comprises:

Standing Committee: Incumbent, PCC Lay Chair, 2 Churchwardens, Treasurer and PCC Secretary.

Worship and Mission: Mrs G Cain, Mrs G Enstone, Mr D Parkinson, Mrs J Batey. Co-opted members: Mrs J Parkinson, Mrs M Bird

Finance: Mrs E Sinker, Prof P Batey, Miss A Dobie, Mrs R Doyle, Co-opted member: Mr J Rankin

Under-18 Ministry with Safeguarding: Mrs L Utley, Mrs E Sinker (Parish Safeguarding Officer), Mr P Warren, (DBS Verifier). Co-opted members: Mrs L Martin, Mrs J Honess, Mrs C Creed.

Building and Plant with Health and Safety: Mr S Green, Miss A Dobie, Mrs R Doyle. Co-opted members: Mr P Levick, Mr C Rooney

Social: Mr D Parkinson, Mrs H Pennington, Mr D Phillips, Co-opted member: Mrs L Jones

Heritage: Prof P Batey, Mrs G Cain, Mr S Green, Mrs L Utley, Mrs G Enstone, Mrs J Batey, Mrs L Godfrey. Co-opted member: Mrs M Bird

Restoration: Mr S Green, Prof P Batey, Mrs G Enstone, Mr D Parkinson. Co-opted member: Mr T Johnston,

Eco: Mr P Warren, Miss A Dobie, Mr S Green

Communications: Mrs J Batey, Mrs G Cain, Mrs G Enstone.

PCC members, both individually and collectively, receive training as and when deemed appropriate by the PCC. This has included: trustee responsibility, safeguarding, domestic abuse awareness, first aid, Parish Giving Scheme. Members who are also Foundation Governors of St Nicholas' School regularly complete local authority governor training courses.

Risk Assessments and Policies:

The PCC has undertaken a programme of risk assessments to identify major risks.

Procedures have been put in place to manage those risks and minimise their impact on the life of the church. Areas of risk covered have included: finance, first aid provision, PAT testing, food hygiene, safeguarding and disclosure and barring. The Church's Health and Safety Policy is reviewed and updated by PCC annually, with Health and

Safety checks carried out monthly. PCC also reviews the Safeguarding and Volunteer Policies yearly.

For fuller information regarding the financial risk assessment policy and trustee and patron payment, please see:

St Nicholas' Church Blundellsands and St Nicholas' School Blundellsands: Annual Report and Financial Statements of the Parochial Church Council and of the Governors for the year ended 31st December 2023, published separately and available on St Nicholas' Church website <http://www.stnicholasblundellsands.org> Currently one patron, the office assistant, and one trustee, the hall bookings secretary, receive payment for their work for the church.

A safeguarding update is available below as part of the report of the Under 18 Ministry with Safeguarding team.

Electoral Roll Report April 2024:

The number of people on the Electoral Roll in 2023 was 185.

At the start of our 2024 recruitment, we had lost 10 through non- attendance, relocation, moving to other churches and having died, sadly, taking us to 175.(3 deceased, 1 moved out of the area, 4 non-attenders, 2 moved to other churches)

However, we have 14 additional people as of April 2024 and the number on the Electoral Roll now totals 189. These additional people join Sunday morning services, Picnic Praise and Church@School.

In the current climate this is a very positive outcome and demonstrates that church life is growing as we continue to welcome people new to St. Nicholas'.

So, if you do notice a new face in church, don't be shy about introducing yourself and making them feel welcome each time they come into church. It makes all the difference.

Objectives and Activities 2023:

The general functions of the PCC are stated within Section 2 of the Parochial Church Councils (Powers) measure 1956. St Nicholas' PCC has the responsibility of jointly operating with the Incumbent in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the church, a Grade 2 listed building, and for St Nicholas' School.

When planning our activities for the year, the PCC has given consideration to the **Charity Commission Guidance on Public Benefit, in particular the specific guidance related to the advancement of religion.**

- **Regular public worship, open to all:**

In planning our public worship, our aim is to develop the diversity of what we offer so that we can extend a warm welcome to the widest possible range of worshippers from within both our regular congregation and the wider community. We continue to hold two weekly Sunday morning services, at 8.30am (using the BCP once a month) and at 10.30 am (live streamed where possible). Both include Communion, apart from the monthly All Age 10.30 am service, aimed to appeal to a wide age range of children and young people. Regular Wednesday morning Communion also continues to take place, but in a more informal, cafe-style setting, in either one of the smaller church halls or the community space at the back of church. This allows greater emphasis on Bible study and discussion and can perhaps appeal to those less familiar with a traditional church setting. In addition, Picnic Praise, twice a month on Sunday afternoons, caters for families with nursery and primary age children and includes games, crafts, music and Bible stories, while Church@School extends our school / church and family links in a different setting.

In addition to the celebration of the major yearly Christian festivals, special services are held which reach out directly to those suffering from illness, bereavement or other forms of distress.

Inclusivity has also been an important consideration when planning worship and is under constant review. Care has been taken to make our premises and services as accessible as possible for the elderly, disabled and those with dementia or learning difficulties, while babies and very young children are made welcome at all services with a dedicated children's corner and breast-feeding space. Equality of access for all is represented through the incorporation of the Pride Progress flag into our logo.

- **The provision of sacred space for personal prayer and contemplation:**

Meetings and courses provide structured opportunities for prayer outside normal services and visitors to the church are encouraged to take advantage of the opportunity for private prayer and contemplation whenever the church building is open for any purpose.

Since the end of pandemic restrictions we have worked to increase the number of such occasions, holding events such as welcome days, heritage open days and a prayer festival. A prayer tree is placed centrally for those who wish to request support for themselves or a loved one and this is widely used, by both regular church members and visitors.

- **Pastoral work, including visiting the sick, the elderly and the bereaved:**

Clergy and members of the congregation regularly visit those who are sick, bereaved or housebound. Considerable efforts are also made through live streaming of services and distribution of the weekly church newsletter, electronically or by hand, to ensure that all who are unable to attend church in person are able to feel part of the church family.

- **Teaching of Christianity through sermons, courses and small groups:**
Regular weekly Bible study and prayer meetings take place and attendance at a variety of courses is also encouraged.
- **Taking of religious assemblies in local schools:**
Our Vicar has developed a close relationship with our church school, regularly taking both whole school and class assemblies. School church links are supported through the work of a team of seven Foundation Governors drawn from the congregation and through joint eco ventures.
- **Provision of a youth club with a Christian ethos:**
The Bridge youth group has been successfully re-established for children from Year Six and above, supporting their transition from primary school to a variety of local secondary schools, exploring faith and offering confirmation.
- **Promoting the whole mission of the church through provision of activities for senior citizens, parents and toddlers and other special need groups:**
Earlybirds, providing tea and toast for parents and younger toddlers after the morning school run, and Picnic Praise, mentioned above, provide regular opportunities to support parents and young children. Also weekly, Soupa Thursday is open for morning coffee or a soup lunch for members of our community in need of companionship, a meal or a 'warm space'. Activities such as board games, crafts and a book swap are also available and the numbers attending have grown steadily over the eighteen month period since its establishment. Although this event is largely staffed by volunteers from the church, Sefton CVS is also on hand to provide links with local support services for those with specific special needs.
- **Supporting other charities, at home and overseas:**
We have continued to support our church mission partner, Stephen Hatch, teaching in Tanzania for CMS and, since his retirement, are awaiting the appointment of a new partner. We also support the Children's Society, Christian Aid, the local food bank, the Red Cross and the Salvation Army. The Finance Team reviews our giving annually.
- **Promoting links with our ecumenical partners in Churches Together:**
Recent years have seen many changes for the churches of both the L23 Partnership and Churches Together in Crosby and Blundellsands, making partnership working within and across both groupings all the more vital, an aim which St Nicholas' Church is keen to pursue in all aspects of our mission and ministry. L23 clergy meet every week and are looking to do more together across the churches.

- **Reaching out to our local community in ways which make a positive difference to the lives of our neighbours:**

A common theme across most of the activities outlined above is that of community outreach, providing practical, emotional and spiritual support, food, warmth and companionship to our neighbours in a variety of ways. We also see the role of the church as providing an important hub to promote community cohesion and a sense of local identity. Many Heritage activities provide opportunities for discussion and reminiscence, often focusing on the two chapels of remembrance, evoking memories of family members and a shared past. Our Social Team also welcomes members of the community to a wide range of events such as quizzes, litter picks and treasure hunts.

Achievements and Performance 2023. Reports from the Teams:

Worship and Mission 2023 by Glenda Cain:

Several meetings were held throughout 2023, focusing on our main priorities – forward planning of special services and events and communicating these to our wider community.

During the year, the parish boundaries were extended by an additional twenty five streets and a welcome leaflet was delivered to every house/flat. We are grateful to all the helpers who carried out this mammoth task.

In January, all services moved back into Church as the new boiler was finally up and running.

The **8.30am service** moved back into St Barnabas' Chapel and the Wednesday service moved to the back of church, becoming more like a café service and often welcoming worshippers new to St Nicholas'

The **10.30am** service is continuing to be live streamed.

Picnic Praise has continued successfully throughout the year on the first and third Sunday of the month.

St Nicholas' has continued to place a high priority on mission giving. Harvest Festival donations went to the local foodbank and donations have also been sent to CMS, Christian Aid and the Salvation Army.

'Soupa Thursday', an important mission priority, has continued throughout the year, offering a 'warm space' to the community every week between 9am and 2pm. It provides unlimited supplies of tea and toast, coffee and cake, soup and cheese and ham toasties and in December we provided a full Christmas Lunch for our growing number of regulars.

We continue to welcome the school to several of our services, particularly on Education Sunday, and this year, the school choir joined in the celebrations for the Carol Service.

Discussions are taking place to celebrate the church's 150th anniversary in 2024.

Under 18 Ministry And Safeguarding by Lesley Utley:

In 2023/24 the position for the Under 18 Ministry with Safeguarding Team is one of continuing development for the children, young people and vulnerable adults of St Nicholas' Church.

The team has met three times and business has included scrutiny of the remit of the Team and the practical application of the recommendations.

From a safeguarding perspective, no incidents relating to children and young people have been reported to Liz Sinker, our Parish Safeguarding Officer. As a PCC we are most grateful to her for carrying out this important role on our behalf.

Mandatory training in safeguarding has taken place online and in person at St. Luke's Church Crosby with all PCC members now having certificates at Basic and Foundation levels, with additional training in Domestic Abuse.

Checks on leaders and volunteers through the Disclosure and Barring Service have been updated as required by Pete Warren, our verifier. All members of PCC have DBS clearance and thanks are due again to Pete for his diligence.

Pete has accessed further training in Safer Recruitment through Liverpool Diocese. He found it very useful and informative. Subsequently a working party has met to address the way forward beginning with comprehensive Role Descriptions.

Groups for our young people have developed throughout the year as follows –

□ Church@School – Since Keith moved to his new parish in May last year the team has planned services for the year with advice from Beth. We continue to be welcomed and supported by St Nicholas' School.

Three parents have joined the team, including a pianist, and we welcome pre-school and school age children and their families to services.

□ Picnic Praise – Services have taken place twice each month and the menu of games, crafts, singing, Bible stories and prayer proves very popular with families. Beth plans and leads the sessions with assistance from two parents.

In September, we marked the group's 1st Anniversary with a party. There was a great turnout –19 adults and 22 children! Another special and joyous occasion was the baptism of siblings Sophie and Isaac, accompanied by godparents, the wider family and friends and welcomed by the Picnic Praise families.

□ The Bridge - Sadly the former leader of this group has moved on to further his studies, and Beth now organises the sessions assisted by Pat from All Saints with St Frideswyde Church.

The original group of young people from Y6 at St Nicholas' moved into Y7 at a range of local high schools and continued to meet in the Autumn term. They were joined in January by current Y6 students and have fun with activities, games and discussion.

In February, the students were invited to a very successful Eco event in Formby organised by a party of young people from a church in Mullingar, Ireland.

□ The Children's Corner is available at every service and event, offering books, puzzles, simple crafts etc. Families make use of it during services and it is always lovely to hear a little buzz of activity.

Building and Plant with Health and Safety & Restoration by Stephen Green:

The hall heating system, the roof alarm and fire extinguishers were serviced.

The replacement church heating system has been installed and is operating efficiently with two A rated boilers working in tandem with each other.

As part of the contract with the installers, Catalyst, we are due for a free service this Spring.

We should be able to assess the cost savings with the new boilers compared to the old, inefficient 1970's boiler now that it is one year since they were installed.

It is important that we endeavour to aim for as many cost savings as possible, especially with our energy use, to attempt to achieve the Church of England's zero carbon target by 2030.

The organ has been serviced twice this year, which had previously been impractical due to the church temperature issue.

Amongst a number of recognised storms this winter, as a result of Storm Elin on 9th December, considerable damage was impacted on the church roofs, with the South facing upper roof sustaining the worst of the damage. Damage was also caused to the stained glass window directly above the organ. Following a total roof survey, an insurance claim was made.

A loss adjuster was appointed to supervise the claim, which required the use of a MEWP (Mobile Elevated Work Platform). All the repairs were carried out in February with the total costings approved by our insurer for the sum of £6437. Our excess of £250 is to be taken from that sum.

We again entered the Naylor Trust Maintenance Awards competition and similarly to last year, we were shortlisted. Although we didn't become finalists this time, it is a credit to the working party's diligence and efforts that we were recognised for our contribution to the care and maintenance of our church buildings.

The damp issue on the North aisle has not yet been resolved. There is no point in applying breathable paint to the area until we can identify the reason for the damp and address the issue.

The H & S policy has been updated, approved by the PCC and duly signed by our vicar, Beth.

Our five year, quinquennial inspection is due this year and we will be appointing a new church architect as our existing architect, Robin Wolley, has opted not to be considered as he is approaching retirement. He has been a loyal friend and servant of St. Nicholas' church and has been duly thanked for his valued advice and contribution to three stages of restoration, the replacement lighting scheme and his input with several storm damage insurance claims.

The introduction of the new architect and the results of the quinquennial inspection will hopefully guide us as we apply for the fourth phase of restoration which is to address the repairs to the East side of the church.

The gardens are lovingly cared for by Ian and Pat who were formally recognised for their contribution by Sefton in Bloom.

We are still on the Heritage at Risk register.

Heritage by Peter Batey:

Peter Cousins' talk:

There was agreement that this had been a successful event. Attendance was upwards of 30 people from a variety of groups across the congregation, also from Soupa Thursday and outside church. A number stayed on to chat afterwards or went through for soup, so it felt like a genuine community event.

The talk itself, like last year's, was very good and we have asked Peter and Anne to return next year. A lecture on the Christmas truce has been suggested.

Other arrangements also worked well: the seating and use of the sound system were a big improvement on last year and our publicity seemed to work well.

Heritage Open Days 2023:

The following programme was organised:

Friday 15th - Guided tours and memory sharing tea party

Saturday 16th and Sunday 17th - Guided tours and talks on architectural heritage and social history

It was generally agreed that this year's HODs had gone well. Attendance numbers were good across the three days: Friday (half day) 19; Saturday (full day) 30 adults, 2 children and; Sunday (half day) 19 adults and 2 dogs. The Afternoon Tea on Friday was able to serve a good selection of homemade cakes, which clearly went down very well, and conversation around the tables was relaxed and cheerful, creating a welcoming atmosphere for the many visitors from outside the church.

Saturday and Sunday talks were well attended, the seating and sound arrangements worked well and a number of visitors received guided tours on all three days. Interest in and appreciation of St Nicholas' seemed high and we received a number of donations.

Future Opening:

It is clear we can no longer sustain our original pattern of twice weekly opening in addition to individual heritage events and there was some discussion about how our future programme might take shape:

Group visits by invitation

On demand visits by individuals or small groups

Archive visits Memory sharing teas with displays and exhibitions

An advertised programme of events to take place on a fixed day of each month

An annual programme of events, publicised as such, rather than a series of ad hoc events

Heritage Open Days 6th September 2024 - 15th September:

In 2022 and 2023 we elected to open for only one of the available weekends, but it was agreed that, as next year is our 150th anniversary, we should open for both, with different programmes for each.

150th Anniversary:

The primary decision to make is when to focus our main efforts during the year. Stephen will again contact Peter Cousins to finalise a date for his talk on the Christmas truce of 1914 and it seems like a good idea to organise other items around this, based on some themes which might arise from it.

Education Sunday takes place during the first HOD weekend, so we might be able to base something on this. It was also felt to be important that we try to reflect themes from local life and connections with local institutions. Relevant exhibitions, tours and teas would also play a part in the structure.

Social by Derek Parkinson:

This report covers the activities of the Social Team from 1st January to 31st December 2023. During the year the Team organised four social activities and catered for three others. The following events were organised and the number of adults and children attending shown:

March: Quiz Night with Bingo and Raffle in the church hall. 50 people

April: Litter Picking and afternoon tea with raffle. Litter picking equipment was kindly provided by the local Councillors who also stayed for the Afternoon Tea held in the Hospitality Area in church. 39 people

July: Walking Treasure Hunt and afternoon tea. 23 adults and 23 children attended. The forecasted weather was not optimistic but on the day the sun shone, the winds abated and there was no rain. Ten teams spent about 90 minutes on the trail of the answers to the clues around the local streets. All returned to church safely for afternoon tea of cakes and drinks in the Hospitality Area in church and a raffle was held.

October: A quiz and bingo night was held in the church hall and attended by 50 adults and children. There were many comments thanking the Team for organising and running the event which was greatly enjoyed. A raffle raised funds towards start up costs of future social events.

Events that the Social Team helped with catering:

May: Leaving lunch for Keith Thornborough in the large hall, held after 10.30 service. The menu was Cottage Pie, pickled red cabbage and beetroot followed by apple pie and ice cream. Tea, coffee and cordial. 54 people signed up in advance to attend the lunch but on the day approximately 80 people came for lunch. Extra meals were required and were requested from Sesay's restaurant and St Nicholas are very grateful to them for their help.

September: Heritage Open Weekend Three team members were there on the Friday, Saturday and Sunday afternoons to assist with the Afternoon Tea on the Friday and general teas, coffees and cakes for visitors on the Saturday and Sunday.

December: Our Carol Service was followed by mulled wine, cordial drinks, mince pies and biscuits. As the large hall was booked for an outside event, the refreshments were prepared and served in the Hospitality Area at the back of church.

The Team would like to thank all those who supported the events by their attendance and a particular thanks to those who came early or stayed late to help in the setting up and clearing away for all the events.

I would like to add my own thanks to the members of the Team for all their help in organising and running the events. They are Linda Jones, Helen Pennington, and Dave Phillips. Alison Blundell is joining the Team from January 2024 and we are always pleased to welcome new members so please speak to any of the Team members if you would like to know more about joining us.

Eco by Pete Warren:

The Church was very pleased to be presented with the ECO Silver Award in Spring 2023 for work achieved in the 5 sectors of appraisal: Worship & Teaching; Management of Church buildings; Management of Church land; Community & Global engagement; Lifestyle.

Among the many things that have gone towards achieving this are:- an increase in bio diversity around the gardens including the development of "bug hotels" and wild flower areas and the collection of rain water in a donated water butt. We have also worked with the pupils and staff of St Nicholas School in constructing and distributing a small supply of "bug hotels" for use at the school.

In addition we are seeing a reduction in energy used via the new A rated central heating boiler and the widespread installation of LED lighting. For the first time our energy usage figures for 22/23 have been analysed by Diocesan experts calculating where the church lies compared with others in the Diocese. On a scale of 0 to 100 where 0 is the best in the Diocese and 100 is the worst, before adjustment St Nicholas lies in the 70 - 80% band, but after adjusting for the large space it moves to the 30 – 40% band, and then after adjusting for numbers of people using the Church it moves to the 0 – 10% band.

There is still much to do to further improve energy reductions and we have committed to work towards achieving Net Zero Carbon by 2030. With this aim we are working in liaison with the Faiths4Change team who are supported by the Liverpool Diocese. This

team are able to independently assess where St Nicholas might make improvements, and advise on where funds might be available for any proposed building type changes.

There are currently plans to work closely with the staff and pupils of St Nicholas School on a number of projects leading up towards some of the national ECO days. For example EARTH DAY in April and ENVIRONMENT DAY and GREEN WEEK in June, the idea being to nurture closer practical contact between Church & School.

Communication by Joyce Batey

The start of the year saw work completed with the new design of 3 outside notice boards with vicar's name and installation by a local contact. A review of all outside notices around the church and halls was undertaken, and obsolete ones removed. The corner notice board needs work to renew header board and to make it watertight for posters. Joyce and Glenda share the responsibility to design large outside posters and other publicity.

Inside notice boards in church, hall foyers and halls have been updated periodically to reflect changes in services and church activities. A 'Who's Who' photo gallery is in preparation.

Church's website, powered by WordPress, is updated and maintained by Joyce (admin) to reflect changing services, church life and social activities with new pages and information. The welcome page is maintained with weekly newsletters as well as upcoming special services and special events. Several church members manage the church FB page and posts are shared to other local FB pages to maximise publicity.

Finance:

For full financial reports, please see St Nicholas' Final Accounts for the year ending December 2023, available on the website.

St Nicholas' CE Primary School

Pupil Progress:

Academic progress and attainment throughout the school remain excellent, again putting our pupils significantly above national averages at every level.

What Mrs Woods has called 'the long tail of the pandemic', however, remains clearly visible among the year groups whose pre-school and earlier years in school were affected by the lockdowns and prolonged disruption of those years. School is working hard and with considerable success to rectify this situation, including by careful use of the 'catch up' funding provided by the government. Unfortunately, either through ignorance or lack of interest on the part of those who make these decisions, these funds are due to be withdrawn at the end of the year, although staff efforts to provide all the

additional support needed will continue, so that, as stated in last year's report, 'by the time each child leaves the school at the end of Year Six, they will have achieved a comparable level of progress to that which would have been expected pre-pandemic'.

St Nicholas' School adheres firmly to the principle that every child matters and has placed consistent emphasis on supporting children with special educational needs and disabilities (SEND). School policy prioritises both inclusivity and flexibility, so that children receive as much of their tuition as possible within their own class but can also have personalised support in a separate hub when required. Happily, it has proved possible this year to enhance our provision significantly. Thanks to generous financial assistance from Liverpool Diocese, Sefton Local Authority and the West Lancashire Masons, the extended (and newly renamed) Rainbow Room was opened officially early in the Autumn Term, along with a specially equipped outdoor play area, funding for which was provided with typical generosity by FOSN. The sensory Rainbow Room is a really inspiring facility and Mrs Woods and her staff firmly believe that not only will this enhanced provision benefit children with complex educational needs but it will also be of value to the whole school community, by making it a more fully inclusive environment for generations of children to come. A recent inspection by the Sefton Inclusion Team, which reported that it could find no areas for improvement, would seem to suggest that the school's aspirations in this regard are being well met.

Pastoral support and curriculum enrichment:

As reported last year, and still on the subject of Covid's 'long tail', with the addition of a continuing cost of living crisis, children and their families receive wider pastoral support in every way possible from our school staff, especially our PSA, Mrs Rudd. The mental health and wellbeing of both staff and pupils is taken particularly seriously and monitored continuously. With this in mind, a senior member of staff has recently completed a First Aid for Mental Health certificate.

The value of an accessible and varied programme of extra-curricular activities for all children is well understood. The range of sporting activities available to St Nicholas' pupils has long been seen as one of the school's strengths and, after consultation with pupils, a number of more creative activities have been added. Care has also been taken to try to ensure that uptake of these activities among more disadvantaged pupils is also high. Overall, staff efforts in all walks of school life, from classroom teaching to school trips, extra curricular opportunities and pastoral support have resulted in high levels of pupil satisfaction expressed in our regular pupil surveys and, perhaps most tellingly of all, an excellent attendance rate, placing St Nicholas' in the lowest 20% nationally for persistent absence rates among schools of a similar level of deprivation.

A recent inspection report from our local authority Professional Partner provided similar confirmation that staff efforts to provide a happy and purposeful learning environment for every child are proving successful: 'The learning environment is calm and purposeful ...Your passion for inclusion shines through and your children were so polite. What a lovely school to visit'.

School / Church Life:

The partnership between school and church continues to thrive. Beth is a regular and welcome visitor in school, taking both whole school and class assemblies, while classes enjoy their curriculum based visits to church, as

well as opportunities to take part in worship and other church activities.

Highlights from 2023 included school participation in the regular Music Festival, a truly joyful and inclusive event, and their performance at Carols by Candlelight in December. Meanwhile, Church@School continues to go from strength to strength. A dedicated planning team have taken over the reins since the departure of Keith Thornborough and have continued to build successfully on his legacy. The next phase of our partnership now lies ahead as Beth and Becky start planning for the new Diocesan initiative to replace the original concept of School Church Partnership, Growing Faith Adventure.

Finally:

The only note on which it is possible to end this year's report is with an expression of our gratitude to our recently retired Chair of Governors, John Howell. A former parent, then Chair of FOSN, John succeeded Revd Roy Baker as our Chair twenty nine years ago and has contributed a vast range of professional skills and experience to the management of the life of our school. He has been a constant but unobtrusive source of strategic vision and calm wisdom to three headteachers and countless governors throughout this time and has made an incalculable difference to the fortunes of St Nicholas' School. We wish him a long and happy retirement and welcome his successor, Paul Bonnet, to his new role as our Chair.

Vicar's Report

We look back over 2023 with thanks to our faithful and gracious God who has been with us throughout this year of endings and new beginnings. The year started with us still meeting for Sunday services in the hall while the church heating was upgraded. It was a time of pulling together and perseverance and it is encouraging to remind ourselves that the new boilers were provided through the generosity of past legacies insightfully given to the church for future blessings.

The gratitude continued as we said our fond farewells to Mike Foy, our organist, and Keith Thornborough, our associate priest, with much thanks for their time, gifts and ministry here.

New things began and we started the Bridge youth group with help from Ethan, the L23 youth leader, and later, Pat Howard. Some of St Nicholas School year 6 and their friends enjoyed the activities, games and Bible studies saying, "I like Bridge because it is a safe place to express your feelings and have an open conversation. It is a great time to reflect and learn about God. We also eat biscuits and share our news."

Our services evolved with a shared ecumenical Maundy Thursday gathering, a beautifully reflective 'Hour at the Cross' on Good Friday led by Rev Chris Jones and an L23 sermon series on the Diocesan Rule of Life with the L23 clergy travelling around the different churches. St Nicholas School joined us for a joyous Christmas carol service. Jennifer Levick retired as Lay Reader to become our Reader Emeritus and Linda Jones was licensed to St Nicholas as our latest Lay Reader. We continue to be blessed by Rev

Bill Matthews and Rev Alan Brooks helping out with leading and preaching and we are so grateful for their generosity.

We have further developed our links with Crosby Royal Naval Association who, after attending Sea Sunday and having their former standard laid up and a new standard dedicated, gave me the huge honour of the invitation to be their chaplain.

We have seen God's abundant provision in the growth of different areas of church life. Picnic Praise has settled into a regular worshipping community, welcoming and baptising new family members. The Church@School team have developed a new way of working and leading their monthly gatherings in the school hall. Soupa Thursday outgrew its original purpose as a winter 'warm space' provision and, through the dedication of the team and helpers, continued throughout the summer and into the following winter as a caring community providing a safe place, a nice lunch and friendship and support to all who come, rounding off the year with a marvellous Christmas lunch. We received Diocesan confirmation of the extension of our parish boundaries and delivered welcome cards to all homes in our new streets up to Harbord Road.

Anne Dobie stepped into the role of church warden alongside Lesley Utley and all the PCC teams continued to develop their roles with the heritage and social teams able to stretch their wings again after Covid, organising exciting events and a new Eco team achieving our Eco Church Silver award and doing wonderful work with the school. A huge thanks to our PCC members and teams (Worship and Mission; Communications; Buildings and Plant and Health and Safety; Finance; Restoration; Under 18's and Safeguarding) who all enable the flourishing of St Nicholas Church due to their enthusiasm, commitment and many, many hours of hard work behind the scenes.

As God's family in this place, we both grieve and celebrate together. We were deeply saddened by death of our Scout Group leader, Andy Davidson, and the subsequent closure of our Scouting groups. We continue to cherish our Guiding groups and their dedicated leaders. As we say goodbye to some, we also welcome new faces. Hugely grateful to Kirsty Kenny for playing piano and leading our worship through the summer, we were also delighted to welcome John Brace as our new organist and Kate Greaves, joining us from Emmanuel Theological College as a second year ordinand on a 2 year placement.

With our experiences of God's unending faithfulness, we stepped out boldly to start planning the events and celebrations of St Nicholas Church's 150th anniversary year in 2024. We have a God who leads us, challenges, equips and guides us and we look forward to what His future holds for us.

The Church of St Nicholas Blundellsands
St Nicholas' CE Primary School Blundellsands
Belonging Believing Becoming

**St. Nicholas' Church,
Blundellsands**

Financial Statements of the
Parochial Church Council
for the year ended 31 December 2023

Registered charity number 1158819

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Financial Review

2023 was a year of financial struggle but also good fortune. Our profit of just over £3,000 masks deeper financial problems as this was achieved only with the help of grant income. We received a one-off grant of £10,000 due to parish boundary changes, £1,600 from the Diocese for Christmas and heating grants, and a warm space grant of £1,336. In addition, we received £2,000 in legacies. Without these grants our regular income would have produced a shortfall for the year of £10,000. Hall income has been shoring up our finances for many years, and it rose again from almost £30,000 in 2022 to over £32,000 in 2023.

In 2023 we faced a rise in our Parish Share of over £800 per month and soaring energy costs. Current budget projections for 2024 even with a projected freeze in Parish Share show a projected £20,000 loss. With our rainy-day reserves now at £10,500 such losses are not sustainable.

Reserves policy

The church maintains a number of reserves some of which are restricted in nature where the PCC needs to use the funds as laid down by the donor of the funds, and some of which are unrestricted where the PCC has full discretion over their use. Attached in notes 9 (church restricted fund), notes 5 & 10 (church endowment fund) and notes 11 (school endowment fund) are full details of the funds, their history and some indication of the purpose for which they are held. This policy sets out the four reasons for the PCC holding the level of unrestricted reserves shown in the financial statements:

- (i) To assist with the maintenance of the church and hall which is a Grade II listed building. The 2019 quinquennial inspection report of the Church and hall identified expenditure requirements well beyond the PCC's reserves. The PCC's response to the inspection report is to undertake the urgent repairs identified and continue to seek other sources of funds to assist with the major ongoing restoration needs. The next such report is due in 2024.
- (ii) Therefore, the first call on unrestricted reserves is to undertake such urgent repairs as they arise.
- (iii) To undertake periodic refurbishments and upgrades to the internal fabric of both the church and the hall, such as redecoration, electrical maintenance or furniture replacements which are too large to be undertaken from the church's income.
- (iv) To be available for any major school projects where the church has a legal responsibility to contribute to the cost.

To be available should a deficit occur, a target figure of £15,000 has been set for the Special Maintenance Reserve as a contingency to cover deficits. For many years during the last two decades deficits have been incurred. Currently the total deposited in this account stands at just over £10,500.

Agent Transactions

The PCC acted as a financial agent for the following people and organizations:-

- £1,795 was received as Assigned Fees for weddings and funerals. £830 was received in respect of organists and vergers and passed on to the appropriate individuals.

Performance of Investments

In 2022 the Mellor Bequest was drawn down and used towards the cost of the church heating. The performance of the remaining endowment investment has been static this year, with the church's endowment fund increasing in value slightly from £994 to £1049.

Parochial Church Council of St. Nicholas' Church, Blundellsands Annual Accounts for the year ended 31 December 2023

Fundraising and Giving

Overall income from giving before tax recovery increased by 3.5%, matching the same drop the previous year. In view of continued inflationary pressures in 2024 the ability of our giving to match our needs is now brought into sharp focus. Loose plate did, however, increase from £1,700 to £3,200 as the collection plate comes more fully back into use post-covid. Legacies of £2,000 were gratefully received.

Parish giving from unrestricted income continued to support the Church Missionary Society work by the increased amount of £125 per month, with an increased sum of £450 given to Christian Aid. A further £1,028 was distributed to charitable causes from special collection giving. £1,810 was raised during the year from our music festival for organ restoration.

Insurance recoveries this year totalled over £4,464.

Approved by the PCC on 18th March 2024 and signed on its behalf by:

Lesley Utley (Churchwarden)

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Statement of responsibilities of PCC members and Governors as Trustees of a charity

The Parochial Church Council, is a charity. As a charity, its members are trustees, its property is charitable and it is bound by charity law.

PCC members have full responsibility for the Charity and must:

- act together and in person and not delegate control of the Charity to others;
- act strictly in accordance with the charity's governing document;
- act in the Charity's interest only;
- manage the Charity's affairs prudently and take a long-term as well as a short-term view;
- not derive any personal benefit or gain from the Charity of which they are trustees; and
- take proper professional advice on matters on which they are not themselves competent.
- PCC members are responsible for all of the operations of the Charity, especially in:
 - managing the Charity's finances;
 - applying the Charity's income for charitable purposes only;
 - managing land or buildings;
 - investing funds;
 - employing people;
 - appealing for funds;
 - ensuring that all the Charity's property is under the control of the trustees;
 - and collection of all money owed or due to the charity.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. While it may delegate some of its duties, this does not remove its legal responsibilities. These include:

- a) Keeping 'proper accounting records', which must be sufficient to show and explain all the PCC's transactions. The records, together with the annual financial statements, must be preserved for at least six years from the end of the financial year to which they relate. These records must be sufficient to:
 - show and explain all the PCC's transactions;
 - disclose the PCC's financial position at any time with reasonable accuracy;
 - enable the required accounts to be prepared;
 - show on a day-to-day basis all receipts and payments and what they were for; and include a record of all assets and liabilities.
- b) Ensuring that the finances of the PCC are under its control and only delegated if the PCC can ensure that its wishes will be followed.
- c) Preparing an annual account (financial statement) and report which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church Representation Rules.
- d) Arranging for a suitable independent examination of the financial statements.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Independent Examiner's Report to the PCC of St. Nicholas' Church, Blundellsands

Report to the Parochial Church Council (PCC) of St Nicholas Church Blundellsands on the accounts for the year ended 31st December 2023, as set out on pages 6 to 15 of your Annual Accounts.

Respective responsibilities of Trustees and Examiner

The PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent Examiner's statement

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

Independent Examiner's statement

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

Accounting records were not kept in accordance with section 130 of the Charities Act

Or the accounts do not accord with the accounting records.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

L Marr ACA

9 Fewston Close
Bolton BL1 7BJ

23rd April 2024

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Statement of Financial Activities

For the year ended 31 December 2023

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	
					2023	2022
INCOMING RESOURCES		£	£	£	£	£
Voluntary income	1(a)	69664	2820	-	72484	82335
Activities for generating funds	1(b)	36334	-	-	36334	32029
Income from investments	1(c)	196	-	-	196	340
Other incoming resources	1(d)	22020	1657	-	23677	17726
		128234	4477		132711	132430
RESOURCES EXPENDED		£	£	£	£	£
Cost of generation voluntary income	2(a)	-	-	-	-	-
Church activities	2(b)	121763	10932	-	132695	112246
Church management and administration	2(c)	3011	-	-	3011	5335
Church school	2(d)	320	-	-	320	254
Restricted funds - boiler expenditure	2(e)	-	2910		2910	12090
Restricted funds – organ restoration	2(e)	-	-	-	-	27758
Special Maintenance reserve	2(e)	-	-	-	-	-
TOTAL RESOURCES EXPENDED		125094	13842	-	138936	157683
NET INCOMING (OUTGOING) RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES	-	3140	(9365)	-	(6,2225)	(25253)
Unrealised gains/(losses) on investments	-	-	-	55	55	(153)
Transfer from Special Maintenance Reserve		4000	(4000)			
NET MOVEMENTS IN FUNDS		7140	(13365)	55	(6170)	(25,406)
BALANCES BROUGHT FORWARD AT 1 JANUARY 2023(2022)		6614	29517	994	37,125	62448
Variance	-	1			-1	-
BALANCES CARRIED FORWARD AT 31 DECEMBER 2023(2022)		13,753	16,152	1,049	30,954	62448

The notes on pages 8 to 15 form part of these financial statements.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

BALANCE SHEET

As at 31 December 2023

	Note	2023	2022
		£	£
FIXED ASSETS			
Investments (endowment funds)	5	1049	994
Debtors/ prepayments	7	1564	2465
Short term deposits		18003	15831
Cash at bank and in hand		12933	23785
		32,500	42081
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	8	(2595)	(5950)
NET CURRENT ASSETS		29,905	36131
TOTAL NET ASSETS		30,954	37125
PARISH FUNDS			
Unrestricted		13753	6614
Restricted	9	16152	29517
Endowment	10	1049	994
		30,954	37125

The notes on pages 8 to 14 form part of these financial statements.

Approved by the Parochial Church Council on 18th March 2024 and signed on its' behalf by:

Mrs Lesley Utley (Churchwarden)

Mrs E Sinker (Honorary Treasurer)

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Notes to the financial statements

ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, together with applicable accounting standards and the Statement of Recommended Practice (SORP) 2005.

The financial statements have been prepared under the historical cost convention, except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from investment of the endowment 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 of endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted funds are general funds which can be used for PCC ordinary purposes. The purpose of any restricted funds is noted in the accounts.

Incoming resources

Planned giving, collections and donations are recognised when received. Income tax recoverable on gift aid donations is recognised on a receivable basis. Revenue grants and legacies to the PCC are accounted for when the PCC is legally entitled to the amounts due. Capital grants are accounted for on a receipts basis but the capital commitment is disclosed by way of a note to the financial statements. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and beneficed property is excluded from the accounts by S 96(2) (a) of the Charities Act 1993. Moveable church furnishings, held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal, are inalienable property listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Subsequently no individual item has cost more than £1,000 per annum so all such expenditure has been written off when incurred. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Notes to the financial statements

Likewise, all expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off.

Investments are valued at market value at 31st December.

Current assets

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

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

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

1. INCOMING RESOURCES

	Unrestricted funds	Restricted funds	Endowment funds	Total funds
	£	£	£	£
1(a) Voluntary income				
Planned giving				
Gift aid	48767	-	-	48834
Income tax recoverable on gift aid	12214	-	-	12214
Pledges not subject to gift aid	212	-	-	212
Collections (open plate) at all services	3205	-	-	3205
Gift day and special collections	-	2820	-	2820
Sundry donations	1555	-	-	1555
Soupa Thursday	1711	-	-	1711
Legacies	2000	-	-	2000
	69664	2820	-	72,551
1(b) Activities for generating funds				
Fetes and fundraising events*	1810	-	-	1810
Church Hall use	32624	-	-	32624
Fees	1302	-	-	1302
Fellowship teas*	618	-	-	618
Children's activities	-	-	-	-
	36354	-	-	36354
1(c) Income from investments				
Interest from deposits	84	-	-	84
Interest from endowments	112	-	-	112
1(d) Other incoming resources				
Organ fund income plus interest	-	1090	-	1090
Restoration fund – interest	-	1	-	1
Boundary Change Grant from Diocese	10,000	-	-	10000
Restoration fund – sundry fundraising and donations	-	-	-	-
Grants –Diocese heating/Warm Spaces	2,936	-	-	2936
Special maintenance reserve	-	566	-	771
Special Purposes Fund	-	-	-	-
Sequestration Fund	-	-	-	-
Insurance recoveries	4464	-	-	4464
VAT recoveries	4620	-	-	4620
	22216	1,657	-	24,078
Total incoming resources	128,234	4,477	-	132,711

*See note 2 for any corresponding expenditure

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

2. RESOURCES EXPENDED

	Unrestricted funds	Restricted funds	Endowment funds	2023	2022
	£	£	£	£	£
2(a) Cost of generation voluntary income					
Costs of fetes and fundraising events*	-	-	-	-	-
2(b) Church activities Charitable giving					
<u>Missionary</u>					
Christian Aid	500	-	-	500	-
CMS Mission Partner	1200	-	-	1200	1200
Mission and Growth Fund	-	96	-	96	30
Soupa Thursday	-	684	-	737	76
<u>Relief & Development Agencies</u>					
Children's Society Boxes and Candles	-	925	-	925	241
Christian Aid donation	-	-	-	-	772
Salvation Army	-	103	-	103	107
Foodbank	-	-	-	-	252
Ukraine Appeal International Aid Trust	-	-	-	-	322
<u>Home missions & Other Church Societies</u>					
Sefton Tree Grant	-	72	-	72	-
Streaming Services Equipment	-	276	-	276	-
Vicarage Redecoration	-	-	-	-	3445
Memorial Gardens	-	200	-	200	-
Heritage Sefton for Good Grant	-	36	-	36	86
Christmas Decoration	-	-	-	-	20
Boiler replacement	-	8540	-	8540	500
	1700	10932	-	12685	7051
Other church activities					
Parish share	70966	-	-	70968	58840
Ministry:					
Vicar's expenses and phone	-	-	-	-	1668
Council tax and water rates	3741	-	-	3741	1421
Vicarage maintenance	-	-	-	-	205
Visiting preachers	67	-	-	67	-
PAYE	1592	-	-	1592	1770
Parish Assistant	1824	-	-	1824	1766
Reader and curate incl housing	-	-	-	-	50
Church:					
Heat and light	12758	-	-	12758	6614
Liturgy wine and wafers	426	-	-	426	1378
Other sundry expenses	239	-	-	239	11
Cleaning	575	-	-	575	1310
Maintenance	3614	-	-	3614	1727
Organ maintenance	450	-	-	450	882
Water rates	1040	-	-	1040	829
Fellowship teas*	71	-	-	71	5
Parish entertaining /events/gifts	462	-	-	462	203
Hall maintenance and broadband	2719	-	-	2719	8452
Caretaker and verger	5980	-	-	5980	5038
Choir and organist	1949	-	-	1949	2011
Insurance	9765	-	-	9765	6512
Hall secretary	1824	-	-	1824	1744
	120063	-	-	120064	105195
2 (c) Church management and administration					
Printing and stationery	2811	-	-	2811	5135
Independent examiner	200	-	-	200	200
	3011	-	-	3011	5335

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

2 (d) St Nicholas' School

Leaver's gifts

320	-	-	320	254
320	-	-	320	254

2(e) Restricted funds

Boiler expenditure

-	-	-	-	12090
---	---	---	---	-------

Organ restoration

-	-	-	-	27758
---	---	---	---	-------

Special Maintenance Reserve

	2910		2910	-
--	------	--	------	---

-	-	-	-	39848
---	---	---	---	-------

Total resources expended

125094	3842	-	138936	157683
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3. STAFF COSTS

During the year the PCC employed an Organist, two Caretakers, a Hall Secretary and a Parish Assistant whose net earnings, after payment of employers' national insurance, were as follows:

	2023 £	2022 £
Caretaker	5,980	5,038
Organist	1,949	1,896
Parish assistant	1,824	1,766
Hall secretary	1,824	1,744
	11,577	10,444

There were no other employees and therefore no employees earned £40,000 or more during the year. Together these employees equate to less than one full time employee.

4. PAYMENTS TO PCC MEMBERS AND TRUSTEES DURING 2023

	2023 £	2022 £
Nicola Jeens – Parish assistant	1,824	1,766
Elizabeth Sinker: Hall Secretary	1,824	1,744
	3,648	3,510

5. FIXED ASSETS

	2023 £	2022 £
Investments (endowment funds)		
Treasury stock 5.5% 2008/12 – CR Taylor Bequest	1049	994
CBF Deposit funds – Mellor Bequest	-	-
	1049	994

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total £
2023				
Fixed assets	-	-	1049	1049
Current assets	16348	16152	-	32500
Current liabilities	(2595)	-	-	(2595)
	13753	16152	1049	30954
2022				
Fixed assets	-	-	994	994
Current assets	15474	26607	-	42081
Current liabilities	(5950)	-	-	(5950)
	9524	26607	994	37125

7. DEBTORS

	2023 £	2022 £
Prepayments	-	-
Other debtors	1564	2466
	1564	2466

8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Accruals	-	-
Other creditors	2595	5950
	2595	5950

9. RESTRICTED FUND

The restricted fund at 31st December comprises the following:

		2023 £	2022 £
Organ fund	-funds donated to refurbish the organ	1	(1,089)
Special maintenance reserve	-the original donor set down conditions that the fund could only be used at the discretion of the Treasurer and Finance Committee and with the formal approval of the PCC, for major unavoidable deficits and to assist with the PCC's contribution to major projects at St. Nicholas' School	10,609	14,042
Special purposes	-given by church organisations and individuals for special projects in the church	784	784
Mellor bequest	- funds transferred from endowment for expenditure on boiler	-	2,910
Memorial Thanksgiving	- funds given in memory of parishioners	771	771
Sequestration Fund	- fee for funerals and wedding during Interregnum	-	-
Restoration Fund	-funds collected for major restoration schemes	165	165
Special Collections	-funds donated during the year to specified charities	3,822	11,934
		16,152	29,517

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

10. ENDOWMENT FUND

The endowment fund at each year-end comprises the balances listed in note 5 above.

The CR Taylor bequest was provided in order to generate some income for the benefit of the Parish and its curate, but the income can be used whether or not a curate is in place. The stock is held by Liverpool Diocesan Board of Finance (LDBF) as custodian trustee.

11. ENDOWMENT FUND – St Nicholas' School

The endowment fund represents the proceeds of the sale of the former school building at Warrenhouse Road. The investment in Treasury Stock is held by Liverpool Diocesan Board of Finance as Custodian Trustee.

	2023	2022
	£	£
Investment (endowment funds)		
Deposit fund – Control Board of Finance	1,189	1,189
Treasury stock % 2001 – Warrenhouse Road	5,902	5,590
	7,091	6,779

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Annex not forming part of the Financial Statements

Simplified income and expenditure account (unrestricted fund only) For the year ended 31 December 2023

	2023 £	2022 £
Income		
Gift aid	48,767	47,161
Tax recovery	12,214	13,908
Pledges	212	612
Loose plate	3,205	1,704
Use of hall	32,624	29,933
Legacies	2,000	-
Fees	1,302	1,689
Just Giving donations	-	64
Fundraising events	1,810	-
Diocese Heating and Christmas Grants	1,600	1,000
Boundary Change Grant	10,000	-
Warm Spaces Grant	1,336	-
Soupa Thursday donations	1,711	-
Interest and other income	2,369	4,449
Insurance recoveries	4,464	5,730
VAT reclaim	4,620	484
Total income	128,234	106,734
Expenditure		
Missional giving (out of income)	1,700	1,576
Parish share	70,967	58,840
Clergy, curate and reader expenses	3,741	4,866
Heat and light, internet	13,327	7,195
Maintenance of Buildings	6,215	10,685
Insurance	9,765	6,512
Caretaker, organist and Parish admin	13,168	12,329
Visiting preachers	67	-
Other costs	6,144	10,357
Total expenditure	125,094	112,360
Surplus/(Deficit) for the year	3,140	(5,626)
Surplus brought forward	6,614	12,157
Add previous year adjustment	-1	83
Surplus carried forward	9,753	6,614

**St. Nicholas' Church,
Blundellsands**

Financial Statements of the
Parochial Church Council
for the year ended 31 December 2023

Registered charity number 1158819

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Financial Review

2023 was a year of financial struggle but also good fortune. Our profit of just over £3,000 masks deeper financial problems as this was achieved only with the help of grant income. We received a one-off grant of £10,000 due to parish boundary changes, £1,600 from the Diocese for Christmas and heating grants, and a warm space grant of £1,336. In addition, we received £2,000 in legacies. Without these grants our regular income would have produced a shortfall for the year of £10,000. Hall income has been shoring up our finances for many years, and it rose again from almost £30,000 in 2022 to over £32,000 in 2023.

In 2023 we faced a rise in our Parish Share of over £800 per month and soaring energy costs. Current budget projections for 2024 even with a projected freeze in Parish Share show a projected £20,000 loss. With our rainy-day reserves now at £10,500 such losses are not sustainable.

Reserves policy

The church maintains a number of reserves some of which are restricted in nature where the PCC needs to use the funds as laid down by the donor of the funds, and some of which are unrestricted where the PCC has full discretion over their use. Attached in notes 9 (church restricted fund), notes 5 & 10 (church endowment fund) and notes 11 (school endowment fund) are full details of the funds, their history and some indication of the purpose for which they are held. This policy sets out the four reasons for the PCC holding the level of unrestricted reserves shown in the financial statements:

- (i) To assist with the maintenance of the church and hall which is a Grade II listed building. The 2019 quinquennial inspection report of the Church and hall identified expenditure requirements well beyond the PCC's reserves. The PCC's response to the inspection report is to undertake the urgent repairs identified and continue to seek other sources of funds to assist with the major ongoing restoration needs. The next such report is due in 2024.
- (ii) Therefore, the first call on unrestricted reserves is to undertake such urgent repairs as they arise.
- (iii) To undertake periodic refurbishments and upgrades to the internal fabric of both the church and the hall, such as redecoration, electrical maintenance or furniture replacements which are too large to be undertaken from the church's income.
- (iv) To be available for any major school projects where the church has a legal responsibility to contribute to the cost.

To be available should a deficit occur, a target figure of £15,000 has been set for the Special Maintenance Reserve as a contingency to cover deficits. For many years during the last two decades deficits have been incurred. Currently the total deposited in this account stands at just over £10,500.

Agent Transactions

The PCC acted as a financial agent for the following people and organizations:-

- £1,795 was received as Assigned Fees for weddings and funerals. £830 was received in respect of organists and vergers and passed on to the appropriate individuals.

Performance of Investments

In 2022 the Mellor Bequest was drawn down and used towards the cost of the church heating. The performance of the remaining endowment investment has been static this year, with the church's endowment fund increasing in value slightly from £994 to £1049.

Parochial Church Council of St. Nicholas' Church, Blundellsands Annual Accounts for the year ended 31 December 2023

Fundraising and Giving

Overall income from giving before tax recovery increased by 3.5%, matching the same drop the previous year. In view of continued inflationary pressures in 2024 the ability of our giving to match our needs is now brought into sharp focus. Loose plate did, however, increase from £1,700 to £3,200 as the collection plate comes more fully back into use post-covid. Legacies of £2,000 were gratefully received.

Parish giving from unrestricted income continued to support the Church Missionary Society work by the increased amount of £125 per month, with an increased sum of £450 given to Christian Aid. A further £1,028 was distributed to charitable causes from special collection giving. £1,810 was raised during the year from our music festival for organ restoration.

Insurance recoveries this year totalled over £4,464.

Approved by the PCC on 18th March 2024 and signed on its behalf by:

Lesley Utley (Churchwarden)

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Statement of responsibilities of PCC members and Governors as Trustees of a charity

The Parochial Church Council, is a charity. As a charity, its members are trustees, its property is charitable and it is bound by charity law.

PCC members have full responsibility for the Charity and must:

- act together and in person and not delegate control of the Charity to others;
 - act strictly in accordance with the charity's governing document;
 - act in the Charity's interest only;
 - manage the Charity's affairs prudently and take a long-term as well as a short-term view;
 - not derive any personal benefit or gain from the Charity of which they are trustees; and
 - take proper professional advice on matters on which they are not themselves competent.
- PCC members are responsible for all of the operations of the Charity, especially in:
- managing the Charity's finances;
 - applying the Charity's income for charitable purposes only;
 - managing land or buildings;
 - investing funds;
 - employing people;
 - appealing for funds;
 - ensuring that all the Charity's property is under the control of the trustees;
 - and collection of all money owed or due to the charity.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. While it may delegate some of its duties, this does not remove its legal responsibilities. These include:

a) Keeping 'proper accounting records', which must be sufficient to show and explain all the PCC's transactions. The records, together with the annual financial statements, must be preserved for at least six years from the end of the financial year to which they relate. These records must be sufficient to:

- show and explain all the PCC's transactions;
- disclose the PCC's financial position at any time with reasonable accuracy;
- enable the required accounts to be prepared;
- show on a day-to-day basis all receipts and payments and what they were for; and include a record of all assets and liabilities.

b) Ensuring that the finances of the PCC are under its control and only delegated if the PCC can ensure that its wishes will be followed.

c) Preparing an annual account (financial statement) and report which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church Representation Rules.

d) Arranging for a suitable independent examination of the financial statements.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Independent Examiner's Report to the PCC of St. Nicholas' Church, Blundellsands

Report to the Parochial Church Council (PCC) of St Nicholas Church Blundellsands on the accounts for the year ended 31st December 2023, as set out on pages 6 to 15 of your Annual Accounts.

Respective responsibilities of Trustees and Examiner

The PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent Examiner's statement

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

Independent Examiner's statement

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

Accounting records were not kept in accordance with section 130 of the Charities Act

Or the accounts do not accord with the accounting records.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

L Marr ACA

9 Fewston Close
Bolton BL1 7BJ

23rd April 2024

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Statement of Financial Activities

For the year ended 31 December 2023

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	
					2023	2022
INCOMING RESOURCES		£	£	£	£	£
Voluntary income	1(a)	69664	2820	-	72484	82335
Activities for generating funds	1(b)	36334	-	-	36334	32029
Income from investments	1(c)	196	-	-	196	340
Other incoming resources	1(d)	22020	1657	-	23677	17726
		128234	4477		132711	132430
RESOURCES EXPENDED		£	£	£	£	£
Cost of generation voluntary income	2(a)	-	-	-	-	-
Church activities	2(b)	121763	10932	-	132695	112246
Church management and administration	2(c)	3011	-	-	3011	5335
Church school	2(d)	320	-	-	320	254
Restricted funds - boiler expenditure	2(e)	-	2910		2910	12090
Restricted funds – organ restoration	2(e)	-	-	-	-	27758
Special Maintenance reserve	2(e)	-	-	-	-	-
TOTAL RESOURCES EXPENDED		125094	13842	-	138936	157683
NET INCOMING (OUTGOING) RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES	-	3140	(9365)	-	(6,2225)	(25253)
Unrealised gains/(losses) on investments	-	-	-	55	55	(153)
Transfer from Special Maintenance Reserve		4000	(4000)			
NET MOVEMENTS IN FUNDS		7140	(13365)	55	(6170)	(25,406)
BALANCES BROUGHT FORWARD AT 1 JANUARY 2023(2022)		6614	29517	994	37,125	62448
Variance	-	1			-1	-
BALANCES CARRIED FORWARD AT 31 DECEMBER 2023(2022)		13,753	16,152	1,049	30,954	62448

The notes on pages 8 to 15 form part of these financial statements.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

BALANCE SHEET

As at 31 December 2023

	Note	2023	2022
		£	£
FIXED ASSETS			
Investments (endowment funds)	5	1049	994
Debtors/ prepayments	7	1564	2465
Short term deposits		18003	15831
Cash at bank and in hand		12933	23785
		32,500	42081
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	8	(2595)	(5950)
NET CURRENT ASSETS		29,905	36131
TOTAL NET ASSETS		30,954	37125
PARISH FUNDS			
Unrestricted		13753	6614
Restricted	9	16152	29517
Endowment	10	1049	994
		30,954	37125

The notes on pages 8 to 14 form part of these financial statements.

Approved by the Parochial Church Council on 18th March 2024 and signed on its' behalf by:

Mrs Lesley Utley (Churchwarden)

Mrs E Sinker (Honorary Treasurer)

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Notes to the financial statements

ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, together with applicable accounting standards and the Statement of Recommended Practice (SORP) 2005.

The financial statements have been prepared under the historical cost convention, except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from investment of the endowment 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 of endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted funds are general funds which can be used for PCC ordinary purposes. The purpose of any restricted funds is noted in the accounts.

Incoming resources

Planned giving, collections and donations are recognised when received. Income tax recoverable on gift aid donations is recognised on a receivable basis. Revenue grants and legacies to the PCC are accounted for when the PCC is legally entitled to the amounts due. Capital grants are accounted for on a receipts basis but the capital commitment is disclosed by way of a note to the financial statements. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and beneficed property is excluded from the accounts by S 96(2) (a) of the Charities Act 1993. Moveable church furnishings, held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal, are inalienable property listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Subsequently no individual item has cost more than £1,000 per annum so all such expenditure has been written off when incurred. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Notes to the financial statements

Likewise, all expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off.

Investments are valued at market value at 31st December.

Current assets

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

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

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

1. INCOMING RESOURCES

	Unrestricted funds	Restricted funds	Endowment funds	Total funds
	£	£	£	£
1(a) Voluntary income				
Planned giving				
Gift aid	48767	-	-	48834
Income tax recoverable on gift aid	12214	-	-	12214
Pledges not subject to gift aid	212	-	-	212
Collections (open plate) at all services	3205	-	-	3205
Gift day and special collections	-	2820	-	2820
Sundry donations	1555	-	-	1555
Soupa Thursday	1711	-	-	1711
Legacies	2000	-	-	2000
	69664	2820	-	72,551
1(b) Activities for generating funds				
Fetes and fundraising events*	1810	-	-	1810
Church Hall use	32624	-	-	32624
Fees	1302	-	-	1302
Fellowship teas*	618	-	-	618
Children's activities	-	-	-	-
	36354	-	-	36354
1(c) Income from investments				
Interest from deposits	84	-	-	84
Interest from endowments	112	-	-	112
1(d) Other incoming resources				
Organ fund income plus interest	-	1090	-	1090
Restoration fund – interest	-	1	-	1
Boundary Change Grant from Diocese	10,000	-	-	10000
Restoration fund – sundry fundraising and donations	-	-	-	-
Grants –Diocese heating/Warm Spaces	2,936	-	-	2936
Special maintenance reserve	-	566	-	771
Special Purposes Fund	-	-	-	-
Sequestration Fund	-	-	-	-
Insurance recoveries	4464	-	-	4464
VAT recoveries	4620	-	-	4620
	22216	1,657	-	24,078
Total incoming resources	128,234	4,477	-	132,711

*See note 2 for any corresponding expenditure

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

2. RESOURCES EXPENDED

	Unrestricted funds	Restricted funds	Endowment funds	2023	2022
	£	£	£	£	£
2(a) Cost of generation voluntary income					
Costs of fetes and fundraising events*	-	-	-	-	-
2(b) Church activities Charitable giving					
<u>Missionary</u>					
Christian Aid	500	-	-	500	-
CMS Mission Partner	1200	-	-	1200	1200
Mission and Growth Fund	-	96	-	96	30
Soupa Thursday	-	684	-	737	76
<u>Relief & Development Agencies</u>					
Children's Society Boxes and Candles	-	925	-	925	241
Christian Aid donation	-	-	-	-	772
Salvation Army	-	103	-	103	107
Foodbank	-	-	-	-	252
Ukraine Appeal International Aid Trust	-	-	-	-	322
<u>Home missions & Other Church Societies</u>					
Sefton Tree Grant	-	72	-	72	-
Streaming Services Equipment	-	276	-	276	-
Vicarage Redecoration	-	-	-	-	3445
Memorial Gardens	-	200	-	200	-
Heritage Sefton for Good Grant	-	36	-	36	86
Christmas Decoration	-	-	-	-	20
Boiler replacement	-	8540	-	8540	500
	1700	10932	-	12685	7051
Other church activities					
Parish share	70966	-	-	70968	58840
Ministry:					
Vicar's expenses and phone	-	-	-	-	1668
Council tax and water rates	3741	-	-	3741	1421
Vicarage maintenance	-	-	-	-	205
Visiting preachers	67	-	-	67	-
PAYE	1592	-	-	1592	1770
Parish Assistant	1824	-	-	1824	1766
Reader and curate incl housing	-	-	-	-	50
Church:					
Heat and light	12758	-	-	12758	6614
Liturgy wine and wafers	426	-	-	426	1378
Other sundry expenses	239	-	-	239	11
Cleaning	575	-	-	575	1310
Maintenance	3614	-	-	3614	1727
Organ maintenance	450	-	-	450	882
Water rates	1040	-	-	1040	829
Fellowship teas*	71	-	-	71	5
Parish entertaining /events/gifts	462	-	-	462	203
Hall maintenance and broadband	2719	-	-	2719	8452
Caretaker and verger	5980	-	-	5980	5038
Choir and organist	1949	-	-	1949	2011
Insurance	9765	-	-	9765	6512
Hall secretary	1824	-	-	1824	1744
	120063	-	-	120064	105195
2 (c) Church management and administration					
Printing and stationery	2811	-	-	2811	5135
Independent examiner	200	-	-	200	200
	3011	-	-	3011	5335

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

2 (d) St Nicholas' School

Leaver's gifts

320	-	-	320	254
320	-	-	320	254

2(e) Restricted funds

Boiler expenditure

-	-	-	-	12090
---	---	---	---	-------

Organ restoration

-	-	-	-	27758
---	---	---	---	-------

Special Maintenance Reserve

	2910		2910	-
--	------	--	------	---

-	-	-	-	39848
---	---	---	---	-------

Total resources expended

125094	3842	-	138936	157683
--------	------	---	--------	--------

3. STAFF COSTS

During the year the PCC employed an Organist, two Caretakers, a Hall Secretary and a Parish Assistant whose net earnings, after payment of employers' national insurance, were as follows:

	2023 £	2022 £
Caretaker	5,980	5,038
Organist	1,949	1,896
Parish assistant	1,824	1,766
Hall secretary	1,824	1,744
	11,577	10,444

There were no other employees and therefore no employees earned £40,000 or more during the year. Together these employees equate to less than one full time employee.

4. PAYMENTS TO PCC MEMBERS AND TRUSTEES DURING 2023

	2023 £	2022 £
Nicola Jeens – Parish assistant	1,824	1,766
Elizabeth Sinker: Hall Secretary	1,824	1,744
	3,648	3,510

5. FIXED ASSETS

	2023 £	2022 £
Investments (endowment funds)		
Treasury stock 5.5% 2008/12 – CR Taylor Bequest	1049	994
CBF Deposit funds – Mellor Bequest	-	-
	1049	994

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total £
2023				
Fixed assets	-	-	1049	1049
Current assets	16348	16152	-	32500
Current liabilities	(2595)	-	-	(2595)
	13753	16152	1049	30954
2022				
Fixed assets	-	-	994	994
Current assets	15474	26607	-	42081
Current liabilities	(5950)	-	-	(5950)
	9524	26607	994	37125

7. DEBTORS

	2023 £	2022 £
Prepayments	-	-
Other debtors	1564	2466
	1564	2466

8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Accruals	-	-
Other creditors	2595	5950
	2595	5950

9. RESTRICTED FUND

The restricted fund at 31st December comprises the following:

		2023 £	2022 £
Organ fund	-funds donated to refurbish the organ	1	(1,089)
Special maintenance reserve	-the original donor set down conditions that the fund could only be used at the discretion of the Treasurer and Finance Committee and with the formal approval of the PCC, for major unavoidable deficits and to assist with the PCC's contribution to major projects at St. Nicholas' School	10,609	14,042
Special purposes	-given by church organisations and individuals for special projects in the church	784	784
Mellor bequest	- funds transferred from endowment for expenditure on boiler	-	2,910
Memorial Thanksgiving	- funds given in memory of parishioners	771	771
Sequestration Fund	- fee for funerals and wedding during Interregnum	-	-
Restoration Fund	-funds collected for major restoration schemes	165	165
Special Collections	-funds donated during the year to specified charities	3,822	11,934
		16,152	29,517

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

10. ENDOWMENT FUND

The endowment fund at each year-end comprises the balances listed in note 5 above.

The CR Taylor bequest was provided in order to generate some income for the benefit of the Parish and its curate, but the income can be used whether or not a curate is in place. The stock is held by Liverpool Diocesan Board of Finance (LDBF) as custodian trustee.

11. ENDOWMENT FUND – St Nicholas' School

The endowment fund represents the proceeds of the sale of the former school building at Warrenhouse Road. The investment in Treasury Stock is held by Liverpool Diocesan Board of Finance as Custodian Trustee.

	2023	2022
	£	£
Investment (endowment funds)		
Deposit fund – Control Board of Finance	1,189	1,189
Treasury stock % 2001 – Warrenhouse Road	5,902	5,590
	7,091	6,779

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Annex not forming part of the Financial Statements

Simplified income and expenditure account (unrestricted fund only) For the year ended 31 December 2023

	2023 £	2022 £
Income		
Gift aid	48,767	47,161
Tax recovery	12,214	13,908
Pledges	212	612
Loose plate	3,205	1,704
Use of hall	32,624	29,933
Legacies	2,000	-
Fees	1,302	1,689
Just Giving donations	-	64
Fundraising events	1,810	-
Diocese Heating and Christmas Grants	1,600	1,000
Boundary Change Grant	10,000	-
Warm Spaces Grant	1,336	-
Soupa Thursday donations	1,711	-
Interest and other income	2,369	4,449
Insurance recoveries	4,464	5,730
VAT reclaim	4,620	484
Total income	128,234	106,734
Expenditure		
Missional giving (out of income)	1,700	1,576
Parish share	70,967	58,840
Clergy, curate and reader expenses	3,741	4,866
Heat and light, internet	13,327	7,195
Maintenance of Buildings	6,215	10,685
Insurance	9,765	6,512
Caretaker, organist and Parish admin	13,168	12,329
Visiting preachers	67	-
Other costs	6,144	10,357
Total expenditure	125,094	112,360
Surplus/(Deficit) for the year	3,140	(5,626)
Surplus brought forward	6,614	12,157
Add previous year adjustment	-1	83
Surplus carried forward	9,753	6,614

Accounts

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Check and submit your annual return for year end 2023

Before you complete the declaration and submit the annual return, you should check the content and accuracy of the information you have provided. You can also print a copy for your records by selecting the Print button at the top of this page.

Please note that you will be unable to print a copy of your annual return once you have submitted it.

Income and spending

[Edit](#)

Income £ £ 132711

Spending £ £ 138936

Number of contracts from government

0

[Edit](#)

Number of grants from government

0

[Edit](#)

Income breakdown

[Edit](#)

Donations and legacies (excluding Endowments Received) £ 72484

Charitable activities £ 36354

Other trading activities £ 23677

Investments £ 196

Other £ 0

Corporate donations

£ 0

[Edit](#)

Donations from individuals

£ 475

[Edit](#)

Donations from related parties	£ 275	Edit
Grantmaking	No	Edit
Recipients of grants		Edit
Please round all figures to the nearest pound (do not enter decimal points or commas).	£ 0	
Individuals		
Other charities	£ 2728	
Other organisations that are not charities	£ 0	
Grant recipients related parties	No	Edit
Trustee payments		Edit
Excluding out of pocket expenses, for what were any of the trustees paid during the financial period for this return?	c. Paid for providing goods and/or services to the charity or any of its trading subsidiaries or connected organisations	
Did any of the trustees resign and take up employment with your charity in the financial period of this return?	No	
Income from outside the UK	No	Edit
Delivering activities outside the United Kingdom	Yes +	Edit
Written agreements with partners outside UK	No	Edit
Spending outside England & Wales	No	Edit
Subsidiaries	No	Edit

Charity contact details correct	Yes	Edit
Charity headquarters details correct	Yes	Edit
Charity contact address		Edit
Address Line 1	St. Nicholas Vicarage	
Address Line 2	Nicholas Road	
Address Line 3	Blundellsands	
Address Line 4	LIVERPOOL	
Postcode	L23 6TS	
Charity Headquarters address		Edit
Address Line 1	St. Nicholas Vicarage	
Address Line 2	Nicholas Road	
Address Line 3	Blundellsands	
Address Line 4	LIVERPOOL	
Postcode	L23 6TS	
Membership type	Unknown	Edit
Employment contract types		Edit
People were permanently employed by your charity	5	
People were on fixed-terms contracts with your charity	5	
Self-employed people were working for your charity	0	
Total overseas employees	0	Edit
Total employee payroll	£ 11577	Edit

Employees' salaries	No	Edit
Governance policies		Edit
Internal charity financial controls policy and procedures	Yes	
Safeguarding policy and procedures	Yes	
Financial reserves policy and procedures	Yes	
Complaints policy and procedures	Yes	
Serious incident reporting policy and procedures	Yes	
Internal risk management policy and procedures	Yes	
Trustee expenses policy and procedures	No	
Trustee conflicts of interest policy and procedures	Yes	
Investing charity funds policy and procedures	No	
Campaigns and political activity policy and procedures	Not applicable	
Bullying and harassment policy and procedures	Yes	
Social media policy and procedures	No	
Engaging external speakers at charity events policy and procedures	No	
Safeguarding	Yes +	Edit
Serious Incidents	There were no incidents to report	Edit
External risk and impact		Edit
Donations	Positive	
Other income - grants	Positive	
Other income - contracts	Positive	
	Positive	

Other income - investment

Expenditure on charitable activities

Unknown/No
Change/Not
Applicable

Expenditure on overheads

Negative

Number of volunteers

Negative

Number of employees

Negative

Number of trustees

Positive

Fundraising activities

Unknown/No
Change/Not
Applicable

Capacity to deliver services

Unknown/No
Change/Not
Applicable

Total service demand

Unknown/No
Change/Not
Applicable

Volunteers

50

[Edit](#)

Declaration

Your role at the charity (select one):

- ☐ Trustee
- ☐ Employee
- ☐ Advisor
- ☐ Other

Given names

ANNE MARJORIE

Family name

DOBIE

Telephone number

Email

ANNEDOBIE31@GMAIL

Date submitted

28/10/2024

It is a criminal offence under section 60 of the Charities Act 2011 for anyone to knowingly or recklessly provide false or misleading information to the commission; this includes suppressing, concealing or destroying documents.



I can confirm that:

- I am authorised by the charity trustees to submit this information;
- The information I have provided in this service is to the best of my knowledge true and correct; and
- I have read the Charity Commission's [privacy notice \(/web/annual-return-2023/privacy-notice\)](/web/annual-return-2023/privacy-notice).

When you submit the return, we will send an acknowledgement to the charity email address.

If you enter an email address in the declaration different to the one we have recorded for the charity, we will send a copy to that email address as well.

This is the last opportunity to print or save your annual return before you submit.

Print or save your annual return (/group/annual-return-2023/print) then submit it using the button below.

Submit

**St. Nicholas' Church,
Blundellsands**

Financial Statements of the
Parochial Church Council
for the year ended 31 December 2023

Registered charity number 1158819

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Financial Review

2023 was a year of financial struggle but also good fortune. Our profit of just over £3,000 masks deeper financial problems as this was achieved only with the help of grant income. We received a one-off grant of £10,000 due to parish boundary changes, £1,600 from the Diocese for Christmas and heating grants, and a warm space grant of £1,336. In addition, we received £2,000 in legacies. Without these grants our regular income would have produced a shortfall for the year of £10,000. Hall income has been shoring up our finances for many years, and it rose again from almost £30,000 in 2022 to over £32,000 in 2023.

In 2023 we faced a rise in our Parish Share of over £800 per month and soaring energy costs. Current budget projections for 2024 even with a projected freeze in Parish Share show a projected £20,000 loss. With our rainy-day reserves now at £10,500 such losses are not sustainable.

Reserves policy

The church maintains a number of reserves some of which are restricted in nature where the PCC needs to use the funds as laid down by the donor of the funds, and some of which are unrestricted where the PCC has full discretion over their use. Attached in notes 9 (church restricted fund), notes 5 & 10 (church endowment fund) and notes 11 (school endowment fund) are full details of the funds, their history and some indication of the purpose for which they are held. This policy sets out the four reasons for the PCC holding the level of unrestricted reserves shown in the financial statements:

- (i) To assist with the maintenance of the church and hall which is a Grade II listed building. The 2019 quinquennial inspection report of the Church and hall identified expenditure requirements well beyond the PCC's reserves. The PCC's response to the inspection report is to undertake the urgent repairs identified and continue to seek other sources of funds to assist with the major ongoing restoration needs. The next such report is due in 2024.
- (ii) Therefore, the first call on unrestricted reserves is to undertake such urgent repairs as they arise.
- (iii) To undertake periodic refurbishments and upgrades to the internal fabric of both the church and the hall, such as redecoration, electrical maintenance or furniture replacements which are too large to be undertaken from the church's income.
- (iv) To be available for any major school projects where the church has a legal responsibility to contribute to the cost.

To be available should a deficit occur, a target figure of £15,000 has been set for the Special Maintenance Reserve as a contingency to cover deficits. For many years during the last two decades deficits have been incurred. Currently the total deposited in this account stands at just over £10,500.

Agent Transactions

The PCC acted as a financial agent for the following people and organizations:-

- £1,795 was received as Assigned Fees for weddings and funerals. £830 was received in respect of organists and vergers and passed on to the appropriate individuals.

Performance of Investments

In 2022 the Mellor Bequest was drawn down and used towards the cost of the church heating. The performance of the remaining endowment investment has been static this year, with the church's endowment fund increasing in value slightly from £994 to £1049.

Parochial Church Council of St. Nicholas' Church, Blundellsands Annual Accounts for the year ended 31 December 2023

Fundraising and Giving

Overall income from giving before tax recovery increased by 3.5%, matching the same drop the previous year. In view of continued inflationary pressures in 2024 the ability of our giving to match our needs is now brought into sharp focus. Loose plate did, however, increase from £1,700 to £3,200 as the collection plate comes more fully back into use post-covid. Legacies of £2,000 were gratefully received.

Parish giving from unrestricted income continued to support the Church Missionary Society work by the increased amount of £125 per month, with an increased sum of £450 given to Christian Aid. A further £1,028 was distributed to charitable causes from special collection giving. £1,810 was raised during the year from our music festival for organ restoration.

Insurance recoveries this year totalled over £4,464.

Approved by the PCC on 18th March 2024 and signed on its behalf by:

Lesley Utley (Churchwarden)

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Statement of responsibilities of PCC members and Governors as Trustees of a charity

The Parochial Church Council, is a charity. As a charity, its members are trustees, its property is charitable and it is bound by charity law.

PCC members have full responsibility for the Charity and must:

- act together and in person and not delegate control of the Charity to others;
- act strictly in accordance with the charity's governing document;
- act in the Charity's interest only;
- manage the Charity's affairs prudently and take a long-term as well as a short-term view;
- not derive any personal benefit or gain from the Charity of which they are trustees; and
- take proper professional advice on matters on which they are not themselves competent.
- PCC members are responsible for all of the operations of the Charity, especially in:
 - managing the Charity's finances;
 - applying the Charity's income for charitable purposes only;
 - managing land or buildings;
 - investing funds;
 - employing people;
 - appealing for funds;
 - ensuring that all the Charity's property is under the control of the trustees;
 - and collection of all money owed or due to the charity.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. While it may delegate some of its duties, this does not remove its legal responsibilities. These include:

- a) Keeping 'proper accounting records', which must be sufficient to show and explain all the PCC's transactions. The records, together with the annual financial statements, must be preserved for at least six years from the end of the financial year to which they relate. These records must be sufficient to:
 - show and explain all the PCC's transactions;
 - disclose the PCC's financial position at any time with reasonable accuracy;
 - enable the required accounts to be prepared;
 - show on a day-to-day basis all receipts and payments and what they were for; and include a record of all assets and liabilities.
- b) Ensuring that the finances of the PCC are under its control and only delegated if the PCC can ensure that its wishes will be followed.
- c) Preparing an annual account (financial statement) and report which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church Representation Rules.
- d) Arranging for a suitable independent examination of the financial statements.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Independent Examiner's Report to the PCC of St. Nicholas' Church, Blundellsands

Report to the Parochial Church Council (PCC) of St Nicholas Church Blundellsands on the accounts for the year ended 31st December 2023, as set out on pages 6 to 15 of your Annual Accounts.

Respective responsibilities of Trustees and Examiner

The PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent Examiner's statement

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

Independent Examiner's statement

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

Accounting records were not kept in accordance with section 130 of the Charities Act
Or the accounts do not accord with the accounting records.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

L Marr ACA
9 Fewston Close
Bolton BL1 7BJ

23rd April 2024

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Statement of Financial Activities

For the year ended 31 December 2023

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	
					2023	2022
		£	£	£	£	£
INCOMING RESOURCES						
Voluntary income	1(a)	69664	2820	-	72484	82335
Activities for generating funds	1(b)	36334	-	-	36354	32029
Income from investments	1(c)	196	-	-	196	340
Other incoming resources	1(d)	22020	1657	-	23677	17726
		128234	4477		132711	132430
RESOURCES EXPENDED						
		£	£	£	£	£
Cost of generation voluntary income	2(a)	-	-	-	-	-
Church activities	2(b)	121763	10932	-	132695	112246
Church management and administration	2(c)	3011	-	-	3011	5335
Church school	2(d)	320	-	-	320	254
Restricted funds - boiler expenditure	2(e)	-	2910		2910	12090
Restricted funds – organ restoration	2(e)	-	-	-	-	27758
Special Maintenance reserve	2(e)	-	-		-	-
TOTAL RESOURCES EXPENDED		125094	13842		138936	157683
				-		
NET INCOMING (OUTGOING) RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES	-	3140	(9365)	-	(6,2225)	(25253)
Unrealised gains/(losses) on investments	-	-	-	55	55	(153)
Transfer from Special Maintenance Reserve		4000	(4000)			
NET MOVEMENTS IN FUNDS		7140	(13365)	55	(6170)	(25,406)
BALANCES BROUGHT FORWARD AT 1 JANUARY 2023(2022)		6614	29517	994	37,125	62448
Variance		- 1			-1	-
BALANCES CARRIED FORWARD AT 31 DECEMBER 2023(2022)		13,753	16,152	1,049	30,954	62448

The notes on pages 8 to 15 form part of these financial statements.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

BALANCE SHEET

As at 31 December 2023

	Note	2023	2022
		£	£
FIXED ASSETS			
Investments (endowment funds)	5	1049	994
Debtors/ prepayments	7	1564	2465
Short term deposits		18003	15831
Cash at bank and in hand		12933	23785
		32,500	42081
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	8	(2595)	(5950)
NET CURRENT ASSETS		29,905	36131
TOTAL NET ASSETS		30,954	37125
PARISH FUNDS			
Unrestricted		13753	6614
Restricted	9	16152	29517
Endowment	10	1049	994
		30,954	37125

The notes on pages 8 to 14 form part of these financial statements.

Approved by the Parochial Church Council on 18th March 2024 and signed on its' behalf by:

Mrs Lesley Utley (Churchwarden)

Mrs E Sinker (Honorary Treasurer)

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Notes to the financial statements

ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, together with applicable accounting standards and the Statement of Recommended Practice (SORP) 2005.

The financial statements have been prepared under the historical cost convention, except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from investment of the endowment 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 of endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted funds are general funds which can be used for PCC ordinary purposes. The purpose of any restricted funds is noted in the accounts.

Incoming resources

Planned giving, collections and donations are recognised when received. Income tax recoverable on gift aid donations is recognised on a receivable basis. Revenue grants and legacies to the PCC are accounted for when the PCC is legally entitled to the amounts due. Capital grants are accounted for on a receipts basis but the capital commitment is disclosed by way of a note to the financial statements. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and beneficed property is excluded from the accounts by S 96(2) (a) of the Charities Act 1993. Moveable church furnishings, held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal, are inalienable property listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Subsequently no individual item has cost more than £1,000 per annum so all such expenditure has been written off when incurred. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Notes to the financial statements

Likewise, all expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off.

Investments are valued at market value at 31st December.

Current assets

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

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

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

1. INCOMING RESOURCES

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	
				2023	2022
	£	£	£	£	£
1(a) Voluntary income					
Planned giving					
Gift aid	48767	-	-	48834	47161
Income tax recoverable on gift aid	12214	-	-	12214	13908
Pledges not subject to gift aid	212	-	-	212	612
Collections (open plate) at all services	3205	-	-	3205	1704
Gift day and special collections	-	2820	-	2820	14700
Sundry donations	1555	-	-	1555	4250
Soupa Thursday	1711	-	-	1711	-
Legacies	2000	-	-	2000	-
	69664	2820	-	72,551	82335
1(b) Activities for generating funds					
Fetes and fundraising events*	1810	-	-	1810	-
Church Hall use	32624	-	-	32624	29933
Fees	1302	-	-	1302	1689
Fellowship teas*	618	-	-	618	407
Children's activities	-	-	-	-	-
	36354	-	-	36354	32029
1(c) Income from investments					
Interest from deposits	84	-	-	84	108
Interest from endowments	112	-	-	112	232
1(d) Other incoming resources					
Organ fund income plus interest	-	1090	-	1090	10790
Restoration fund – interest	-	1	-	1	-
Boundary Change Grant from Diocese	10,000	-	-	10000	-
Restoration fund – sundry fundraising and donations	-	-	-	-	-
Grants –Diocese heating/Warm Spaces	2,936	-	-	2936	1000
Special maintenance reserve	-	566	-	771	205
Special Purposes Fund	-	-	-	-	-
Sequestration Fund	-	-	-	-	-
Insurance recoveries	4464	-	-	4464	5730
VAT recoveries	4620	-	-	4620	-
	22216	1,657	-	24,078	18066
Total incoming resources	128,234	4,477	-	132,711	132430

*See note 2 for any corresponding expenditure

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

2. RESOURCES EXPENDED

	Unrestricted funds	Restricted funds	Endowment funds	Total funds
			2023	2022
2(a) Cost of generation voluntary income	£	£	£	£
Costs of fetes and fundraising events*	-	-	-	-
2(b) Church activities Charitable giving				
<u>Missionary</u>				
Christian Aid	500	-	500	-
CMS Mission Partner	1200	-	1200	1200
Mission and Growth Fund	-	96	96	30
Soupa Thursday	-	684	737	76
<u>Relief & Development Agencies</u>				
Children's Society Boxes and Candles	-	925	925	241
Christian Aid donation	-	-	-	772
Salvation Army	-	103	103	107
Foodbank	-	-	-	252
Ukraine Appeal International Aid Trust	-	-	-	322
<u>Home missions & Other Church Societies</u>				
Sefton Tree Grant	-	72	72	-
Streaming Services Equipment	-	276	276	-
Vicarage Redecoration	-	-	-	3445
Memorial Gardens	-	200	200	-
Heritage Sefton for Good Grant	-	36	36	86
Christmas Decoration	-	-	-	20
Boiler replacement	-	8540	8540	500
	1700	10932	12685	7051
Other church activities				
Parish share	70966	-	70968	58840
Ministry:				
Vicar's expenses and phone	-	-	-	1668
Council tax and water rates	3741	-	3741	1421
Vicarage maintenance	-	-	-	205
Visiting preachers	67	-	67	-
PAYE	1592	-	1592	1770
Parish Assistant	1824	-	1824	1766
Reader and curate incl housing	-	-	-	50
Church:				
Heat and light	12758	-	12758	6614
Liturgy wine and wafers	426	-	426	1378
Other sundry expenses	239	-	239	11
Cleaning	575	-	575	1310
Maintenance	3614	-	3614	1727
Organ maintenance	450	-	450	882
Water rates	1040	-	1040	829
Fellowship teas*	71	-	71	5
Parish entertaining /events/gifts	462	-	462	203
Hall maintenance and broadband	2719	-	2719	8452
Caretaker and verger	5980	-	5980	5038
Choir and organist	1949	-	1949	2011
Insurance	9765	-	9765	6512
Hall secretary	1824	-	1824	1744
	120063	-	120064	105195
2 (c) Church management and administration				
Printing and stationery	2811	-	2811	5135
Independent examiner	200	-	200	200
	3011	-	3011	5335

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

2 (d) St Nicholas' School

Leaver's gifts	320	-	-	320	254
	320	-	-	320	254

2(e) Restricted funds

Boiler expenditure	-	-	-	-	12090
Organ restoration	-	-	-	-	27758
Special Maintenance Reserve		2910		2910	-
	-	-	-	-	39848
Total resources expended	125094	3842	-	138936	157683

3. STAFF COSTS

During the year the PCC employed an Organist, two Caretakers, a Hall Secretary and a Parish Assistant whose net earnings, after payment of employers' national insurance, were as follows:

	2023 £	2022 £
Caretaker	5,980	5,038
Organist	1,949	1,896
Parish assistant	1,824	1,766
Hall secretary	1,824	1,744
	11,577	10,444

There were no other employees and therefore no employees earned £40,000 or more during the year. Together these employees equate to less than one full time employee.

4. PAYMENTS TO PCC MEMBERS AND TRUSTEES DURING 2023

	2023 £	2022 £
Nicola Jeens – Parish assistant	1,824	1,766
Elizabeth Sinker: Hall Secretary	1,824	1,744
	3,648	3,510

5. FIXED ASSETS

	2023 £	2022 £
Investments (endowment funds)		
Treasury stock 5.5% 2008/12 – CR Taylor Bequest	1049	994
CBF Deposit funds – Mellor Bequest	-	-
	1049	994

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total £
2023				
Fixed assets	-	-	1049	1049
Current assets	16348	16152	-	32500
Current liabilities	(2595)	-	-	(2595)
	13753	16152	1049	30954
2022				
Fixed assets	-	-	994	994
Current assets	15474	26607	-	42081
Current liabilities	(5950)	-	-	(5950)
	9524	26607	994	37125

7. DEBTORS

	2023 £	2022 £
Prepayments	-	-
Other debtors	1564	2466
	1564	2466

8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Accruals	-	-
Other creditors	2595	5950
	2595	5950

9. RESTRICTED FUND

The restricted fund at 31st December comprises the following:

		2023 £	2022 £
Organ fund	-funds donated to refurbish the organ	1	(1,089)
Special maintenance reserve	-the original donor set down conditions that the fund could only be used at the discretion of the Treasurer and Finance Committee and with the formal approval of the PCC, for major unavoidable deficits and to assist with the PCC's contribution to major projects at St. Nicholas' School	10,609	14,042
Special purposes	-given by church organisations and individuals for special projects in the church	784	784
Mellor bequest	- funds transferred from endowment for expenditure on boiler	-	2,910
Memorial Thanksgiving	- funds given in memory of parishioners	771	771
Sequestration Fund	- fee for funerals and wedding during Interregnum	-	-
Restoration Fund	-funds collected for major restoration schemes	165	165
Special Collections	-funds donated during the year to specified charities	3,822	11,934
		16,152	29,517

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

10. ENDOWMENT FUND

The endowment fund at each year-end comprises the balances listed in note 5 above.

The CR Taylor bequest was provided in order to generate some income for the benefit of the Parish and its curate, but the income can be used whether or not a curate is in place. The stock is held by Liverpool Diocesan Board of Finance (LDBF) as custodian trustee.

11. ENDOWMENT FUND – St Nicholas' School

The endowment fund represents the proceeds of the sale of the former school building at Warrenhouse Road. The investment in Treasury Stock is held by Liverpool Diocesan Board of Finance as Custodian Trustee.

	2023	2022
	£	£
Investment (endowment funds)		
Deposit fund – Control Board of Finance	1,189	1,189
Treasury stock % 2001 – Warrenhouse Road	5,902	5,590
	7,091	6,779

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Accounts for the year ended 31 December 2023

Annex not forming part of the Financial Statements

Simplified income and expenditure account (unrestricted fund only) For the year ended 31 December 2023

	2023 £	2022 £
Income		
Gift aid	48,767	47,161
Tax recovery	12,214	13,908
Pledges	212	612
Loose plate	3,205	1,704
Use of hall	32,624	29,933
Legacies	2,000	-
Fees	1,302	1,689
Just Giving donations	-	64
Fundraising events	1,810	-
Diocese Heating and Christmas Grants	1,600	1,000
Boundary Change Grant	10,000	-
Warm Spaces Grant	1,336	-
Soupa Thursday donations	1,711	-
Interest and other income	2,369	4,449
Insurance recoveries	4,464	5,730
VAT reclaim	4,620	484
Total income	128,234	106,734
Expenditure		
Missional giving (out of income)	1,700	1,576
Parish share	70,967	58,840
Clergy, curate and reader expenses	3,741	4,866
Heat and light, internet	13,327	7,195
Maintenance of Buildings	6,215	10,685
Insurance	9,765	6,512
Caretaker, organist and Parish admin	13,168	12,329
Visiting preachers	67	-
Other costs	6,144	10,357
Total expenditure	125,094	112,360
Surplus/(Deficit) for the year	3,140	(5,626)
Surplus brought forward	6,614	12,157
Add previous year adjustment	-1	83
Surplus carried forward	9,753	6,614

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Check and submit your annual return for year end 2023

Before you complete the declaration and submit the annual return, you should check the content and accuracy of the information you have provided. You can also print a copy for your records by selecting the Print button at the top of this page.

Please note that you will be unable to print a copy of your annual return once you have submitted it.

Income and spending

[Edit](#)

Income £ £ 132711

Spending £ £ 138936

Number of contracts from government

0

[Edit](#)

Number of grants from government

0

[Edit](#)

Income breakdown

[Edit](#)

Donations and legacies (excluding Endowments Received) £ 72484

Charitable activities £ 36354

Other trading activities £ 23677

Investments £ 196

Other £ 0

Corporate donations

£ 0

[Edit](#)

Donations from individuals

£ 475

[Edit](#)

Donations from related parties	£ 275	Edit
Grantmaking	No	Edit
Recipients of grants		Edit
Please round all figures to the nearest pound (do not enter decimal points or commas).	£ 0	
Individuals		
Other charities	£ 2728	
Other organisations that are not charities	£ 0	
Grant recipients related parties	No	Edit
Trustee payments		Edit
Excluding out of pocket expenses, for what were any of the trustees paid during the financial period for this return?	c. Paid for providing goods and/or services to the charity or any of its trading subsidiaries or connected organisations	
Did any of the trustees resign and take up employment with your charity in the financial period of this return?	No	
Income from outside the UK	No	Edit
Delivering activities outside the United Kingdom	Yes +	Edit
Written agreements with partners outside UK	No	Edit
Spending outside England & Wales	No	Edit
Subsidiaries	No	Edit

Charity contact details correct	Yes	Edit
Charity headquarters details correct	Yes	Edit
Charity contact address		Edit
Address Line 1	St. Nicholas Vicarage	
Address Line 2	Nicholas Road	
Address Line 3	Blundellsands	
Address Line 4	LIVERPOOL	
Postcode	L23 6TS	
Charity Headquarters address		Edit
Address Line 1	St. Nicholas Vicarage	
Address Line 2	Nicholas Road	
Address Line 3	Blundellsands	
Address Line 4	LIVERPOOL	
Postcode	L23 6TS	
Membership type	Unknown	Edit
Employment contract types		Edit
People were permanently employed by your charity	5	
People were on fixed-terms contracts with your charity	5	
Self-employed people were working for your charity	0	
Total overseas employees	0	Edit
Total employee payroll	£ 11577	Edit

Employees' salaries	No	Edit
Governance policies		Edit
Internal charity financial controls policy and procedures	Yes	
Safeguarding policy and procedures	Yes	
Financial reserves policy and procedures	Yes	
Complaints policy and procedures	Yes	
Serious incident reporting policy and procedures	Yes	
Internal risk management policy and procedures	Yes	
Trustee expenses policy and procedures	No	
Trustee conflicts of interest policy and procedures	Yes	
Investing charity funds policy and procedures	No	
Campaigns and political activity policy and procedures	Not applicable	
Bullying and harassment policy and procedures	Yes	
Social media policy and procedures	No	
Engaging external speakers at charity events policy and procedures	No	
Safeguarding	Yes +	Edit
Serious Incidents	There were no incidents to report	Edit
External risk and impact		Edit
Donations	Positive	
Other income - grants	Positive	
Other income - contracts	Positive	
	Positive	

Other income - investment

Expenditure on charitable activities

Unknown/No
Change/Not
Applicable

Expenditure on overheads

Negative

Number of volunteers

Negative

Number of employees

Negative

Number of trustees

Positive

Fundraising activities

Unknown/No
Change/Not
Applicable

Capacity to deliver services

Unknown/No
Change/Not
Applicable

Total service demand

Unknown/No
Change/Not
Applicable

Volunteers

50

[Edit](#)

Declaration

Your role at the charity (select one):

- ☐ Trustee
- ☐ Employee
- ☐ Advisor
- ☐ Other

Given names

ANNE MARJORIE

Family name

DOBIE

Telephone number

Email

ANNEDOBIE31@GMAIL

Date submitted

28/10/2024

It is a criminal offence under section 60 of the Charities Act 2011 for anyone to knowingly or recklessly provide false or misleading information to the commission; this includes suppressing, concealing or destroying documents.



I can confirm that:

- I am authorised by the charity trustees to submit this information;
- The information I have provided in this service is to the best of my knowledge true and correct; and
- I have read the Charity Commission's [privacy notice \(/web/annual-return-2023/privacy-notice\)](/web/annual-return-2023/privacy-notice).

When you submit the return, we will send an acknowledgement to the charity email address.

If you enter an email address in the declaration different to the one we have recorded for the charity, we will send a copy to that email address as well.

This is the last opportunity to print or save your annual return before you submit.

Print or save your annual return (/group/annual-return-2023/print) then submit it using the button below.

Submit

Accounts

St Nicholas' Church Blundellsands
St Nicholas' School Blundellsands

Annual Report of the Parochial Church Council
and of the Governors
for the year ended
31st December 2021

Reference and Administrative Information:

The Parochial Church Council of the Ecclesiastical Parish of St Nicholas Blundellsands is a registered charity, Registration Number 1158819.

St Nicholas' Church is situated in Bridge Road, Blundellsands, Liverpool and is part of the Diocese of Liverpool within the Church of England. The official correspondence address is:

St Nicholas' Vicarage,
Nicholas Road,
Liverpool,
L23 6TS.

PCC Membership:

For the period 1st January 2021 until the date of the approval of this report, the following people served as members of the Parochial Church Council:

Ex-officio members:

Chair	Revd E Anderson
Lay Chair (from May 2021)	Prof P Batey
Assistant Priest	Revd K Thornborough
Churchwarden	Mr D Parkinson (until May 2021)
Churchwarden	Mrs L Utley
Deanery Synod Representative	Prof P Batey
Deanery Synod Representative	Mr S Green

Co-opted members:

Hon Treasurer	Mrs E Sinker
---------------	--------------

Elected Members:

PCC Secretary	Mrs G Enstone
Mr S Bailey (until May 2021)	Mrs R Doyle
Miss A Dobie	Mr N Scarborough (until May 2021)
Mr MJ Kilpatrick	Mr R Kenny
Mrs G Cain	Mrs M Bird (from May 2021)

The Revd E Anderson was appointed Incumbent by the Bishop of Liverpool (Patron of St Nicholas' and Diocesan Bishop) and is an ex-officio member of the PCC.

The Liverpool Diocesan Board of Finance acted as Custodian Trustee for the inalienable property of the church.

Bankers - Church:
Santander UK plc
Bootle
Merseyside
GIR OAA

Bankers - Governors:
Barclays Bank plc
337-339 Stanley Road
New Strand
Bootle
Merseyside
L20 3EB

Independent Examiner:

Mr David Roughley
2 Crondall Grove
Liverpool
L15 6XD

Structure, Management and Governance:

St Nicholas' Blundellsands PCC is a body corporate and operates under the Parochial Church Powers 1956 and the Church Representation Rules.

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

Related Trusts:

St Nicholas' CE Primary School Blundellsands: Foundation Governors are Mr J Howell (Chair), Mrs G Cain (Vice chair), Revd E Anderson, Mr E Paling, Mrs G Enstone, Mrs N Wilson, Mr P Bonnett.

The PCC and its sub-committees:

During 2021 the PCC met 8 times, with an average attendance of 12.

The PCC operates eight sub-committees, which meet regularly and report back to the PCC: Standing Committee, which acts for the PCC when urgent matters arise and need decision or action between PCC meetings, (subject to subsequent ratification by the PCC), and also prepares for PCC meetings; Worship and Mission; Finance; Under-18 Ministry with Safeguarding; Building and Plant with Health and Safety; Social; Heritage; Restoration. Membership comprises:

Standing Committee: Incumbent, PCC Lay Chair, Churchwarden, Treasurer and PCC Secretary.

Worship and Mission: Mrs G Cain, Mrs G Enstone, Mrs M Bird. Co-opted members: Mrs J Batey, Mrs J Parkinson Mr D Parkinson

Finance: Treasurer, Churchwarden, PCC Secretary, Revd K Thornborough, Prof P Batey, Mr M Kilpatrick. Co-opted members: Mr J Rankin, Mrs A Rankin, Mr N Scarborough.

Under-18 Ministry: Mrs L Utley, Mrs E Sinker (Safeguarding Officer), Mr R Kenny. Co-opted members: Mrs L Martin, Miss J Dray, Mrs J Honess, Mr P Warren (DBS Verifier), Mrs H Pennington.

Building and Plant with Health and Safety: Mr S Green, Miss A Dobie, Mrs R Doyle. Co-opted members: Mr P Levick, Mr A Sinker, Mr C Rooney.

Social: Membership paused from March 2020.

Heritage: Prof P Batey, Mrs G Cain, Mr S Green, Mrs L Utley, Mrs G Enstone Co-opted members: Mrs J Batey.

Restoration: Mr S Green, Prof P Batey, Mrs G Enstone, Mr M Kilpatrick. Co-opted members: Mr T Johnston, Mr D Parkinson

PCC members, both individually and collectively, receive training as and when deemed appropriate by the PCC. In recent years this has included Churchwarden and Treasurer training, trustee responsibility, safeguarding, child-friendly church, health and safety, Parish Giving, Shared Ministry, sidespersons training and pastoral care. Members who are also Foundation Governors of St Nicholas' School regularly complete local authority governor training courses.

Risk Assessments:

The PCC has undertaken a programme of risk assessments to identify major risks.

Procedures have been put in place to manage those risks and minimise their impact on the life of the church. Areas of risk covered have included: finance, first aid provision, PAT testing, food hygiene, with the kitchen currently rated 5, safeguarding and disclosure and barring. The Church's Health and Safety Policy is reviewed and updated by PCC annually, with Health and Safety checks carried out monthly. PCC also reviews the Safeguarding and Volunteer Policies yearly.

Electoral Roll:

Objectives and Activities 2021:

The general functions of the PCC are stated within Section 2 of the Parochial Church Councils (Powers) Measure 1956. St Nicholas' PCC has the responsibility of jointly operating with the Incumbent in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church, a Grade 2 listed building, and for St Nicholas' School.

When planning our activities for the year, the PCC gave consideration to the **Charity Commission's guidance** on public benefit and, in particular, the specific guidance to charities concerned with the advancement of religion.

Note on Covid 19: From March 23rd 2020, provision of activities was modified in accordance with current government Covid security regulations and subject to stringent risk assessment. This situation continued throughout 2021.

- **Regular public worship, open to all:** During periods of lockdown, services have been held remotely, either pre-recorded or live streamed, and accessed via the church's website or through Facebook. When infection levels have permitted, regular in person Communion services have been held. Monthly Toddler Church has been live-streamed regularly since the start of the pandemic. A full programme of traditional Christmas services took place throughout December, many attended by those who are not regular members of the congregation.
- **The provision of sacred space for personal prayer and contemplation:** Opening the church for private prayer has continued to be a priority when permitted by Covid regulations.
- **Pastoral work, including visiting the sick, the elderly and the bereaved:** Although the ability to do this has been severely restricted by the pandemic, it remains a priority as life returns to normal.
- **Teaching of Christianity through sermons, courses and small groups:** While regular children's Sunday School classes remain suspended, small group courses for adults, either in person or online, have taken place.
- **Taking of religious assemblies in local schools:** Throughout 2021, it has been important to maintain regular worship contact with the staff and children of St Nicholas' School. Once Covid regulations permitted, clergy took weekly assemblies in school. During lockdown, a regular series of worship films were provided.
- **Provision of a youth club with a Christian ethos:** The recent appointment of a youth worker across churches of the L23 Partnership is expected to be able to support our continuing efforts to resume a regular Sunday evening youth club, which remains a priority.

- **Promoting the whole mission of the church through provision of activities for senior citizens, parents, carers and toddlers and other special need groups:** Monthly live-streamed Toddler Church for parents, carers and young children has been maintained throughout the pandemic and plans are currently underway for JaM (Jesus and Me), a weekly afternoon activity for the same group. The St Nicholas' Singers, a community choir open to all, have now begun to meet again and a drop-in coffee morning providing conversation and companionship will begin in the New Year.
- **Supporting other charities, at home and overseas:** This is often through joint projects with our church school, with whom we support the work of the Children's Society and the Crosby Foodbank. Through the Church Mission Society, St Nicholas' Church provides financial support for the work of our church mission partner, Stephen Hatch, in Tanzania and we also support Christian Aid and the Salvation Army Christmas appeal.
- **Promoting links with our ecumenical partners in Churches Together in Blundellsands:** This activity is currently suspended due to local church reorganisation.
- **Reaching out to our local community in ways which make a positive difference to the lives of our neighbours:** In addition to the above, St Nicholas' Church held a well attended Welcome Day in September for the whole community, offering opportunities for reflection and commemoration in the wake of the pandemic, in addition to a variety of family and children's activities. The church hall continues to be open for hire at subsidised rates to a range of community groups.

Achievements and Performance 2021:

Reports from the committees and uniformed organisations:

Objectives and Activities 2022:

St Nicholas' CE Primary School:

From The Vicar:

The Church of St Nicholas Blundellsands

St Nicholas' CE Primary School Blundellsands

Belonging Believing Becoming

**St. Nicholas' Church,
Blundellsands**

Financial Statements of the
Parochial Church Council
for the year ended 31 December 2021

Registered charity number 1158819

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

Financial Review

2021 was the year we all hoped to bounce back from Covid but it continued to cast a long shadow, curtailing church activities. Hall income has been shoring up our finances for many years, and it rose from £15,000 to 2020 to £21,000 in 2021 but due to Covid closures remained well short of the £31,000 in 2019. We lost our fundraising income entirely in 2021.

But giving remained steady and overall increased by 3%, and the government chipped in nearly £2,000 via the Job Retention Scheme. The Diocese also agreed to a rebate of over £4,000 on our Parish Share for both 2020 and 2021. Some costs of course also fell whilst the Church was closed.

The Parish Giving Scheme continues to grow and new joiners in 2021 have helped to swell the income from this source, together with existing givers who had increased their Parish Giving Scheme monthly donations in response to this crisis.

The church ended 2021 with a small loss of £2,020, for which we must be grateful as this might have been much worse given the continuing lockdowns, but we should reflect that without the help given by the Job Retention Scheme and a legacy of £2,000 finances would have struggled more considerably.

Reserves policy

The church maintains a number of reserves some of which are restricted in nature where the PCC needs to use the funds as laid down by the donor of the funds, and some of which are unrestricted where the PCC has full discretion over their use. Attached in notes 9 (church restricted fund), notes 5 & 10 (church endowment fund) and notes 11 (school endowment fund) are full details of the funds, their history and some indication of the purpose for which they are held. This policy sets out the four reasons for the PCC holding the level of unrestricted reserves shown in the financial statements:

- (i) To assist with the maintenance of the church and hall which is a Grade II listed building. The 2019 quinquennial inspection report of the Church and hall identified expenditure requirements well beyond the PCC's reserves. The PCC's response to the inspection report is to undertake the urgent repairs identified and continue to seek other sources of funds to assist with the major ongoing restoration needs.
- (ii) Therefore, the first call on unrestricted reserves is to undertake such urgent repairs as they arise.
- (iii) To undertake periodic refurbishments and upgrades to the internal fabric of both the church and the hall, such as redecoration, electrical maintenance or furniture replacements which are too large to be undertaken from the church's income.
- (iv) To be available for any major school projects where the church has a legal responsibility to contribute to the cost.

To be available should a deficit occur, a target figure of £15,000 has been set for the Special Maintenance Reserve as a contingency to cover deficits. For many years during the last two decades deficits have been incurred. Currently the total deposited in this account stands at just over £15,000.

Agent Transactions

The PCC acted as a financial agent for the following people and organizations:-

- £2,722 was received as Assigned Fees for weddings and funerals. £1360 was received in respect of organists and vergers and passed on to the appropriate individuals.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

Performance of Investments

The performance of investments has been static this year, with the church's endowment funds decreasing in value slightly from £16,229 to £16,147.

Fundraising and Giving

Overall income from giving before tax recovery was up by 3%, compared to rise of 9% the previous year. There must be some concern at the effect of current inflationary pressures in 2022 and the ability of our giving to match this.

Parish giving from unrestricted income continued to support the Church Missionary Society work by £100 per month. A further £2,111 was distributed to charitable causes, to purchase equipment to livestream services and install external CCTV from special collection giving. We were fortunate to receive a legacy of £2,000 this year.

Organ restoration donations totalled £2,636 and a £3,072 deposit was paid towards the next phase of organ restoration. Insurance recoveries made up a large portion of overall income, totalling over £41,000 for roof repairs.

Approved by the PCC on 28th March 2022 and signed on its behalf by:

Lesley Utley (Churchwarden)

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

Statement of responsibilities of PCC members and Governors as Trustees of a charity

The Parochial Church Council, is a charity. As a charity, its members are trustees, its property is charitable and it is bound by charity law.

PCC members have full responsibility for the Charity and must:

- act together and in person and not delegate control of the Charity to others;
 - act strictly in accordance with the charity's governing document;
 - act in the Charity's interest only;
 - manage the Charity's affairs prudently and take a long-term as well as a short-term view;
 - not derive any personal benefit or gain from the Charity of which they are trustees; and
 - take proper professional advice on matters on which they are not themselves competent.
- PCC members are responsible for all of the operations of the Charity, especially in:
- managing the Charity's finances;
 - applying the Charity's income for charitable purposes only;
 - managing land or buildings;
 - investing funds;
 - employing people;
 - appealing for funds;
 - ensuring that all the Charity's property is under the control of the trustees;
 - and collection of all money owed or due to the charity.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. While it may delegate some of its duties, this does not remove its legal responsibilities. These include:

- a) Keeping 'proper accounting records', which must be sufficient to show and explain all the PCC's transactions. The records, together with the annual financial statements, must be preserved for at least six years from the end of the financial year to which they relate. These records must be sufficient to:
- show and explain all the PCC's transactions;
 - disclose the PCC's financial position at any time with reasonable accuracy;
 - enable the required accounts to be prepared;
 - show on a day-to-day basis all receipts and payments and what they were for; and include a record of all assets and liabilities.
- b) Ensuring that the finances of the PCC are under its control and only delegated if the PCC can ensure that its wishes will be followed.
- c) Preparing an annual account (financial statement) and report which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church Representation Rules.
- d) Arranging for a suitable independent examination of the financial statements.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

Independent Examiner's Report to the PCC of St. Nicholas' Church, Blundellsands

Report to the Parochial Church Council (PCC) of St Nicholas Church Blundellsands on the accounts for the year ended 31st December 2021, as set out on pages 6 to 15 of your Annual Report.

Respective responsibilities of Trustees and Examiner

The PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent Examiner's statement

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

Independent Examiner's statement

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

Accounting records were not kept in accordance with section 130 of the Charities Act

Or the accounts do not accord with the accounting records.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

D G Roughley FCCA

2 Crondall Grove
Liverpool L15 6XA

30th April 2022

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

Statement of Financial Activities

For the year ended 31 December 2021

	Notes	Unrestricted Funds	Restricted Endowment Funds	Total Funds		
				2021	2020	
INCOMING RESOURCES		£	£	£	£	
Voluntary income	1(a)	67333	2111	-	69444	73847
Activities for generating funds	1(b)	22286	-	-	22286	16151
Income from investments	1(c)	230	-	-	230	100
Other incoming resources	1(d)	41369	2794		44163	3598
		131218	4905		136123	93696
RESOURCES EXPENDED		£	£	£	£	£
Cost of generation voluntary income	2(a)	-	-	-	-	-
Church activities	2(b)	130,118	1779	-	131,897	94690
Church management and administration	2 (c)	2897	-	-	2897	2125
Church school	2(d)	223	-	-	223	-
Restricted funds – restoration works/organ	2(e)	-	3072	-	3072	600
TOTAL RESOURCES EXPENDED		133238	4851	-	138089	97415
NET INCOMING (OUTGOING) RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES	-	(2020)	54	-	(1966)	(3719)
Unrealised gains (losses) on investments	-	-	-	(82)	(82)	122
NET MOVEMENTS IN FUNDS		(2020)	54	(82)	(2048)	(3597)
BALANCES BROUGHT FORWARD AT 1 JANUARY 2021(2020)		14177	34090	16229	64496	68092
BALANCES CARRIED FORWARD AT 31 DECEMBER 2021(2020)		12,157	34144	16147	62448	64496

The notes on pages 8 to 16 form part of these financial statements.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

BALANCE SHEET

As at 31 December 2021

	Note	2021	2020
		£	£
FIXED ASSETS			
Investments (endowment funds)	5	16147	16229
Debtors/ prepayments	7	1738	5270
Short term deposits		31760	31744
Cash at bank and in hand		17687	13990
		<u>51185</u>	<u>51004</u>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	8	(4884)	(2737)
NET CURRENT ASSETS		<u>46301</u>	<u>48267</u>
TOTAL NET ASSETS		<u>62448</u>	<u>64496</u>
PARISH FUNDS			
Unrestricted		12157	14177
Restricted	9	34144	34090
Endowment	10	16147	16229
		<u>62448</u>	<u>64496</u>

The notes on pages 8 to 16 form part of these financial statements.

Approved by the Parochial Church Council on 28th March 2022 and signed on its' behalf by:

Mrs Lesley Utley (Churchwarden)

Mrs E Sinker (Honorary Treasurer)

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

Notes to the financial statements

ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, together with applicable accounting standards and the Statement of Recommended Practice (SORP) 2005.

The financial statements have been prepared under the historical cost convention, except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from investment of the endowment 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 of endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted funds are general funds which can be used for PCC ordinary purposes. The purpose of any restricted funds is noted in the accounts.

Incoming resources

Planned giving, collections and donations are recognised when received. Income tax recoverable on gift aid donations is recognised on a receivable basis. Revenue grants and legacies to the PCC are accounted for when the PCC is legally entitled to the amounts due. Capital grants are accounted for on a receipts basis but the capital commitment is disclosed by way of a note to the financial statements. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and beneficed property is excluded from the accounts by S 96(2) (a) of the Charities Act 1993. Moveable church furnishings, held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal, are inalienable property listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Subsequently no individual item has cost more than £1,000 per annum so all such expenditure has been written off when incurred. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

Notes to the financial statements

Likewise, all expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off.

Investments are valued at market value at 31st December.

Current assets

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

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

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

1. INCOMING RESOURCES

	Unrestricted funds	Restricted funds	Endowment funds	2021	2020
	£	£	£	£	£
1(a) Voluntary income					
Planned giving					
Gift aid	48384	-	-	48384	46594
Income tax recoverable on gift aid	11074	-	-	11074	11091
Pledges not subject to gift aid	865	-	-	865	889
Collections (open plate) at all services	2013	-	-	2013	2227
Gift day and special collections	-	2111	-	2111	2701
Sundry donations	1034	-	-	1034	3429
Job Retention Scheme	1963	-	-	1963	6916
Legacies	2000	-	-	2000	-
	67333	2111	-	69444	73847
1(b) Activities for generating funds					
Fetes and fundraising events*	-	-	-	-	117
Magazines*	-	-	-	-	78
Church Hall use	20898	-	-	20898	15250
Fees	1352	-	-	1352	650
Fellowship teas*	36	-	-	36	39
Children's activities – JUICE, 3F4U	-	-	-	-	17
	22286	-	-	22286	16151
1(c) Income from investments					
Interest from deposits	16	-	-	16	100
Interest from endowments	214	-	-	214	-
1(d) Other incoming resources					
Organ fund income plus interest	-	2636	-	2636	148
Restoration fund – interest	-	-	-	-	-
Restoration fund – Grant from Heritage Funs	-	-	-	-	-
Restoration fund – sundry fundraising and donations	-	150	-	150	-
Grants – non Heritage Lottery	-	-	-	-	-
Special maintenance reserve	-	8	-	8	66
Special Purposes Fund	-	-	-	-	-
Sequestration Fund	-	-	-	-	2734
Insurance recov	41369	-	-	41369	650
VAT recoveries	-	-	-	-	-
	41599	2794	-	44393	3698
Total incoming resources	131218	4905	-	136123	93696

*See note 2 for any corresponding expenditure

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

2. RESOURCES EXPENDED

	Unrestricted funds	Restricted funds	Endowment funds	2021 £	2020 £
2(a) Cost of generation voluntary income	£	£	£	£	£
Costs of fetes and fundraising events*	-	-	-	-	-
2(b) Church activities Charitable giving					
<u>Missionary</u>					
UPSG – boxes	-	-	-	-	64
CMS Mission Partner	1200	-	-	1200	1200
Mission and Growth Fund	-	79	-	79	43
<u>Relief & Development Agencies</u>					
Children's Society Boxes and Candles	-	-	-	-	1564
Christian Aid donation	-	188	-	188	20
Salvation Army	-	277	-	277	200
Foodbank	-	-	-	-	431
<u>Home missions & Other Church Societies</u>					
Streaming Services Equipment	-	399	-	399	-
Church furniture -2020 Holden Bench	-	-	-	-	1250
Church cctv installation	-	756	-	756	-
Heritage Sefton for Good Grant	-	-	-	-	90
Christmas Decorations	-	80	-	80	-
Memorial Gardens	-	-	-	-	627
Sequestration Fund (payment to LDBF)	-	-	-	-	3261
	1200	1779	-	2979	8750
Other church activities					
Parish share	53675	-	-	53675	52548
Ministry:					
Vicar's expenses and phone	3030	-	-	3030	382
Council tax and water rates	1421	-	-	1421	-
Vicarage maintenance	-	-	-	-	-
Visiting preachers	-	-	-	-	-
PAYE	1406	-	-	1406	1298
Parish Assistant and Administrator	1588	-	-	1588	6145
Reader and curate incl housing	-	-	-	-	129
<i>The bridge/3F4U/Toddler Ch/Hol Cl</i>	-	-	-	-	-
Church:					
Heat and light	4140	-	-	4140	4590
Liturgy wine and wafers	1320	-	-	1320	665
Other sundry expenses	557	-	-	557	844
Cleaning	772	-	-	772	274
Maintenance	43635	-	-	43635	3710
Organ maintenance	432	-	-	432	840
Water rates	724	-	-	724	352
Fellowship teas*	-	-	-	-	-
Parish entertaining /events	22	-	-	22	83
Hall maintenance and broadband	2214	-	-	2214	1199
Magazine expenditure*	-	-	-	-	105
Caretaker and verger	4703	-	-	4703	3718
Choir and organist	1785	-	-	1785	1623
Insurance	5985	-	-	5985	6028
Hall secretary	1509	-	-	1509	1407
	128918	-	-	128918	5940

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

2 (c) Church management and administration

Printing and stationery	2747	-	-	2747	1975
Independent examiner	150	-	-	150	150
	2897	-	-	2897	2125

2 (d) St Nicholas' School

Leaver's gifts	223	-	-	223	-
	223	-	-	223	-

2(e) Restricted funds

Organ restoration	-	3072	-	3072	-
Restoration works	-	-	-	-	600
	-	3072	-	3072	600

Total resources expended

	133238	4851	-	138089	97415
--	---------------	-------------	---	---------------	-------

3. STAFF COSTS

During the year the PCC employed an Organist, two Caretakers, a Hall Secretary and a Parish Assistant and a Parish Administrator whose gross earnings, including employers' national insurance, were as follows:

	2021 £	2020 £
Parish Administrator	30	4,763
Caretaker	4,703	3,718
Organist	1,785	1,511
Parish assistant	1,558	1,382
Hall secretary	1,509	1,407
	9,555	12781

There were no other employees and therefore no employees earned £40,000 or more during the year. Together these employees equate to less than one full time employee.

4. PAYMENTS TO PCC MEMBERS DURING 2019

	2021 £	2020 £
Elizabeth Sinker: Hall Secretary	1,509	1,407
	1,509	1,407

5. FIXED ASSETS

	2021 £	2020 £
Investments (endowment funds)		
Treasury stock 5.5% 2008/12 – CR Taylor Bequest	1,148	1,229
CBF Deposit funds – Mellor Bequest	15000	15,000
	16,148	16229

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total £
2021				
Fixed assets	-	-	16147	16147
Current assets	17,041	34144	-	51185
Current liabilities	(4884)	-	-	(4884)
	12,157	34144	16147	62,448
2020				
Fixed assets	-	-	16229	16229
Current assets	16914	34090	-	51,004
Current liabilities	(2737)	-	-	(2737)
	14177	34090	16229	64,496

7. DEBTORS

	2021 £	2020 £
Prepayments	-	-
Other debtors	1738	5,270
	1738	5,270

8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Accruals	-	-
Other creditors	4,884	2,737
	4,884	2,737

9. RESTRICTED FUND

The restricted fund at 31st December comprises the following:

		2021 £	2020 £
Organ fund	-funds donated to refurbish the organ	15,879	16314
Special maintenance reserve	-the original donor set down conditions that the fund could only be used at the discretion of the Treasurer and Finance Committee and with the formal approval of the PCC, for major unavoidable deficits and to assist with the PCC's contribution to major projects at St. Nicholas' School	13,837	13829
Special purposes	-given by church organisations and individuals for special projects in the church	784	784
Memorial Thanksgiving	-funds given in memory of parishioners	771	771
Sequestration Fund	- fee for funerals and wedding during Interregnum	-	-
Restoration Fund	-funds collected for major restoration schemes	165	15
Special Collections	-funds donated during the year to specified charities	2,708	2377
		34,144	34,090

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

The Organ Fund

The organ at St Nicholas' is the single most expensive item in the church. The replacement cost would be in the region of £1,000,000. The organ has a general tune twice yearly. This only gives time for the organ builders to attend to the most urgent pipes. There is currently no provision for maintenance, occasional repairs, cleaning etc. An instrument of this size and quality should really have 3 full-day tunes per year.

Repairs are needed as follows:-

Phase 1 – 16,215.00 Transmission System. COMPLETED

- o New electrical works to the console

Phase 2 - £10,856 Repair to the great and choir bellows. URGENT

- o Restoration of the choir and great bellows with repairs to woodwork and leatherwork as required. They are currently held together with 'gaffer' tape!

Phase 3 - £11,068. Piston Capture System. URGENT

- o Installation of a new electrical system at the console. Old electric wiring and contacts are corroded and not fit for purpose.

The organ gives a false impression at the moment! It works and sounds great but at any given moment it could be decommissioned; if the bellows don't work, no sound is produced, if the console electrics don't work, no sound is produced.

Phase 4 – Complete overhaul of woodwork and leatherwork and general clean and repair -

£80,000+. This would leave the instrument modernised and in great repair for the next 100+ years.

Work has now been commissioned to address the most immediate concerns and is expected to take place after Easter 2022 at a cost of £25,500 + VAT which will be funded from a grant of £5,000 from The Pilling Trust, the funds in our organ restoration account plus a contribution from church unrestricted funds. The organ fund currently stands at £15,878 as at 31 December 2021. Further work is needed to access grant funding with a view to funding the longer-term work that is needed.

Building and Plant with Health and Safety and Restoration (Chair, Stephen Green)

Both the church and halls independent heating systems, the roof alarm and fire extinguishers have been serviced. The organ has been tuned twice.

There were two issues with the church boiler. The low pressure gas supply input was addressed by increasing the size of the supply pipework. Secondly, the boiler outlet readings indicated a blockage remained in the system either in the chimney or the outlet ducting. An access hatch was recommended in the ducting to both inspect and then clear any blockages. Subject to PCC approval, this has been carried out. Men's Working Party operations were limited by the pandemic to a small group who carried out essential but important tasks until full group operations resumed in November 2021. The damage created by Storm Ciara in 2020 was addressed via an insurance claim when repairs to the main roof were carried out and completed in May 2021. Storms Dudley and Eunice in February 2022 created extensive damage to our hall roofs, their skylights and the valley between the halls. An insurance claim resulted in eight ridge tiles, fifteen skylights and many slates being replaced to the cost of £5,340 including the costs of temporary repairs.

The Health and Safety policy has been updated and approved by the PCC and duly signed. The restoration application for the East end of the church and St. Barnabas' chapel is to be edited to reflect the impact of the

Parochial Church Council of St. Nicholas' Church, Blundellsands Annual Report for the year ended 31 December 2021

pandemic now and in the future as required by the new NHLF guidelines. A project enquiry form was submitted. We are still on the Heritage at Risk register.

10. ENDOWMENT FUND

The endowment fund at each year-end comprises the balances listed in note 5 above.

The CR Taylor bequest was provided in order to generate some income for the benefit of the Parish and its curate, but the income can be used whether or not a curate is in place. The stock is held by Liverpool Diocesan Board of Finance (LDBF) as custodian trustee.

The Mellor bequest is invested in the Deposit Fund of the Central Board of Finance. Under JDH Mellor's will, the bequest was made as "to the Vicar and Churchwardens for the time being of the Parish of St. Nicholas, Blundellsands upon trust for such religious purposes in the said parish as the said Vicar and Churchwardens shall in their absolute discretion think fit". Interest from the trust is credited to PCC unrestricted income, as directed by the said Trustees.

11. ENDOWMENT FUND – St Nicholas' School

The endowment fund represents the proceeds of the sale of the former school building at Warrenhouse Road. The investment in Treasury Stock is held by Liverpool Diocesan Board of Finance as Custodian Trustee.

	2021 £	2020 £
Investment (endowment funds)		
Deposit fund – Control Board of Finance	1,189	1,189
Treasury stock % 2001 – Warrenhouse Road	6,457	6,916
	7,646	8,105

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

Annex not forming part of the Financial Statements

Simplified income and expenditure account (unrestricted fund only) For the year ended 31 December 2021

	2021 £	2020 £
Income		
Gift aid	48,384	46,594
Tax recovery	11,074	11,091
Pledges	865	889
Loose plate	2,013	2,228
Use of hall	20,898	15,250
Legacies	2,000	-
Fees	1,352	651
Job Retention Scheme Payments	1,963	6,916
Just Giving donations	404	1,389
Fundraising events	-	117
Mission and Deanery Grant	-	1,000
Interest and other income	896	1,923
Insurance recoveries	41,369	-
Total income	131,218	88,048
Expenditure		
Parish giving (out of income)	1,200	1,200
Parish share	53,675	52,548
Clergy, curate and reader expenses	2,298	511
Heat and light, internet	4,697	5,107
Maintenance of Buildings	45,725	5,231
Insurance	5,985	6,028
Caretaker, organist and Parish admin	10,992	12,672
Visiting preachers	-	-
Other costs	8,666	5,968
Total expenditure	133,238	89,265
Surplus/(Deficit) for the year	(2,020)	(1,217)
Surplus brought forward	14,177	15,394
Less balancing transfer to restoration fund		
Surplus carried forward	12,157	14,177

**St. Nicholas' Church,
Blundellsands**

Financial Statements of the
Parochial Church Council
for the year ended 31 December 2021

Registered charity number 1158819

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

Financial Review

2021 was the year we all hoped to bounce back from Covid but it continued to cast a long shadow, curtailing church activities. Hall income has been shoring up our finances for many years, and it rose from £15,000 to 2020 to £21,000 in 2021 but due to Covid closures remained well short of the £31,000 in 2019. We lost our fundraising income entirely in 2021.

But giving remained steady and overall increased by 3%, and the government chipped in nearly £2,000 via the Job Retention Scheme. The Diocese also agreed to a rebate of over £4,000 on our Parish Share for both 2020 and 2021. Some costs of course also fell whilst the Church was closed.

The Parish Giving Scheme continues to grow and new joiners in 2021 have helped to swell the income from this source, together with existing givers who had increased their Parish Giving Scheme monthly donations in response to this crisis.

The church ended 2021 with a small loss of £2,020, for which we must be grateful as this might have been much worse given the continuing lockdowns, but we should reflect that without the help given by the Job Retention Scheme and a legacy of £2,000 finances would have struggled more considerably.

Reserves policy

The church maintains a number of reserves some of which are restricted in nature where the PCC needs to use the funds as laid down by the donor of the funds, and some of which are unrestricted where the PCC has full discretion over their use. Attached in notes 9 (church restricted fund), notes 5 & 10 (church endowment fund) and notes 11 (school endowment fund) are full details of the funds, their history and some indication of the purpose for which they are held. This policy sets out the four reasons for the PCC holding the level of unrestricted reserves shown in the financial statements:

- (i) To assist with the maintenance of the church and hall which is a Grade II listed building. The 2019 quinquennial inspection report of the Church and hall identified expenditure requirements well beyond the PCC's reserves. The PCC's response to the inspection report is to undertake the urgent repairs identified and continue to seek other sources of funds to assist with the major ongoing restoration needs.
- (ii) Therefore, the first call on unrestricted reserves is to undertake such urgent repairs as they arise.
- (iii) To undertake periodic refurbishments and upgrades to the internal fabric of both the church and the hall, such as redecoration, electrical maintenance or furniture replacements which are too large to be undertaken from the church's income.
- (iv) To be available for any major school projects where the church has a legal responsibility to contribute to the cost.

To be available should a deficit occur, a target figure of £15,000 has been set for the Special Maintenance Reserve as a contingency to cover deficits. For many years during the last two decades deficits have been incurred. Currently the total deposited in this account stands at just over £15,000.

Agent Transactions

The PCC acted as a financial agent for the following people and organizations:-

- £2,722 was received as Assigned Fees for weddings and funerals. £1360 was received in respect of organists and vergers and passed on to the appropriate individuals.

Parochial Church Council of St. Nicholas' Church, Blundellsands Annual Report for the year ended 31 December 2021

Performance of Investments

The performance of investments has been static this year, with the church's endowment funds decreasing in value slightly from £16,229 to £16,147.

Fundraising and Giving

Overall income from giving before tax recovery was up by 3%, compared to rise of 9% the previous year. There must be some concern at the effect of current inflationary pressures in 2022 and the ability of our giving to match this.

Parish giving from unrestricted income continued to support the Church Missionary Society work by £100 per month. A further £2,111 was distributed to charitable causes, to purchase equipment to livestream services and install external CCTV from special collection giving. We were fortunate to receive a legacy of £2,000 this year.

Organ restoration donations totalled £2,636 and a £3,072 deposit was paid towards the next phase of organ restoration. Insurance recoveries made up a large portion of overall income, totalling over £41,000 for roof repairs.

Approved by the PCC on 28th March 2022 and signed on its behalf by:

Lesley Utley (Churchwarden)

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

Statement of responsibilities of PCC members and Governors as Trustees of a charity

The Parochial Church Council, is a charity. As a charity, its members are trustees, its property is charitable and it is bound by charity law.

PCC members have full responsibility for the Charity and must:

- act together and in person and not delegate control of the Charity to others;
 - act strictly in accordance with the charity's governing document;
 - act in the Charity's interest only;
 - manage the Charity's affairs prudently and take a long-term as well as a short-term view;
 - not derive any personal benefit or gain from the Charity of which they are trustees; and
 - take proper professional advice on matters on which they are not themselves competent.
- PCC members are responsible for all of the operations of the Charity, especially in:
- managing the Charity's finances;
 - applying the Charity's income for charitable purposes only;
 - managing land or buildings;
 - investing funds;
 - employing people;
 - appealing for funds;
 - ensuring that all the Charity's property is under the control of the trustees;
 - and collection of all money owed or due to the charity.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. While it may delegate some of its duties, this does not remove its legal responsibilities. These include:

- a) Keeping 'proper accounting records', which must be sufficient to show and explain all the PCC's transactions. The records, together with the annual financial statements, must be preserved for at least six years from the end of the financial year to which they relate. These records must be sufficient to:
- show and explain all the PCC's transactions;
 - disclose the PCC's financial position at any time with reasonable accuracy;
 - enable the required accounts to be prepared;
 - show on a day-to-day basis all receipts and payments and what they were for; and include a record of all assets and liabilities.
- b) Ensuring that the finances of the PCC are under its control and only delegated if the PCC can ensure that its wishes will be followed.
- c) Preparing an annual account (financial statement) and report which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church Representation Rules.
- d) Arranging for a suitable independent examination of the financial statements.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

Independent Examiner's Report to the PCC of St. Nicholas' Church, Blundellsands

Report to the Parochial Church Council (PCC) of St Nicholas Church Blundellsands on the accounts for the year ended 31st December 2021, as set out on pages 6 to 15 of your Annual Report.

Respective responsibilities of Trustees and Examiner

The PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent Examiner's statement

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

Independent Examiner's statement

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

Accounting records were not kept in accordance with section 130 of the Charities Act

Or the accounts do not accord with the accounting records.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

D G Roughley FCCA

2 Crondall Grove
Liverpool L15 6XA

30th April 2022

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

Statement of Financial Activities

For the year ended 31 December 2021

	Notes	Unrestricted Funds	Restricted Endowment Funds	Total Funds		
				2021	2020	
		£	£	£	£	
INCOMING RESOURCES						
Voluntary income	1(a)	67333	2111	-	69444	73847
Activities for generating funds	1(b)	22286	-	-	22286	16151
Income from investments	1(c)	230	-	-	230	100
Other incoming resources	1(d)	41369	2794		44163	3598
		131218	4905		136123	93696
RESOURCES EXPENDED						
		£	£	£	£	£
Cost of generation voluntary income	2(a)	-	-	-	-	-
Church activities	2(b)	130,118	1779	-	131,897	94690
Church management and administration	2 (c)	2897	-	-	2897	2125
Church school	2(d)	223	-	-	223	-
Restricted funds – restoration works/organ	2(e)	-	3072	-	3072	600
TOTAL RESOURCES EXPENDED		133238	4851	-	138089	97415
NET INCOMING (OUTGOING) RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES		-	(2020)	54	-	(1966)
						(3719)
Unrealised gains (losses) on investments	-	-	-	(82)	(82)	122
NET MOVEMENTS IN FUNDS		(2020)	54	(82)	(2048)	(3597)
BALANCES BROUGHT FORWARD AT 1 JANUARY 2021(2020)		14177	34090	16229	64496	68092
BALANCES CARRIED FORWARD AT 31 DECEMBER 2021(2020)		12,157	34144	16147	62448	64496

The notes on pages 8 to 16 form part of these financial statements.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

BALANCE SHEET

As at 31 December 2021

	Note	2021	2020
		£	£
FIXED ASSETS			
Investments (endowment funds)	5	16147	16229
Debtors/ prepayments	7	1738	5270
Short term deposits		31760	31744
Cash at bank and in hand		17687	13990
		<u>51185</u>	<u>51004</u>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	8	(4884)	(2737)
NET CURRENT ASSETS		<u>46301</u>	<u>48267</u>
TOTAL NET ASSETS		<u>62448</u>	<u>64496</u>
PARISH FUNDS			
Unrestricted		12157	14177
Restricted	9	34144	34090
Endowment	10	16147	16229
		<u>62448</u>	<u>64496</u>

The notes on pages 8 to 16 form part of these financial statements.

Approved by the Parochial Church Council on 28th March 2022 and signed on its' behalf by:

Mrs Lesley Utley (Churchwarden)

Mrs E Sinker (Honorary Treasurer)

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

Notes to the financial statements

ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, together with applicable accounting standards and the Statement of Recommended Practice (SORP) 2005.

The financial statements have been prepared under the historical cost convention, except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from investment of the endowment 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 of endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted funds are general funds which can be used for PCC ordinary purposes. The purpose of any restricted funds is noted in the accounts.

Incoming resources

Planned giving, collections and donations are recognised when received. Income tax recoverable on gift aid donations is recognised on a receivable basis. Revenue grants and legacies to the PCC are accounted for when the PCC is legally entitled to the amounts due. Capital grants are accounted for on a receipts basis but the capital commitment is disclosed by way of a note to the financial statements. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and beneficed property is excluded from the accounts by S 96(2) (a) of the Charities Act 1993. Moveable church furnishings, held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal, are inalienable property listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Subsequently no individual item has cost more than £1,000 per annum so all such expenditure has been written off when incurred. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

Notes to the financial statements

Likewise, all expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off.

Investments are valued at market value at 31st December.

Current assets

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

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

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

1. INCOMING RESOURCES

	Unrestricted funds	Restricted funds	Endowment funds	2021	2020
	£	£	£	£	£
1(a) Voluntary income					
Planned giving					
Gift aid	48384	-	-	48384	46594
Income tax recoverable on gift aid	11074	-	-	11074	11091
Pledges not subject to gift aid	865	-	-	865	889
Collections (open plate) at all services	2013	-	-	2013	2227
Gift day and special collections	-	2111	-	2111	2701
Sundry donations	1034	-	-	1034	3429
Job Retention Scheme	1963	-	-	1963	6916
Legacies	2000	-	-	2000	-
	67333	2111	-	69444	73847
1(b) Activities for generating funds					
Fetes and fundraising events*	-	-	-	-	117
Magazines*	-	-	-	-	78
Church Hall use	20898	-	-	20898	15250
Fees	1352	-	-	1352	650
Fellowship teas*	36	-	-	36	39
Children's activities – JUICE, 3F4U	-	-	-	-	17
	22286	-	-	22286	16151
1(c) Income from investments					
Interest from deposits	16	-	-	16	100
Interest from endowments	214	-	-	214	-
1(d) Other incoming resources					
Organ fund income plus interest	-	2636	-	2636	148
Restoration fund – interest	-	-	-	-	-
Restoration fund – Grant from Heritage Funs	-	-	-	-	-
Restoration fund – sundry fundraising and donations	-	150	-	150	-
Grants – non Heritage Lottery	-	-	-	-	-
Special maintenance reserve	-	8	-	8	66
Special Purposes Fund	-	-	-	-	-
Sequestration Fund	-	-	-	-	2734
Insurance recov	41369	-	-	41369	650
VAT recoveries	-	-	-	-	-
	41599	2794	-	44393	3698
Total incoming resources	131218	4905	-	136123	93696

*See note 2 for any corresponding expenditure

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

2. RESOURCES EXPENDED

	Unrestricted funds	Restricted funds	Endowment funds	2021 £	2020 £
2(a) Cost of generation voluntary income	£	£	£	£	£
Costs of fetes and fundraising events*	-	-	-	-	-
2(b) Church activities Charitable giving					
<u>Missionary</u>					
UPSG – boxes	-	-	-	-	64
CMS Mission Partner	1200	-	-	1200	1200
Mission and Growth Fund	-	79	-	79	43
<u>Relief & Development Agencies</u>					
Children's Society Boxes and Candles	-	-	-	-	1564
Christian Aid donation	-	188	-	188	20
Salvation Army	-	277	-	277	200
Foodbank	-	-	-	-	431
<u>Home missions & Other Church Societies</u>					
Streaming Services Equipment	-	399	-	399	-
Church furniture -2020 Holden Bench	-	-	-	-	1250
Church cctv installation	-	756	-	756	-
Heritage Sefton for Good Grant	-	-	-	-	90
Christmas Decorations	-	80	-	80	-
Memorial Gardens	-	-	-	-	627
Sequestration Fund (payment to LDBF)	-	-	-	-	3261
	1200	1779	-	2979	8750
Other church activities					
Parish share	53675	-	-	53675	52548
Ministry:					
Vicar's expenses and phone	3030	-	-	3030	382
Council tax and water rates	1421	-	-	1421	-
Vicarage maintenance	-	-	-	-	-
Visiting preachers	-	-	-	-	-
PAYE	1406	-	-	1406	1298
Parish Assistant and Administrator	1588	-	-	1588	6145
Reader and curate incl housing	-	-	-	-	129
<i>The bridge/3F4U/Toddler Ch/Hol Cl</i>	-	-	-	-	-
Church:					
Heat and light	4140	-	-	4140	4590
Liturgy wine and wafers	1320	-	-	1320	665
Other sundry expenses	557	-	-	557	844
Cleaning	772	-	-	772	274
Maintenance	43635	-	-	43635	3710
Organ maintenance	432	-	-	432	840
Water rates	724	-	-	724	352
Fellowship teas*	-	-	-	-	-
Parish entertaining /events	22	-	-	22	83
Hall maintenance and broadband	2214	-	-	2214	1199
Magazine expenditure*	-	-	-	-	105
Caretaker and verger	4703	-	-	4703	3718
Choir and organist	1785	-	-	1785	1623
Insurance	5985	-	-	5985	6028
Hall secretary	1509	-	-	1509	1407
	128918	-	-	128918	5940

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

2 (c) Church management and administration

Printing and stationery	2747	-	-	2747	1975
Independent examiner	150	-	-	150	150
	2897	-	-	2897	2125

2 (d) St Nicholas' School

Leaver's gifts	223	-	-	223	-
	223	-	-	223	-

2(e) Restricted funds

Organ restoration	-	3072	-	3072	-
Restoration works	-	-	-	-	600
	-	3072	-	3072	600

Total resources expended

	133238	4851	-	138089	97415
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3. STAFF COSTS

During the year the PCC employed an Organist, two Caretakers, a Hall Secretary and a Parish Assistant and a Parish Administrator whose gross earnings, including employers' national insurance, were as follows:

	2021 £	2020 £
Parish Administrator	30	4,763
Caretaker	4,703	3,718
Organist	1,785	1,511
Parish assistant	1,558	1,382
Hall secretary	1,509	1,407
	9,555	12781

There were no other employees and therefore no employees earned £40,000 or more during the year. Together these employees equate to less than one full time employee.

4. PAYMENTS TO PCC MEMBERS DURING 2019

	2021 £	2020 £
Elizabeth Sinker: Hall Secretary	1,509	1,407
	1,509	1,407

5. FIXED ASSETS

	2021 £	2020 £
Investments (endowment funds)		
Treasury stock 5.5% 2008/12 – CR Taylor Bequest	1,148	1,229
CBF Deposit funds – Mellor Bequest	15000	15,000
	16,148	16229

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total £
2021				
Fixed assets	-	-	16147	16147
Current assets	17,041	34144	-	51185
Current liabilities	(4884)	-	-	(4884)
	12,157	34144	16147	62,448
2020				
Fixed assets	-	-	16229	16229
Current assets	16914	34090	-	51,004
Current liabilities	(2737)	-	-	(2737)
	14177	34090	16229	64,496

7. DEBTORS

	2021 £	2020 £
Prepayments	-	-
Other debtors	1738	5,270
	1738	5,270

8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Accruals	-	-
Other creditors	4,884	2,737
	4,884	2,737

9. RESTRICTED FUND

The restricted fund at 31st December comprises the following:

		2021 £	2020 £
Organ fund	-funds donated to refurbish the organ	15,879	16314
Special maintenance reserve	-the original donor set down conditions that the fund could only be used at the discretion of the Treasurer and Finance Committee and with the formal approval of the PCC, for major unavoidable deficits and to assist with the PCC's contribution to major projects at St. Nicholas' School	13,837	13829
Special purposes	-given by church organisations and individuals for special projects in the church	784	784
Memorial Thanksgiving	-funds given in memory of parishioners	771	771
Sequestration Fund	- fee for funerals and wedding during Interregnum	-	-
Restoration Fund	-funds collected for major restoration schemes	165	15
Special Collections	-funds donated during the year to specified charities	2,708	2377
		34,144	34,090

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

The Organ Fund

The organ at St Nicholas' is the single most expensive item in the church. The replacement cost would be in the region of £1,000,000. The organ has a general tune twice yearly. This only gives time for the organ builders to attend to the most urgent pipes. There is currently no provision for maintenance, occasional repairs, cleaning etc. An instrument of this size and quality should really have 3 full-day tunes per year.

Repairs are needed as follows:-

Phase 1 – 16,215.00 Transmission System. COMPLETED

- o New electrical works to the console

Phase 2 - £10,856 Repair to the great and choir bellows. URGENT

- o Restoration of the choir and great bellows with repairs to woodwork and leatherwork as required. They are currently held together with 'gaffer' tape!

Phase 3 - £11,068. Piston Capture System. URGENT

- o Installation of a new electrical system at the console. Old electric wiring and contacts are corroded and not fit for purpose.

The organ gives a false impression at the moment! It works and sounds great but at any given moment it could be decommissioned; if the bellows don't work, no sound is produced, if the console electrics don't work, no sound is produced.

Phase 4 – Complete overhaul of woodwork and leatherwork and general clean and repair -

£80,000+. This would leave the instrument modernised and in great repair for the next 100+ years.

Work has now been commissioned to address the most immediate concerns and is expected to take place after Easter 2022 at a cost of £25,500 + VAT which will be funded from a grant of £5,000 from The Pilling Trust, the funds in our organ restoration account plus a contribution from church unrestricted funds. The organ fund currently stands at £15,878 as at 31 December 2021. Further work is needed to access grant funding with a view to funding the longer-term work that is needed.

Building and Plant with Health and Safety and Restoration (Chair, Stephen Green)

Both the church and halls independent heating systems, the roof alarm and fire extinguishers have been serviced. The organ has been tuned twice.

There were two issues with the church boiler. The low pressure gas supply input was addressed by increasing the size of the supply pipework. Secondly, the boiler outlet readings indicated a blockage remained in the system either in the chimney or the outlet ducting. An access hatch was recommended in the ducting to both inspect and then clear any blockages. Subject to PCC approval, this has been carried out. Men's Working Party operations were limited by the pandemic to a small group who carried out essential but important tasks until full group operations resumed in November 2021. The damage created by Storm Ciara in 2020 was addressed via an insurance claim when repairs to the main roof were carried out and completed in May 2021. Storms Dudley and Eunice in February 2022 created extensive damage to our hall roofs, their skylights and the valley between the halls. An insurance claim resulted in eight ridge tiles, fifteen skylights and many slates being replaced to the cost of £5,340 including the costs of temporary repairs.

The Health and Safety policy has been updated and approved by the PCC and duly signed. The restoration application for the East end of the church and St. Barnabas' chapel is to be edited to reflect the impact of the

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

pandemic now and in the future as required by the new NHLF guidelines. A project enquiry form was submitted. We are still on the Heritage at Risk register.

10. ENDOWMENT FUND

The endowment fund at each year-end comprises the balances listed in note 5 above.

The CR Taylor bequest was provided in order to generate some income for the benefit of the Parish and its curate, but the income can be used whether or not a curate is in place. The stock is held by Liverpool Diocesan Board of Finance (LDBF) as custodian trustee.

The Mellor bequest is invested in the Deposit Fund of the Central Board of Finance. Under JDH Mellor's will, the bequest was made as "to the Vicar and Churchwardens for the time being of the Parish of St. Nicholas, Blundellsands upon trust for such religious purposes in the said parish as the said Vicar and Churchwardens shall in their absolute discretion think fit". Interest from the trust is credited to PCC unrestricted income, as directed by the said Trustees.

11. ENDOWMENT FUND – St Nicholas' School

The endowment fund represents the proceeds of the sale of the former school building at Warrenhouse Road. The investment in Treasury Stock is held by Liverpool Diocesan Board of Finance as Custodian Trustee.

	2021 £	2020 £
Investment (endowment funds)		
Deposit fund – Control Board of Finance	1,189	1,189
Treasury stock % 2001 – Warrenhouse Road	6,457	6,916
	7,646	8,105

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2021

Annex not forming part of the Financial Statements

Simplified income and expenditure account (unrestricted fund only) For the year ended 31 December 2021

	2021 £	2020 £
Income		
Gift aid	48,384	46,594
Tax recovery	11,074	11,091
Pledges	865	889
Loose plate	2,013	2,228
Use of hall	20,898	15,250
Legacies	2,000	-
Fees	1,352	651
Job Retention Scheme Payments	1,963	6,916
Just Giving donations	404	1,389
Fundraising events	-	117
Mission and Deanery Grant	-	1,000
Interest and other income	896	1,923
Insurance recoveries	41,369	-
Total income	131,218	88,048
Expenditure		
Parish giving (out of income)	1,200	1,200
Parish share	53,675	52,548
Clergy, curate and reader expenses	2,298	511
Heat and light, internet	4,697	5,107
Maintenance of Buildings	45,725	5,231
Insurance	5,985	6,028
Caretaker, organist and Parish admin	10,992	12,672
Visiting preachers	-	-
Other costs	8,666	5,968
Total expenditure	133,238	89,265
Surplus/(Deficit) for the year	(2,020)	(1,217)
Surplus brought forward	14,177	15,394
Less balancing transfer to restoration fund		
Surplus carried forward	12,157	14,177

Accounts

St Nicholas' Church Blundellsands
St Nicholas' School Blundellsands

Annual Report of the Parochial Church Council
and of the Governors
for the year ended
31st December 2020

Reference and Administrative Information:

The Parochial Church Council of the Ecclesiastical Parish of St Nicholas Blundellsands is a registered charity, Registration Number 1158819.

St Nicholas' Church is situated in Bridge Road, Blundellsands, Liverpool and is part of the Diocese of Liverpool within the Church of England. The official correspondence address is:

St Nicholas' Vicarage,
Nicholas Road,
Liverpool,
L23 6TS.

PCC Membership:

For the period 1st January 2020 until the date of the approval of this report, the following people served as members of the Parochial Church Council:

Ex-officio members:

Acting Chair	Prof P Batey
Chair (from November 2020)	Revd E Anderson
Curate	Revd K Thornborough
Churchwarden	Mr D Parkinson
Churchwarden	Mrs L Utley
Deanery Synod Representative	Prof P Batey
Deanery Synod Representative	Mr S Green

Co-opted members:

Hon Treasurer	Mrs E Sinker
Hon Secretary (from October 2020)	Mrs G Enstone

Elected Members:

PCC Secretary (until October 2020)	Mrs G Enstone
Mr S Bailey	Mrs R Doyle
Miss A Dobie	Mr N Scarborough

Mr MJ Kilpatrick

Mr R Kenny

Mrs G Cain

Revd E Anderson was appointed Incumbent by the Bishop of Liverpool (Patron of St Nicholas' and Diocesan Bishop) in November 2020 and is an ex-officio member of the PCC. The parish had been in interregnum since September 2019.

The Liverpool Diocesan Board of Finance acted as Custodian Trustee for the inalienable property of the church.

Bankers - Church:
Santander UK plc
Bootle
Merseyside
GIR OAA

Bankers - Governors:
Barclays Bank plc
337-339 Stanley Road
New Strand
Bootle
Merseyside
L20 3EB

Independent Examiner:

Mr David Roughley
2 Crondall Grove
Liverpool
L15 6XD

Structure, Management and Governance:

St Nicholas', Blundellsands PCC is a body corporate and operates under the Parochial Church Powers 1956 and the Church Representation Rules.

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

Related Trusts:

St Nicholas' CE Primary School Blundellsands: Foundation Governors are Mr J Howell (Chair), Mrs G Cain (Vice chair), Revd E Anderson, Mr E Paling, Mrs G Enstone, Mrs N Wilson.

The PCC and its sub-committees:

During 2020 the PCC met 4 times, with an average attendance of 11.

Standing Committee met 7 times, with an average attendance of 5.

The PCC operates seven sub-committees, which meet regularly and report back to the PCC: Standing Committee, which acts for the PCC when urgent matters arise and need decision or action between PCC meetings, (subject to subsequent ratification by the PCC), and also prepares for PCC meetings; Worship and Mission; Finance; Under-18 Ministry with Safeguarding; Building and Plant with Health and Safety; Social; Heritage. Membership comprises:

Standing Committee: Incumbent, Acting PCC Chair, two Churchwardens, Treasurer and PCC Secretary.

Worship and Mission: Mr D Parkinson, Mrs G Cain. Co-opted members: Mrs J Batey, Mrs J Parkinson Mrs G Enstone.

Finance: Treasurer plus at least one other member of Standing Committee, Revd K Thornborough, Prof P Batey, Mr N Scarborough, Mr M Kilpatrick. Co-opted members: Mr J Rankin, Mrs A Rankin.

Under-18 Ministry: Mrs L Utley, Mrs E Sinker (Safeguarding Officer), Mr R Kenny. Co-opted members: Mrs L Martin, Miss J Dray, Mrs J Honess, Mr P Warren (DBS Verifier).

Building and Plant with Health and Safety: Mr S Green, Miss A Dobie, Mr S Bailey, Mrs R Doyle. Co-opted members: Mr P Levick, Mr A Sinker, Mr C Rooney.

Social: Mr S Bailey, Mr D Parkinson. Co-opted members: Mrs L Martin, Mr A Sturrock, Mrs J Caldwell, Mrs H Pennington.

Heritage: Prof P Batey, Mrs G Cain, Mr S Green. Co-opted members: Mrs L Godfrey, Mrs J Batey, Mrs G Enstone.

PCC members, both individually and collectively, receive training as and when deemed appropriate by the PCC. In recent years this has included Churchwarden and Treasurer training, trustee responsibility, safeguarding, child-friendly church, buildings, insurance and health and safety, Parish Giving, Shared Ministry, sidespersons training and pastoral care. Members who are also Foundation Governors of St Nicholas' School regularly complete local authority governor training courses. Local training events and study courses are regularly signposted via the weekly news sheet.

Risk Assessments:

The PCC has undertaken a programme of risk assessments to identify major risks.

Procedures have been put in place to manage those risks and minimise their impact on the life of the church. Areas of risk covered have included first aid provision, PAT testing, food hygiene, with the kitchen currently rated 5, safeguarding and disclosure and barring. The Church's Health and Safety Policy is reviewed and updated by

PCC annually, with Health and Safety checks carried out monthly. PCC also reviews the Safeguarding and Volunteer Policies yearly.

Electoral Roll:

Number on roll October 2020: 166

Number on roll at start of 2021 recruitment: 164

New members April 2021: 13

Total on roll April 2021: 177

Thanks are due to Churchwarden and Electoral Roll Officer Lesley Utley for achieving this impressive growth during such a difficult year.

Objectives and Activities:

The general functions of the PCC are stated within Section 2 of the Parochial Church Councils (Powers) Measure 1956. St Nicholas' PCC has the responsibility of jointly operating with the Incumbent in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church, a Grade 2 listed building, and for St Nicholas' School.

When planning our activities for the year, the PCC gave consideration to the **Charity Commission's guidance** on public benefit and, in particular, the specific guidance to charities concerned with the advancement of religion.

Note on Covid 19: The following list details the regular activities of St Nicholas' Church which took place from January - March 2020. From March 23rd to the end of the year, provision of activities was either suspended or modified in accordance with current government Covid security regulations and subject to stringent risk assessment.

- **Regular public worship, open to all:** This consists of two weekly Sunday services, at 8.30am and 10.30am, a weekly Wednesday morning communion, a monthly Wednesday evening communion and a number of additional special services throughout the year. In addition, a monthly Toddler Church, for parents/carers and young children takes place on a Sunday afternoon.
- **The provision of sacred space for personal prayer and contemplation:** This includes support for those who have asked for our prayers. A prayer ministry is available at many services, a prayer tree is situated at the back of church; the church is open for regular morning prayers on Thursday mornings and is also open regularly for private prayer..

- **Pastoral work, including visiting the sick, the elderly and the bereaved:**
A trained team of bereavement and pastoral visitors supports the work of the clergy; Eucharistic Ministers take Communion regularly to the housebound.
- **Teaching of Christianity through sermons, courses and small groups:**
Separate Sunday School provision forms an important part of Sunday worship. A well-subscribed programme of START courses is in place for adults and St Nicholas' participates in an annual series of Lent Bible study courses held in different member churches of our local ecumenical group, Churches Together in Blundellsands.
- **Taking of religious assemblies in local schools:** These take place particularly but not exclusively in our church school, where St Nicholas' takes seriously its duty to support the development of a distinctively Christian ethos. A dedicated committee, consisting of foundation governors and members of the teaching staff, has been formed to facilitate this. A monthly weekday service with Communion, Church@School, planned, managed and led jointly by a team of clergy and lay people, also takes place in school.
- **Provision of a youth club with a Christian ethos:** St Nicholas' provides both a junior-age after school club, 3F4U, and a secondary-age youth club, The Bridge, which have a specifically Christian ethos.
- **Promoting the whole mission of the church through provision of activities for senior citizens, parents, carers and toddlers and other special need groups.** Examples include regular card-making classes, which have provided welcome opportunities for fellowship and support for all age groups within the church and from the wider community, and membership of the Community Choir, which is open to all on a non-audition basis. Through its flourishing Heritage programme, the church welcomes groups of local, often older, residents, to learn about aspects of community history and share their own memories. As members of the L23 Partnership, a group of four local Anglican churches, we help to run a week of activities for older residents, Holiday at Home, in June. Also with churches in the Partnership, we participate in Messy Church, consisting of informal worship, craft activities and a shared meal for young families.
- **Supporting other charities, at home and overseas:** This is often through joint projects with our church school, with whom we support the work of the Children's Society and the Crosby Foodbank. Through the Church Mission Society, St Nicholas' provides financial support for the work of our church mission partner, Stephen Hatch, in Tanzania and we also support Christian Aid and the Salvation Army Christmas appeal. We offer regular residential placements to groups of students from the Capernwray Bible College.

- **Promoting links with our ecumenical partners in Churches Together in Blundellsands:** URC and Methodist churches in this group are currently undergoing a period of restructuring. When this is complete, we hope to resume a full programme of regular joint activities.
- **Reaching out to our local community in ways which make a positive difference to the lives of our neighbours:** The work of St Nicholas' Community Singers, run by our organist and choirmaster, involves members of the local community alongside church members in enjoyable, sociable activity, and an annual week-long Music Festival provides a platform for both school choirs and other local amateur music groups to perform in public. St Nicholas' Church is also a collection point for the Crosby Area Food bank. Our church halls are available at subsidised rates for a wide variety of community groups, such as uniformed groups, playgroups, language, music and dance classes, children's cookery classes, NCT and Baby Sensory. We also offer our premises for local councillors' surgeries. The church hosts a number of social activities which are open to the local community.

Payment of our yearly Diocesan Parish Share supports the Church's wider mission across Merseyside. Community engagement is also an important obligation under the terms of our most recent HLF grant in support of Phase Three of St Nicholas' ongoing programme of restoration.

Achievements and Performance:

January-March 2020:

As we entered 2020, three months after the retirement of Revd Janet Roberts in September 2019, St Nicholas' Church had just completed the first stage in the process of appointing her successor. A period of consultation and reflection had culminated in the publication of a new Parish Profile, which had identified the following priority areas for our church and a new Incumbent:

Faith and Worship: nurturing the potential for individual spiritual development

Children's Ministry

Building and Restoration

Engagement with our wider community

During the first quarter of the New Year, meetings of the PCC and of all our committees and groups continued confidently making plans for the year ahead to embody these goals and provide a sound foundation from which to embark upon and support a new ministry. A full programme of worship was maintained, ably supported

by our Curate, Revd Keith Thornbrough and a dedicated team of local retired clergy, a busy social calendar had been planned, including the much-anticipated annual Music Festival, revised safeguarding procedures were being put in place to support a thriving children's ministry, the Heritage team were planning the church's contribution to our local VE Day anniversary celebrations and the fourth and final phase of our ambitious, thirty year restoration programme was in preparation.

On 23rd March everything changed. As a result of the Covid-19 pandemic, the country was put into lockdown and we lived with the continuing effects of the virus to varying degrees throughout the rest of 2020. All our normal activities were immediately suspended, the buildings locked and an amended set of priorities drawn up, to both conform to government Covid security regulations while also protecting the core of our life as a church and as a community, in readiness for the arrival of happier times and new beginnings.

April-October 2020:

On 27th March an emergency Standing Committee was convened, to review the new situation and put forward a series of proposals to PCC to address both urgent action required by the lockdown and our ongoing priorities throughout the months to come. Four areas of focus were identified, which continued to provide the framework for all future Standing Committee and PCC discussions throughout the rest of 2020:

Church buildings: security, maintenance and repair

Finance and staffing: loss of income, staff furlough scheme, access to other financial support and monthly payment of Parish Share

Keeping in touch: communication, worship and pastoral care

Phase Four of church restoration and the Heritage project

One of the first casualties of lockdown, the APCM planned for late April, eventually took place on Sunday 25th October. By this later stage in the year, and as we approached the start of the second national lockdown, it proved possible not only to present the accounts and annual reports for the year ended 31st December 2019 but also to hold a comprehensive review of the extent to which St Nicholas' Church had managed to achieve the goals it had set itself at the start of the pandemic.

Church buildings: security, maintenance and repair:

In line with national and Diocesan guidance, all church buildings were put into emergency lockdown and a range of measures taken to ensure the safety and security of the premises, including the removal of all rubbish from the grounds and of perishable items from fridges and cupboards.

Essential access only was permitted, recorded and controlled by the Churchwardens, who undertook weekly inspections to ensure the safety of the buildings and note the need for any essential maintenance.

Work to repair damage to the roof, incurred as a result of Storm Ciara in February, was unable to be carried out during this period. However, when lockdown regulations were eased, the damage was surveyed and an insurance claim submitted, putting the church in a position to commence repairs as soon as regulations permitted in early 2021.

Communication: keeping in touch with the congregation and meeting their pastoral and spiritual needs:

The churchwardens put in place a networking system, with a team from the congregation designated to keep in regular contact with those who were shielding or otherwise vulnerable. Shopping for those who needed it was also carried out and sub-committee chairs and other team leaders were asked to keep in touch with members of their groups.

It was agreed that the monthly magazine should be paused but that use of the weekly bulletin and the website should be expanded as the prime means of communication with the congregation and wider church community. Numbers receiving the bulletin, which, in addition to news and information, now included weekly prayer and a reflection from a member of our clergy team, grew steadily, with upwards of 300 members receiving it by mailchimp and well over forty receiving a hand-delivered copy. It was also published on the website.

New technology gradually enabled a growing number to participate in worship remotely, initially on Facebook and then on Zoom. These opportunities included regular Morning Prayer, including a Eucharist, and Toddler Church, broadcast by Revd Thornborough from his own home. Service sheets were put on the website and, eventually, a Zoom congregational fellowship also allowed people to 'meet' and chat after the Sunday morning service.

By the end of June, government regulations had relaxed sufficiently to allow church to begin a cautious programme of re-opening, first for private prayer and then for a highly controlled, socially distanced programme of weekly, monthly and special services, which continued until the end of the year.

Finance and staffing:

After a year of steady improvement in church finances during 2019, the start of the national lockdown at the end of March 2020 resulted in the immediate loss of all hall income, the likely loss of expected income from a variety of planned social events and a potential reduction in levels of weekly giving which, between them, presented a severe threat to our financial situation. That the Treasurer was able to report a deficit for the year of only £2,500 by the end of September was a tribute to both her

own careful management throughout the crisis, the considerable generosity of numerous members of the congregation and the availability of some temporary sources of pandemic relief put in place by the government and the Diocese.

The church took immediate advantage of the staff furlough scheme, applied for a Parish Share Credit from the Deanery Mission Fund and, in addition, launched a successful appeal to the congregation to increase their levels of giving wherever possible, either through joining the Parish Giving Scheme or by means of individual donations. As a result, not only were we able to continue to meet our monthly Parish Share obligations, but we could also avoid making any of our paid staff redundant.

In conclusion, however, it is important to remember that two further periods of lockdown were to follow this mildly hopeful assessment and that the resulting loss in hall income will mean that the financial challenges we will face in 2021 are likely to be at least as considerable as those of 2020.

Phase Four of church restoration and the Heritage project:

During the early part of the year, work had progressed steadily on an application to the Heritage Lottery Fund for a grant to support the fourth and final phase of our ambitious programme of restoration: architect's reports had been obtained, an initial project enquiry had been submitted and accepted and work had begun on completing the grant application form. The pandemic crisis, however, led HLF to suspend the application process, which was not resumed until February 2021.

The programme of volunteer-led heritage activities was also suspended from the start of the first lockdown. Work on archive-related aspects of the programme has continued, however, with members of the committee continuing personal research to enlarge the currently available interpretation material and also with the establishment of a project to expand the existing archive by inviting members of the church and the heritage volunteer team to contribute a record of their own experiences of this unique period in our national history. This is available on the church website and it is hoped it will form the basis for a new programme of community activities to support a resumed Phase Four grant application.

November-December 2021:

At the end of November, St Nicholas' Church was delighted to welcome our new Vicar, the Revd Beth Anderson, who was licensed on Zoom at a well-attended service on Sunday 25th. The following day, Beth chaired her first PCC meeting and plans were discussed for a modified programme of Christmas services and for a series of Advent windows, which soon began to appear across the local community. In spite of the looming threat of a third national lockdown, it was with a revived sense of optimism that dates were set for PCC and sub-committee meetings for the first quarter of 2021. Once again, planning seemed worthwhile. Brief summaries of those initial committee meetings and of their plans for the future appear below.

PCC Sub-committee reports, January-March 2021:

Building and Plant with Health and Safety and Restoration:

In spite of the challenges presented by the past year, it has been possible to carry out much necessary maintenance work and to keep the church and its buildings in good repair.

Both the church and halls' independent heating systems, the roof alarms and fire extinguishers have been serviced. The organ has been tuned twice and portable appliance testing has been completed. Although Men's Working Party operations had to be suspended apart from some basic, routine tasks, our caretaker has been able to carry out some work when not on furlough. North and South aisle roof gutters and hoppers have been cleared, along with the grids.

The storm damage claim to the main roof was approved and the architect was sanctioned to invite three tenders for repairs. A suitably accredited company, Fulwood Roofing has been appointed to carry out the works, which are expected to be completed by the middle of May. The costs, of over £34,500, are governed by the necessity to install scaffolding across both North and South roofs, with protection of both lower aisle roofs.

The tiled flooring around the area of the car park entrance fire exit and WC area has been removed and replaced with Amtico vinyl tiles. The dawn-to-dusk car park security light has been replaced with an efficient LED unit.

The health and safety policy has been updated, approved by the PCC and duly signed by Revd Beth Anderson. Steve Bailey is to be thanked for this.

Finally, the restoration grant application form for the East end of the church, (altar end), and St Barnabas' Chapel is being edited to reflect the impact of the pandemic, both now and in the future in accordance with new National Heritage Lottery Fund guidelines. St Nicholas' Church remains on the Heritage at Risk Register, which prioritises listed Places of Worship as being in danger.

Worship and Mission:

Unfortunately, due to the pandemic constraints of 2020, the Worship and Mission Committee was unable to fulfil the terms of its remit as far as the practicalities of worship were concerned. However, the committee continued its commitment to our mission partners, particularly through regular contact with our school and also by promoting our usual Christmas collection on behalf of the Salvation Army Christmas Appeal. Through the efforts of individual members, particularly the church's website administrator, we were able to support PCC efforts to maintain effective communication with our congregation and wider community.

As church services can again resume, we hope to be able to pick up where we left off and lead others into worship at a community level, using technology as the way forward. We will also hope to enhance our links with our school and with our CMS Mission Partner, Stephen Hatch in Tanzania, and to begin again to welcome students from Capernwray Bible College.

Under 18 Ministry:

In spite of the need to suspend all children's activities throughout most of 2020, the committee continued to work on matters such as revising the Safeguarding policy and producing updated information packs for all volunteers engaged in children's work. Considerable thought has been given to ways in which work with children and young people can be integrated with the wider priorities of St Nicholas' Church regarding The Rule of Life, the application for an Eco-church Award and progress on diversity.

Discussions have also been taking place on ways in which some children's activities might be able to be safely resumed in the near future and separate meetings will be arranged with individual group leaders to address these issues. In the first instance, it has been agreed that arrangements for JUICE will be revised and a beach picnic planned for Wednesday 9th June.

Social:

Due to the Covid restrictions, none of the social events planned for 2020 were able to take place on the church premises. However, from December 2020, fortnightly quiz nights were held via Zoom. These continued until April 2021, but, although they were popular at first, numbers gradually dwindled away and they are currently suspended.

It is hoped that, from September 2021 onwards, we may be able to resume activities such as a quiz and the Christmas Fayre on the premises. The Social Committee will consider this again during the summer of 2021.

Finance:

Although this sub-committee has been unable to hold any formal meetings since March, the Treasurer and other members of the committee, through their membership of Standing Committee and PCC, have been fully engaged in managing the many financial and staffing implications of the crisis and the church's response.

Meetings of the committee will resume after the APCM in May 2021, when the significant challenges created by three separate periods of lockdown within twelve months will need to be faced.

Heritage:

Members of the Heritage Committee have been involved in two main areas of activity throughout 2020: engagement with the Restoration Committee in re-focusing aspects of the Phase Four Restoration grant application in accordance with HLF's revised post-pandemic criteria, and finding ways to retain the momentum of the Heritage project under lockdown conditions.

Work has continued on the production of interpretation material and a Covid archive project has been established. Efforts have been made to continue the involvement of our strong team of community volunteers, by both encouraging their participation in the archive project and inviting their evaluation of the Heritage programme to date. It is intended that these activities will help to shape plans for a new community engagement programme, both to present as part of our final HLF grant application and to support our local community as we emerge from the worst effects of the Covid pandemic.

St Nicholas' CE Primary School:

January-March 2020:

Although the New Year opened with no hint of what was to come in less than two months, the school term was by no means uneventful. February saw the long - expected SIAMS inspection, focusing on the school's effectiveness in fulfilling its Christian identity. Over the years, the assessment criteria for these inspections have become increasingly rigorous and the fact that St Nicholas' School had achieved the highest grade in its two most recent inspections merely added to the pressure. All concerned were naturally both relieved and delighted to be awarded the highest grade, now to be known as 'Excellent' rather than 'Outstanding'.

The Key Findings praised the 'deeply embedded Christian vision and inspirational leadership' of the headteacher', which, together with dedicated staff and committed governors, ensured that 'both adults and pupils thrive in a highly inclusive and respectful community'. Nurturing relationships emphasising the wellbeing of both pupils and staff were seen as having the highest importance, and the quality of both religious education and collective worship was singled out for praise. The 'strong and beneficial links with the parish church and church family' were seen as making a significant contribution to the school's distinctive Christian character.

Pleasing though the findings of the report were, any tendency to elation was rapidly cancelled by the continuing progress of the staff redundancy process which had been put in place at the end of 2019, when it became obvious to governors that, without this measure, the school's financial position was unsustainable. No last-minute rescue of the funding situation being forthcoming, at either government or local authority level, we were forced to part with a valued member of our teaching staff at the end of term.

Covid-19 and St Nicholas' School, March-July 2020:

On Friday 20th March, school closed to all but a small number of vulnerable children and those of key workers. Before they left, each child was issued with two exercise books containing usernames and passwords for all they would need for online teaching during lockdown. The transition to online teaching through Googleclassrooms occurred smoothly and staff were impressed with the quality of the work children produced.

Within school, rigorous Covid security measures were put in place and children worked in bubbles, following the same curriculum as those being taught at home. Teaching and support staff, either working from home or in school, took on a heavy additional workload, combining supervision of those in school with online teaching and preparation of suitable resources.

As the summer term progressed and infection levels decreased, there was growing confusion about whether schools would reopen before the end of term and, if so, when and under what conditions. As more parents returned to work, demand for places in school grew, and the term eventually came to a slightly earlier end to allow Year Six children to experience at least some of their long-awaited leavers' rituals.

The return to school, September-December 2020:

School reopened fully in September, with the two immediate priorities being enhanced Covid security necessitated by the greater numbers of children present in the building and on supporting children's mental health and well-being. Considerable staff training was devoted to both these topics and to the question of catch-up programmes, which teaching and support staff agreed to provide themselves, rather than buy in external support.

Lockdown had been a challenge for all pupils and many needed considerable help and support with their worries and anxieties. Nevertheless, staff were moved to see just how happy the vast majority were to be back in school with their friends and teachers, and how genuinely keen they were to make up for lost time. By the end of term, most children were once again settled and happy in school and there had been few behavioural issues. Attainment improved steadily and staff worked hard to ensure that all areas of the curriculum continued to be covered, although the time-consuming nature of Covid security measures meant that a certain amount of prioritising had to take place.

As autumn merged into winter, however, it began to become clear that infection levels were not under control and preparations began to be put in place for a possible third lockdown. For St Nicholas' School, as for the church, the arrival of a new Vicar came as an unalloyed bright spot near the end of a difficult term. Revd Beth Anderson was warmly welcomed and, although regulations did not permit her to meet the children in person, she rapidly began to send some much appreciated

worship videos and resources for an Advent Windows project which were particularly enjoyed.

Throughout the final months of 2020, the school made every effort to preserve a semblance of ordinary life during extraordinary times. The children continued their usual enthusiastic collections for charity, with particularly generous support for the joint school-church harvest appeal for Crosby Foodbank and the largest donation of toys ever for the Toy Service in December. FOSN also continued to find innovative ways of raising funds in support of the school.

When the third lockdown finally began in January 2021, staff were confident that they could build on the experience they had already acquired in managing remote learning to enhance what they were able to offer this time, an assurance which seems to have been borne out by parental opinion. A further period of isolation, however, can only have increased the pressures on children and every effort is being made to alleviate this.

The head teacher, Becky Woods, has emphasised the impressive team effort which has enabled the school to cope as well as it has throughout the last year and she has paid warm tribute to the support she has received from governors and the unremitting efforts of all staff - teachers and teaching assistants, caretaking, cleaning and welfare staff alike - in keeping children safe and sustaining their academic progress:

‘The challenge of lockdown has brought out the best in our community... Our St Nicholas’ School-Church family has been so supportive; the gratitude expressed by many has really given staff a boost and has made them feel valued like never before. We are, indeed, hugely blessed’.

The Church of St Nicholas Blundellsands

St Nicholas’ CE Primary School Blundellsands

Belonging Believing Becoming

**St. Nicholas' Church,
Blundellsands**

Financial Statements of the
Parochial Church Council
for the year ended 31 December 2020

Registered charity number 1158819

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

Financial Review

2020 of course was a perfect storm for everyone, not least the church's finances. The Covid lockdowns immediately drained the Church of income from services, hall income and fundraising events. Hall income has been shoring up our finances for many years, and it fell in 2020 from £31,000 in 2019 to £15,000 in 2020. There was a further blow when our insurers won a legal test case which meant we were not insured for any Covid losses. We lost our fundraising income almost entirely.

But the Church rallied and found new ways of giving – digitally, by bank transfer, Just Giving, and even cheques and cash arriving through the door during lockdown. Overall we increased our giving by 9%, and the government chipped in nearly £7,000 via the Job Retention Scheme. The Diocese also agreed to a rebate of over £4,000 on our Parish Share for both 2020 and 2021. Some costs of course also fell whilst the Church was closed.

The Parish Giving Scheme continues to grow and new joiners in 2020 have helped to swell the income from this source, together with existing givers who increased their Parish Giving Scheme monthly donations in response to this crisis.

Somehow we have ended 2020 with a loss of only £1,217, for which we must be grateful as many churches will have fared far worse, but as we write in 2021 during another even more extended lockdown for the church we need to look for a way forward together to face another substantial and prolonged loss of income in 2021.

Reserves policy

The church maintains a number of reserves some of which are restricted in nature where the PCC needs to use the funds as laid down by the donor of the funds, and some of which are unrestricted where the PCC has full discretion over their use. Attached in notes 9 (church restricted fund), notes 5 & 10 (church endowment fund) and notes 11 (school endowment fund) are full details of the funds, their history and some indication of the purpose for which they are held. This policy sets out the four reasons for the PCC holding the level of unrestricted reserves shown in the financial statements:

- (i) To assist with the maintenance of the church and hall which is a Grade II listed building. The 2019 quinquennial inspection report of the Church and hall identified expenditure requirements well beyond the PCC's reserves. The PCC's response to the inspection report is to undertake the urgent repairs identified and continue to seek other sources of funds to assist with the major ongoing restoration needs.
- (ii) Therefore, the first call on unrestricted reserves is to undertake such urgent repairs as they arise.
- (iii) To undertake periodic refurbishments and upgrades to the internal fabric of both the church and the hall, such as redecoration, electrical maintenance or furniture replacements which are too large to be undertaken from the church's income.
- (iv) To be available for any major school projects where the church has a legal responsibility to contribute to the cost.

To be available should a deficit occurs, a target figure of £15,000 has been set for the Special Maintenance Reserve as a contingency to cover deficits. For many years during the last two decades deficits have been incurred. Currently the total deposited in this account stands at just over £15,000.

Agent Transactions

The PCC acted as a financial agent for the following people and organizations:-

- The Children's Society - £1,564 was paid from Christingle collecting boxes and candles and £64 from USPG boxes in 2019 and forwarded to the charities.
- £2,857 was received as Assigned Fees for weddings and funerals. This money was forwarded to the Diocese of Liverpool. Fees amounting to £527 relating to funerals and weddings during the interregnum were placed in a

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

sequestration fund and paid to the Diocese in 2020. A further £2,137 was paid to the Diocese at the end of 2020 when the sequestration fund was closed. Following closure of the fund a further £534 was paid to the Diocese for fees in the fourth quarter of 2020. £460 was received in respect of organists and vergers and passed on to the appropriate individuals.

Performance of Investments

The performance of investments has been stable this year, with the church's endowment funds increasing in value slightly from £16,107 to £16,229.

Fundraising and Giving

Giving eligible for Gift Aid rose by £10,202 compared to 2019. There was however a drop in pledge giving of £931. Loose plate was down from £7,058 to £2,228. Overall income from giving before tax recovery is up by 9%, compared to a fall of 2.6% the previous year.

Parish giving from unrestricted income continued to support the Church Missionary Society work by £100 per month. A further £5,489 was distributed to charitable causes, purchase of the Holden memorial bench, and trees for the garden from special collection giving, together with grants from Sefton Council (trees) and the Deanery (Mission and Growth Fund).

General fundraising events contributed only £117 to unrestricted funds (compared to £3,671 in 2019) with an additional sum of £148 raised for organ restoration.

Approved by the PCC on [] and signed on its behalf by:

Derek Parkinson (Churchwarden)

Statement of responsibilities of PCC members and Governors as Trustees of a charity

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

The Parochial Church Council, is a charity. As a charity, its members are trustees, its property is charitable and it is bound by charity law.

PCC members have full responsibility for the Charity and must:

- act together and in person and not delegate control of the Charity to others;
- act strictly in accordance with the charity's governing document;
- act in the Charity's interest only;
- manage the Charity's affairs prudently and take a long-term as well as a short-term view;
- not derive any personal benefit or gain from the Charity of which they are trustees; and
- take proper professional advice on matters on which they are not themselves competent.
- PCC members are responsible for all of the operations of the Charity, especially in:
 - managing the Charity's finances;
 - applying the Charity's income for charitable purposes only;
 - managing land or buildings;
 - investing funds;
 - employing people;
 - appealing for funds;
 - ensuring that all the Charity's property is under the control of the trustees;
 - and collection of all money owed or due to the charity.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. While it may delegate some of its duties, this does not remove its legal responsibilities. These include:

- a) Keeping 'proper accounting records', which must be sufficient to show and explain all the PCC's transactions. The records, together with the annual financial statements, must be preserved for at least six years from the end of the financial year to which they relate. These records must be sufficient to:
- show and explain all the PCC's transactions;
 - disclose the PCC's financial position at any time with reasonable accuracy;
 - enable the required accounts to be prepared;
 - show on a day-to-day basis all receipts and payments and what they were for; and include a record of all assets and liabilities.
- b) Ensuring that the finances of the PCC are under its control and only delegated if the PCC can ensure that its wishes will be followed.
- c) Preparing an annual account (financial statement) and report which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church Representation Rules.
- d) Arranging for a suitable independent examination of the financial statements.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

Report to the Parochial Church Council (PCC) of St Nicholas Church Blundellsands on the accounts for the year ended 31st December 2020, as set out on pages 6 to 15 of your Annual Report.

Respective responsibilities of Trustees and Examiner

The PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent Examiner's statement

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

Independent Examiner's statement

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

Accounting records were not kept in accordance with section 130 of the Charities Act

Or the accounts do not accord with the accounting records.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

D G Roughley FCCA

2 Crondall Grove
Liverpool L15 6XA

15th April 2021

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

Statement of Financial Activities

For the year ended 31 December 2020

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	
					2020	2019
INCOMING RESOURCES		£	£	£	£	£
Voluntary income	1(a)	71146	2701	-	73847	74102
Activities for generating funds	1(b)	16151	-	-	16151	36717
Income from investments	1(c)	100	-	-	100	435
Other incoming resources	1(d)	650	2948		3598	21828
		88047	5649		93696	133080
RESOURCES EXPENDED		£	£	£	£	£
Cost of generation voluntary income	2(a)	-	-	-	-	315
Church activities	2(b)	87140	7549	-	91429	121019
Church management and administration	2 (c)	2125	-	-	2125	3239
Church school	2(d)	-	-	-	-	359
Restricted funds – restoration works/organ	2(e)	-	600	-	600	6851
TOTAL RESOURCES EXPENDED		89265	8149	-	97414	131783
NET INCOMING (OUTGOING) RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES	-	(1218)	(2501)	-	(3718)	1297
Unrealised gains (losses) on investments	-	-	-	122	122	(55)
NET MOVEMENTS IN FUNDS		(1218)	(2501)	122	(3596)	1242
BALANCES BROUGHT FORWARD AT 1 JANUARY 2020(2019)		15394	36591	16107	68092	66850
BALANCES CARRIED FORWARD AT 31 DECEMBER 2020(2019)		14177	34090	16229	64496	68092

The notes on pages 8 to 15 form part of these financial statements.

BALANCE SHEET

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

As at 31 December 2020

	Note	2020	2020
		£	£
FIXED ASSETS			
Investments (endowment funds)	5	16229	16107
Debtors/ prepayments	7	5270	1607
Short term deposits		31744	31610
Cash at bank and in hand		13990	21080
		51004	54297
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	8	(2737)	(2312)
NET CURRENT ASSETS		48267	51985
TOTAL NET ASSETS		64496	68092
PARISH FUNDS			
Unrestricted		14177	15394
Restricted	9	34090	36591
Endowment	10	16229	16107
		64496	68092

The notes on pages 8 to 15 form part of these financial statements.

Approved by the Parochial Church Council on [] and signed on its' behalf by:

Mr Derek Parkinson (Churchwarden)

Mrs E Sinker (Honorary Treasurer)

Notes to the financial statements

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, together with applicable accounting standards and the Statement of Recommended Practice (SORP) 2005.

The financial statements have been prepared under the historical cost convention, except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from investment of the endowment 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 of endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted funds are general funds which can be used for PCC ordinary purposes. The purpose of any restricted funds is noted in the accounts.

Incoming resources

Planned giving, collections and donations are recognised when received. Income tax recoverable on gift aid donations is recognised on a receivable basis. Revenue grants and legacies to the PCC are accounted for when the PCC is legally entitled to the amounts due. Capital grants are accounted for on a receipts basis but the capital commitment is disclosed by way of a note to the financial statements. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and beneficed property is excluded from the accounts by S 96(2) (a) of the Charities Act 1993. Moveable church furnishings, held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal, are inalienable property listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Subsequently no individual item has cost more than £1,000 per annum so all such expenditure has been written off when incurred. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Notes to the financial statements

Likewise, all expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off.

Parochial Church Council of St. Nicholas' Church, Blundellsands Annual Report for the year ended 31 December 2020

Investments are valued at market value at 31st December.

Current assets

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

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

1. INCOMING RESOURCES

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

	Unrestricted funds	Restricted funds	Endowment funds	Total funds
	£	£	£	£
1(a) Voluntary income				
Planned giving				
Gift aid	46594	-	-	6392
Income tax recoverable on gift aid	11091	-	-	11601
Pledges not subject to gift aid	889	-	-	1820
Collections (open plate) at all services	2227	-	-	7056
Gift day and special collections	-	2701	-	16409
Sundry donations	3,429	-	-	824
Job Retention Scheme	6916	-	-	-
	71146	2701	-	74102
1(b) Activities for generating funds				
Fetes and fundraising events*	117	-	-	3671
Magazines*	78	-	-	283
Church Hall use	15250	-	-	31005
Fees	650	-	-	1393
Fellowship teas*	39	-	-	297
Children's activities – JUICE, 3F4U	17	-	-	66
	16151	-	-	36715
1(c) Income from investments				
Interest from deposits	100	-	-	435
Interest from endowments	-	-	-	-
1(d) Other incoming resources				
Organ fund income plus interest	-	148	-	2351
Restoration fund – interest	-	-	-	15
Restoration fund – Grant from Heritage Funs	-	-	-	-
Restoration fund – sundry fundraising and donations	-	-	-	-
Grants – non Heritage Lottery	-	-	-	-
Special maintenance reserve	-	66	-	116
Special Purposes Fund	-	-	-	-
Sequestration Fund	-	2734	-	527
Insurance recov	650	-	-	12707
VAT recoveries	-	-	-	6112
	750	2948	-	21828
Total incoming resources	88047	5649	-	133080

*See note 2 for any corresponding expenditure

2. RESOURCES EXPENDED

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

	Unrestricted funds	Restricted funds	Endowment funds	2020	2019
	£	£	£	£	£
2(a) Cost of generation voluntary income					
Costs of fetes and fundraising events*	-	-	-	-	315
2(b) Church activities Charitable giving					
<u>Missionary</u>					
UPSG – boxes	-	64	-	64	108
Church Missionary Society	-	-	-	-	383
CMS Mission Partner	1200	-	-	1200	1200
Mission and Growth Fund	-	43	-	43	-
<u>Relief & Development Agencies</u>					
Children's Society Boxes and Candles	-	1564	-	1564	878
Christian Aid donation	-	20	-	20	80
Salvation Army	-	200	-	200	133
Foodbank	-	430	-	430	-
<u>Home missions & Other Church Societies</u>					
Choir stall lights	-	-	-	-	7
Church furniture -2020 Holden Bench	-	1250	-	1250	1942
Heritage Sefton for Good Grant	-	90	-	90	511
Church Heating	-	-	-	-	10201
Flower Vestry	-	-	-	-	135
Clergy Leaving Gifts	-	-	-	-	1210
Youth Worker	-	-	-	-	149
Memorial Gardens and Sefton Tree Grant	-	627	-	627	-
Sequestration Fund (payment to LDBF)	-	3261	-	3261	-
	1200	7549	-	8949	16937
Other church activities					
Parish share	52548	-	-	52548	53000
Ministry:					
Vicar's expenses and phone	382	-	-	382	1454
Council tax and water rates	-	-	-	-	3206
Vicarage maintenance	-	-	-	-	-
Visiting preachers	-	-	-	-	-
PAYE	1298	-	-	298	1368
Parish Assistant and Administrator	6145	-	-	6145	7068
Reader and curate incl housing	129	-	-	129	5058
<i>The bridge/3F4U/Toddler Ch/Hol Cl</i>	-	-	-	-	65
Church:					
Heat and light	4590	-	-	4589	078
Liturgy wine and wafers	665	-	-	665	1048
Other sundry expenses	844	-	-	843	899
Cleaning	274	-	-	274	656
Maintenance	3710	-	-	3710	4361
Organ maintenance	840	-	-	840	1171
Water rates	352	-	-	352	760
Fellowship teas*	-	-	-	-	(8)
Parish entertaining /events	83	-	-	83	130
Hall maintenance and broadband	1199	-	-	1199	2005
Magazine expenditure*	105	-	-	105	420
Caretaker and verger	3718	-	-	3718	5936
Choir and organist	1623	-	-	1623	1927
Insurance	6028	-	-	6028	5853
Hall secretary	1407	-	-	1407	1624

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

	87140	-	-	87140	104943
2 (c) Church management and administration					
Printing and stationery	1975	-	-	1975	3089
Independent examiner	150	-	-	150	150
	2125	-	-	2125	3239
2 (d) St Nicholas' School					
Leaver's gifts	-	-	-	-	359
	-	-	-	-	359
2(e) Restricted funds					
Organ restoration	-	-	-	-	-
Restoration works		600	-	600	6851
	-	-	-	-	6851
Total resources expended	89265	8149	-	97414	131783

3. STAFF COSTS

During the year the PCC employed an Organist, two Caretakers, a Hall Secretary and a Parish Assistant and a Parish Administrator whose gross earnings, including employers' national insurance, were as follows:

	2020 £	2019 £
Parish Administrator	4763	5424
Caretaker	3718	5939
Organist	1511	1779
Parish assistant	1382	1644
Hall secretary	1407	1584
	12781	16369

There were no other employees and therefore no employees earned £40,000 or more during the year. Together these employees equate to less than one full time employee.

4. PAYMENTS TO PCC MEMBERS DURING 2019

	2020 £	2019 £
Elizabeth Sinker: Hall Secretary	1407	1624
	1407	1624

5. FIXED ASSETS

	2020 £	2019 £
Investments (endowment funds)		
Treasury stock 5.5% 2008/12 – CR Taylor Bequest	1229	1107
CBF Deposit funds – Mellor Bequest	15000	15000
	16229	16107

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total £
2020				
Fixed assets	-	-	16229	16229
Current assets	16914	34090	-	51,004
Current liabilities	(2737)	-	-	(2737)
	14177	34090	16229	64,496
2019				
Fixed assets	-	-	16107	16107
Current assets	17706	36591	-	54297
Current liabilities	(2312)	-	-	(2312)
	15394	36591	16107	68092

7. DEBTORS

	2020 £	2019 £
Prepayments	-	-
Other debtors	5270	1607
	5270	1607

8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Accruals	-	1677
Other creditors	2737	635
	2737	2312

9. RESTRICTED FUND

The restricted fund at 31st December comprises the following:

		2020 £	2019 £
Organ fund	-funds donated to refurbish the organ	16314	16166
Special maintenance reserve	-the original donor set down conditions that the fund could only be used at the discretion of the Treasurer and Finance Committee and with the formal approval of the PCC, for major unavoidable deficits and to assist with the PCC's contribution to major projects at St. Nicholas' School	13829	13763
Special purposes	-given by church organisations and individuals for special projects in the church	784	784
Memorial Thanksgiving	-funds given in memory of parishioners	771	771
Sequestration Fund	- fee for funerals and wedding during Interregnum	-	527
Restoration Fund	-funds collected for major restoration schemes	15	615
Special Collections	-funds donated during the year to specified charities	2377	3965
		34,090	36591

The Organ Fund

Parochial Church Council of St. Nicholas' Church, Blundellsands

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The organ at St Nicholas' is the single most expensive item in the church. The replacement cost would be in the region of £1,000,000. The organ has a general tune twice yearly. This only gives time for the organ builders to attend to the most urgent pipes. There is currently no provision for maintenance; occasional repairs, cleaning etc. An instrument of this size and quality should really have 3 full-day tunes per year.

Repairs are needed as follows:-

Phase 1 – 16,215.00 Transmission System. COMPLETED

- o New electrical works to the console

Phase 2 - £10,856 Repair to the great and choir bellows. URGENT

- o Restoration of the choir and great bellows with repairs to woodwork and leatherwork as required. They are currently held together with 'gaffer' tape!

Phase 3 - £11,068. Piston Capture System. URGENT

- o Installation of a new electrical system at the console. Old electric wiring and contacts are corroded and not fit for purpose.

The organ gives a false impression at the moment! It works and sounds great but at any given moment it could be decommissioned; if the bellows don't work, no sound is produced, if the console electrics don't work, no sound is produced.

Phase 4 – Complete overhaul of woodwork and leatherwork and general clean and repair -

£80,000+. This would leave the instrument modernised and in great repair for the next 100+ years.

The organ fund currently stands at £16,166. Further work is needed to access grant funding.

Report on restoration and buildings for the 2020 annual financial report

Yet again, this has been a very challenging year for the maintenance of the building due to financial restrictions. The contract signed by myself on behalf of the PCC with the National Heritage Lottery Fund is a legal document which committed ourselves to maintain the building for ten years as a Place of Worship alongside its role as a Heritage Centre. The majority of this has been completed.

During the last year however, the church building has had less use. Despite this, the independent heating systems for both the church and hall, the roof alarm and fire extinguishers have been serviced. The organ has been tuned twice and portable appliance testing has been completed. It was not considered financially viable however to service the electrically operated glazed doors owing to limited use during the various lock downs.

The general maintenance has also been limited due to the impositions of the pandemic. Men's Working Party operations were cancelled except for basic routine tasks. Our caretaker, Eric has completed some tasks when not being on furlough. The neglect of not clearing rainwater goods can have a devastating impact on a building of this size. Consequently, the North and South aisle roof gutters and hoppers were cleared along with all the grids. We experienced abnormal rainfall in 2020 which could have had dire consequences without basic maintenance and the benefit of our new drainage system installed in 2018.

An invitation to MWP members to volunteer to address minor maintenance tasks in safe but small socially distanced groups has been circulated. This suggestion, if taken up, is more favourable than waiting for official restrictions to be lifted the date of which is vague. Regular maintenance reduces the possibility of unwanted expensive costs. The absence of hall users gives us an opportunity to safely carry out worthwhile tasks which would be challenging with them being present.

Storm Ciara on the weekend of 8/9th February and Storm Dennis, one week later resulted in several slates becoming dislodged and the church suffered from severe water ingress through the roof. A loss adjuster was appointed to handle the claim. He sanctioned the costs of a high-level inspection of the bell tower. On the scheduled date of the inspection, a mechanical fault with the vehicle resulted in the inspection being cancelled. The next day, a national lock down was

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

announced. Six months later, the inspection took place using the company, Hylift Access, and our architect was able to photograph inside the tower to identify the problem. It was full of bird guano. This has blocked the two small outlet pipes designed to divert rainwater away from the tower. A claim was made to our insurers through our architect's report that the pipes were inadequately sized. Our claim was unfortunately rejected on the grounds of "lack of maintenance". Bird netting had been installed in 2008 but should have been present when the tower was erected.

Thankfully, however, the storm damage claim to the roof was approved and the architect was sanctioned to invite three tenders for the repairs. A suitably accredited company, Fulwood Roofing, are expected to commence the works on the 18th March 2021, and they are expected to take 4-6 weeks to complete. The costs of over £34,500 are governed by the necessity to install scaffolding across both North and South roofs with the protection of both lower aisle roofs.

During the Christmas break, the tiled flooring around the area of the car park entrance fire exit and WC area was removed. The mastic adhesive used to lay them had been identified as containing an asbestos compound. The tiles were safely removed, bagged and identified following H&S guidelines.

They have been replaced with Amtico vinyl tiles which had been purchased at low cost several years ago intended for the disabled WC area.

The dawn to dusk car park security light has been replaced with an effective and efficient LED unit.

The Health and Safety policy has been updated, approved by the PCC and duly signed by our vicar Beth. Steve Bailey is to be thanked for this laborious, mandatory requirement as our church is a public building governed by national, insurance and diocesan guidelines.

The restoration application to the East end of the church (the altar end), and St. Barnabas' chapel has been suspended following information from the National Heritage Lottery Fund. Their grants programme had been impacted by the pandemic and the rules and priority of applications have been changed.

The restoration committee have recently recommenced meetings and are adjusting the application to reflect the impact of the pandemic now and in the future as required by the NHLF guidelines.

We are still on the Heritage at Risk register which prioritizes listed Places of Worship as being in danger.

We are hopeful that our application will reflect the huge amount of work which has gone into our heritage programme alongside the three recent phases of restoration. Any lengthy delay or application rejection would diminish the previous financial support we have been granted in our mission to complete the repairs.

Stephen Green, Chair, Building and Premises Committee

10. ENDOWMENT FUND

The endowment fund at each year-end comprises the balances listed in note 5 above.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

The CR Taylor bequest was provided in order to generate some income for the benefit of the Parish and its curate, but the income can be used whether or not a curate is in place. The stock is held by Liverpool Diocesan Board of Finance (LDBF) as custodian trustee.

The Mellor bequest is invested in the Deposit Fund of the Central Board of Finance. Under JDH Mellor's will, the bequest was made as "to the Vicar and Churchwardens for the time being of the Parish of St. Nicholas, Blundellsands upon trust for such religious purposes in the said parish as the said Vicar and Churchwardens shall in their absolute discretion think fit". Interest from the trust is credited to PCC unrestricted income, as directed by the said Trustees.

11. ENDOWMENT FUND – St Nicholas' School

The endowment fund represents the proceeds of the sale of the former school building at Warrenhouse Road. The investment in Treasury Stock is held by Liverpool Diocesan Board of Finance as Custodian Trustee.

	2020 £	2019 £
Investment (endowment funds)		
Deposit fund – Control Board of Finance	1189	1189
Treasury stock % 2001 – Warrenhouse Road	6,916	6680
	8105	7869

Annex not forming part of the Financial Statements

Simplified income and expenditure account (unrestricted fund only) For the year ended 31 December 2020

Parochial Church Council of St. Nicholas' Church, Blundellsands **Annual Report for the year ended 31 December 2020**

	2020 £	2019 £
Income		
Gift aid	46,594	36,392
Tax recovery	11,091	11,601
Pledges	889	1,820
Loose plate	2228	7,056
Use of hall	15,250	31,005
Fees	651	1,393
Job Retention Scheme Payments	6,916	-
Just Giving donations	1,389	-
Fundraising events	117	3,671
Mission and Deanery Grant	1,000	-
Interest and other income	1,923	14,612
Total income	88,048	107,550
Expenditure		
Parish giving (out of income)	1,200	1,200
Parish share	52,548	53,000
Clergy, curate and reader expenses	511	9,718
Heat and light, internet	5,107	6,432
Maintenance of Buildings	5,231	7,032
Insurance	6,028	5,853
Caretaker, organist and Parish admin	12,672	14,784
Visiting preachers	-	-
Other costs	5,968	11,176
Total expenditure	89,265	109,195
Surplus/(Deficit) for the year	(1,217)	(1,645)
Surplus brought forward	15,394	18,377
Less balancing transfer to restoration fund		(1,338)
Surplus carried forward	14,177	18,377

**St. Nicholas' Church,
Blundellsands**

Financial Statements of the
Parochial Church Council
for the year ended 31 December 2020

Registered charity number 1158819

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

Financial Review

2020 of course was a perfect storm for everyone, not least the church's finances. The Covid lockdowns immediately drained the Church of income from services, hall income and fundraising events. Hall income has been shoring up our finances for many years, and it fell in 2020 from £31,000 in 2019 to £15,000 in 2020. There was a further blow when our insurers won a legal test case which meant we were not insured for any Covid losses. We lost our fundraising income almost entirely.

But the Church rallied and found new ways of giving – digitally, by bank transfer, Just Giving, and even cheques and cash arriving through the door during lockdown. Overall we increased our giving by 9%, and the government chipped in nearly £7,000 via the Job Retention Scheme. The Diocese also agreed to a rebate of over £4,000 on our Parish Share for both 2020 and 2021. Some costs of course also fell whilst the Church was closed.

The Parish Giving Scheme continues to grow and new joiners in 2020 have helped to swell the income from this source, together with existing givers who increased their Parish Giving Scheme monthly donations in response to this crisis.

Somehow we have ended 2020 with a loss of only £1,217, for which we must be grateful as many churches will have fared far worse, but as we write in 2021 during another even more extended lockdown for the church we need to look for a way forward together to face another substantial and prolonged loss of income in 2021.

Reserves policy

The church maintains a number of reserves some of which are restricted in nature where the PCC needs to use the funds as laid down by the donor of the funds, and some of which are unrestricted where the PCC has full discretion over their use. Attached in notes 9 (church restricted fund), notes 5 & 10 (church endowment fund) and notes 11 (school endowment fund) are full details of the funds, their history and some indication of the purpose for which they are held. This policy sets out the four reasons for the PCC holding the level of unrestricted reserves shown in the financial statements:

- (i) To assist with the maintenance of the church and hall which is a Grade II listed building. The 2019 quinquennial inspection report of the Church and hall identified expenditure requirements well beyond the PCC's reserves. The PCC's response to the inspection report is to undertake the urgent repairs identified and continue to seek other sources of funds to assist with the major ongoing restoration needs.
- (ii) Therefore, the first call on unrestricted reserves is to undertake such urgent repairs as they arise.
- (iii) To undertake periodic refurbishments and upgrades to the internal fabric of both the church and the hall, such as redecoration, electrical maintenance or furniture replacements which are too large to be undertaken from the church's income.
- (iv) To be available for any major school projects where the church has a legal responsibility to contribute to the cost.

To be available should a deficit occurs, a target figure of £15,000 has been set for the Special Maintenance Reserve as a contingency to cover deficits. For many years during the last two decades deficits have been incurred. Currently the total deposited in this account stands at just over £15,000.

Agent Transactions

The PCC acted as a financial agent for the following people and organizations:-

- The Children's Society - £1,564 was paid from Christingle collecting boxes and candles and £64 from USPG boxes in 2019 and forwarded to the charities.
- £2,857 was received as Assigned Fees for weddings and funerals. This money was forwarded to the Diocese of Liverpool. Fees amounting to £527 relating to funerals and weddings during the interregnum were placed in a

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

sequestration fund and paid to the Diocese in 2020. A further £2,137 was paid to the Diocese at the end of 2020 when the sequestration fund was closed. Following closure of the fund a further £534 was paid to the Diocese for fees in the fourth quarter of 2020. £460 was received in respect of organists and vergers and passed on to the appropriate individuals.

Performance of Investments

The performance of investments has been stable this year, with the church's endowment funds increasing in value slightly from £16,107 to £16,229.

Fundraising and Giving

Giving eligible for Gift Aid rose by £10,202 compared to 2019. There was however a drop in pledge giving of £931. Loose plate was down from £7,058 to £2,228. Overall income from giving before tax recovery is up by 9%, compared to a fall of 2.6% the previous year.

Parish giving from unrestricted income continued to support the Church Missionary Society work by £100 per month. A further £5,489 was distributed to charitable causes, purchase of the Holden memorial bench, and trees for the garden from special collection giving, together with grants from Sefton Council (trees) and the Deanery (Mission and Growth Fund).

General fundraising events contributed only £117 to unrestricted funds (compared to £3,671 in 2019) with an additional sum of £148 raised for organ restoration.

Approved by the PCC on [] and signed on its behalf by:

Derek Parkinson (Churchwarden)

Statement of responsibilities of PCC members and Governors as Trustees of a charity

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

The Parochial Church Council, is a charity. As a charity, its members are trustees, its property is charitable and it is bound by charity law.

PCC members have full responsibility for the Charity and must:

- act together and in person and not delegate control of the Charity to others;
- act strictly in accordance with the charity's governing document;
- act in the Charity's interest only;
- manage the Charity's affairs prudently and take a long-term as well as a short-term view;
- not derive any personal benefit or gain from the Charity of which they are trustees; and
- take proper professional advice on matters on which they are not themselves competent.
- PCC members are responsible for all of the operations of the Charity, especially in:
 - managing the Charity's finances;
 - applying the Charity's income for charitable purposes only;
 - managing land or buildings;
 - investing funds;
 - employing people;
 - appealing for funds;
 - ensuring that all the Charity's property is under the control of the trustees;
 - and collection of all money owed or due to the charity.

The PCC is responsible for all parish finance, its management and control, including the appointment of a treasurer. While it may delegate some of its duties, this does not remove its legal responsibilities. These include:

- a) Keeping 'proper accounting records', which must be sufficient to show and explain all the PCC's transactions. The records, together with the annual financial statements, must be preserved for at least six years from the end of the financial year to which they relate. These records must be sufficient to:
- show and explain all the PCC's transactions;
 - disclose the PCC's financial position at any time with reasonable accuracy;
 - enable the required accounts to be prepared;
 - show on a day-to-day basis all receipts and payments and what they were for; and include a record of all assets and liabilities.
- b) Ensuring that the finances of the PCC are under its control and only delegated if the PCC can ensure that its wishes will be followed.
- c) Preparing an annual account (financial statement) and report which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church Representation Rules.
- d) Arranging for a suitable independent examination of the financial statements.

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

Report to the Parochial Church Council (PCC) of St Nicholas Church Blundellsands on the accounts for the year ended 31st December 2020, as set out on pages 6 to 15 of your Annual Report.

Respective responsibilities of Trustees and Examiner

The PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent Examiner's statement

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

Independent Examiner's statement

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

Accounting records were not kept in accordance with section 130 of the Charities Act

Or the accounts do not accord with the accounting records.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

D G Roughley FCCA

2 Crondall Grove
Liverpool L15 6XA

15th April 2021

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

Statement of Financial Activities

For the year ended 31 December 2020

	Notes	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	
					2020	2019
INCOMING RESOURCES		£	£	£	£	£
Voluntary income	1(a)	71146	2701	-	73847	74102
Activities for generating funds	1(b)	16151	-	-	16151	36717
Income from investments	1(c)	100	-	-	100	435
Other incoming resources	1(d)	650	2948		3598	21828
		88047	5649		93696	133080
RESOURCES EXPENDED		£	£	£	£	£
Cost of generation voluntary income	2(a)	-	-	-	-	315
Church activities	2(b)	87140	7549	-	91429	121019
Church management and administration	2 (c)	2125	-	-	2125	3239
Church school	2(d)	-	-	-	-	359
Restricted funds – restoration works/organ	2(e)	-	600	-	600	6851
TOTAL RESOURCES EXPENDED		89265	8149	-	97414	131783
NET INCOMING (OUTGOING) RESOURCES BEFORE OTHER RECOGNISED GAINS AND LOSSES	-	(1218)	(2501)	-	(3718)	1297
Unrealised gains (losses) on investments	-	-	-	122	122	(55)
NET MOVEMENTS IN FUNDS		(1218)	(2501)	122	(3596)	1242
BALANCES BROUGHT FORWARD AT 1 JANUARY 2020(2019)		15394	36591	16107	68092	66850
BALANCES CARRIED FORWARD AT 31 DECEMBER 2020(2019)		14177	34090	16229	64496	68092

The notes on pages 8 to 15 form part of these financial statements.

BALANCE SHEET

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

As at 31 December 2020

	Note	2020	2020
		£	£
FIXED ASSETS			
Investments (endowment funds)	5	16229	16107
Debtors/ prepayments	7	5270	1607
Short term deposits		31744	31610
Cash at bank and in hand		13990	21080
		<u>51004</u>	<u>54297</u>
LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	8	(2737)	(2312)
NET CURRENT ASSETS		<u>48267</u>	<u>51985</u>
TOTAL NET ASSETS		<u>64496</u>	<u>68092</u>
PARISH FUNDS			
Unrestricted		14177	15394
Restricted	9	34090	36591
Endowment	10	16229	16107
		<u>64496</u>	<u>68092</u>

The notes on pages 8 to 15 form part of these financial statements.

Approved by the Parochial Church Council on [] and signed on its' behalf by:

Mr Derek Parkinson (Churchwarden)

Mrs E Sinker (Honorary Treasurer)

Notes to the financial statements

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, together with applicable accounting standards and the Statement of Recommended Practice (SORP) 2005.

The financial statements have been prepared under the historical cost convention, except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their affiliation to another body, nor those that are informal gatherings of church members.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from investment of the endowment 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 of endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund.

Unrestricted funds are general funds which can be used for PCC ordinary purposes. The purpose of any restricted funds is noted in the accounts.

Incoming resources

Planned giving, collections and donations are recognised when received. Income tax recoverable on gift aid donations is recognised on a receivable basis. Revenue grants and legacies to the PCC are accounted for when the PCC is legally entitled to the amounts due. Capital grants are accounted for on a receipts basis but the capital commitment is disclosed by way of a note to the financial statements. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed assets

Consecrated and beneficed property is excluded from the accounts by S 96(2) (a) of the Charities Act 1993. Moveable church furnishings, held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal, are inalienable property listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements.

Subsequently no individual item has cost more than £1,000 per annum so all such expenditure has been written off when incurred. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

Notes to the financial statements

Likewise, all expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off.

Parochial Church Council of St. Nicholas' Church, Blundellsands Annual Report for the year ended 31 December 2020

Investments are valued at market value at 31st December.

Current assets

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

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

1. INCOMING RESOURCES

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

	Unrestricted funds	Restricted funds	Endowment funds	Total funds
	£	£	£	£
1(a) Voluntary income				
Planned giving				
Gift aid	46594	-	-	6392
Income tax recoverable on gift aid	11091	-	-	11601
Pledges not subject to gift aid	889	-	-	1820
Collections (open plate) at all services	2227	-	-	7056
Gift day and special collections	-	2701	-	16409
Sundry donations	3,429	-	-	824
Job Retention Scheme	6916	-	-	-
	71146	2701	-	74102
1(b) Activities for generating funds				
Fetes and fundraising events*	117	-	-	3671
Magazines*	78	-	-	283
Church Hall use	15250	-	-	31005
Fees	650	-	-	1393
Fellowship teas*	39	-	-	297
Children's activities – JUICE, 3F4U	17	-	-	66
	16151	-	-	36715
1(c) Income from investments				
Interest from deposits	100	-	-	435
Interest from endowments	-	-	-	-
1(d) Other incoming resources				
Organ fund income plus interest	-	148	-	2351
Restoration fund – interest	-	-	-	15
Restoration fund – Grant from Heritage Funs	-	-	-	-
Restoration fund – sundry fundraising and donations	-	-	-	-
Grants – non Heritage Lottery	-	-	-	-
Special maintenance reserve	-	66	-	116
Special Purposes Fund	-	-	-	-
Sequestration Fund	-	2734	-	527
Insurance recov	650	-	-	12707
VAT recoveries	-	-	-	6112
	750	2948	-	21828
Total incoming resources	88047	5649	-	133080

*See note 2 for any corresponding expenditure

2. RESOURCES EXPENDED

Parochial Church Council of St. Nicholas' Church, Blundellsands

Annual Report for the year ended 31 December 2020

	Unrestricted funds	Restricted funds	Endowment funds	2020	2019
	£	£	£	£	£
2(a) Cost of generation voluntary income					
Costs of fetes and fundraising events*	-	-	-	-	315
2(b) Church activities Charitable giving					
<u>Missionary</u>					
UPSG – boxes	-	64	-	64	108
Church Missionary Society	-	-	-	-	383
CMS Mission Partner	1200	-	-	1200	1200
Mission and Growth Fund	-	43	-	43	-
<u>Relief & Development Agencies</u>					
Children's Society Boxes and Candles	-	1564	-	1564	878
Christian Aid donation	-	20	-	20	80
Salvation Army	-	200	-	200	133
Foodbank	-	430	-	430	-
<u>Home missions & Other Church Societies</u>					
Choir stall lights	-	-	-	-	7
Church furniture -2020 Holden Bench	-	1250	-	1250	1942
Heritage Sefton for Good Grant	-	90	-	90	511
Church Heating	-	-	-	-	10201
Flower Vestry	-	-	-	-	135
Clergy Leaving Gifts	-	-	-	-	1210
Youth Worker	-	-	-	-	149
Memorial Gardens and Sefton Tree Grant	-	627	-	627	-
Sequestration Fund (payment to LDBF)	-	3261	-	3261	-
	1200	7549	-	8949	16937
Other church activities					
Parish share	52548	-	-	52548	53000
Ministry:					
Vicar's expenses and phone	382	-	-	382	1454
Council tax and water rates	-	-	-	-	3206
Vicarage maintenance	-	-	-	-	-
Visiting preachers	-	-	-	-	-
PAYE	1298	-	-	298	1368
Parish Assistant and Administrator	6145	-	-	6145	7068
Reader and curate incl housing	129	-	-	129	5058
<i>The bridge/3F4U/Toddler Ch/Hol Cl</i>	-	-	-	-	65
Church:					
Heat and light	4590	-	-	4589	078
Liturgy wine and wafers	665	-	-	665	1048
Other sundry expenses	844	-	-	843	899
Cleaning	274	-	-	274	656
Maintenance	3710	-	-	3710	4361
Organ maintenance	840	-	-	840	1171
Water rates	352	-	-	352	760
Fellowship teas*	-	-	-	-	(8)
Parish entertaining /events	83	-	-	83	130
Hall maintenance and broadband	1199	-	-	1199	2005
Magazine expenditure*	105	-	-	105	420
Caretaker and verger	3718	-	-	3718	5936
Choir and organist	1623	-	-	1623	1927
Insurance	6028	-	-	6028	5853
Hall secretary	1407	-	-	1407	1624

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	87140	-	-	87140	104943
2 (c) Church management and administration					
Printing and stationery	1975	-	-	1975	3089
Independent examiner	150	-	-	150	150
	2125	-	-	2125	3239
2 (d) St Nicholas' School					
Leaver's gifts	-	-	-	-	359
	-	-	-	-	359
2(e) Restricted funds					
Organ restoration	-	-	-	-	-
Restoration works		600	-	600	6851
	-	-	-	-	6851
Total resources expended	89265	8149	-	97414	131783

3. STAFF COSTS

During the year the PCC employed an Organist, two Caretakers, a Hall Secretary and a Parish Assistant and a Parish Administrator whose gross earnings, including employers' national insurance, were as follows:

	2020 £	2019 £
Parish Administrator	4763	5424
Caretaker	3718	5939
Organist	1511	1779
Parish assistant	1382	1644
Hall secretary	1407	1584
	12781	16369

There were no other employees and therefore no employees earned £40,000 or more during the year. Together these employees equate to less than one full time employee.

4. PAYMENTS TO PCC MEMBERS DURING 2019

	2020 £	2019 £
Elizabeth Sinker: Hall Secretary	1407	1624
	1407	1624

5. FIXED ASSETS

	2020 £	2019 £
Investments (endowment funds)		
Treasury stock 5.5% 2008/12 – CR Taylor Bequest	1229	1107
CBF Deposit funds – Mellor Bequest	15000	15000
	16229	16107

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6. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total £
2020				
Fixed assets	-	-	16229	16229
Current assets	16914	34090	-	51,004
Current liabilities	(2737)	-	-	(2737)
	14177	34090	16229	64,496
2019				
Fixed assets	-	-	16107	16107
Current assets	17706	36591	-	54297
Current liabilities	(2312)	-	-	(2312)
	15394	36591	16107	68092

7. DEBTORS

	2020 £	2019 £
Prepayments	-	-
Other debtors	5270	1607
	5270	1607

8. LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Accruals	-	1677
Other creditors	2737	635
	2737	2312

9. RESTRICTED FUND

The restricted fund at 31st December comprises the following:

		2020 £	2019 £
Organ fund	-funds donated to refurbish the organ	16314	16166
Special maintenance reserve	-the original donor set down conditions that the fund could only be used at the discretion of the Treasurer and Finance Committee and with the formal approval of the PCC, for major unavoidable deficits and to assist with the PCC's contribution to major projects at St. Nicholas' School	13829	13763
Special purposes	-given by church organisations and individuals for special projects in the church	784	784
Memorial Thanksgiving	-funds given in memory of parishioners	771	771
Sequestration Fund	- fee for funerals and wedding during Interregnum	-	527
Restoration Fund	-funds collected for major restoration schemes	15	615
Special Collections	-funds donated during the year to specified charities	2377	3965
		34,090	36591

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The organ at St Nicholas' is the single most expensive item in the church. The replacement cost would be in the region of £1,000,000. The organ has a general tune twice yearly. This only gives time for the organ builders to attend to the most urgent pipes. There is currently no provision for maintenance; occasional repairs, cleaning etc. An instrument of this size and quality should really have 3 full-day tunes per year.

Repairs are needed as follows:-

Phase 1 – 16,215.00 Transmission System. COMPLETED

- o New electrical works to the console

Phase 2 - £10,856 Repair to the great and choir bellows. URGENT

- o Restoration of the choir and great bellows with repairs to woodwork and leatherwork as required. They are currently held together with 'gaffer' tape!

Phase 3 - £11,068. Piston Capture System. URGENT

- o Installation of a new electrical system at the console. Old electric wiring and contacts are corroded and not fit for purpose.

The organ gives a false impression at the moment! It works and sounds great but at any given moment it could be decommissioned; if the bellows don't work, no sound is produced, if the console electrics don't work, no sound is produced.

Phase 4 – Complete overhaul of woodwork and leatherwork and general clean and repair -

£80,000+. This would leave the instrument modernised and in great repair for the next 100+ years.

The organ fund currently stands at £16,166. Further work is needed to access grant funding.

Report on restoration and buildings for the 2020 annual financial report

Yet again, this has been a very challenging year for the maintenance of the building due to financial restrictions. The contract signed by myself on behalf of the PCC with the National Heritage Lottery Fund is a legal document which committed ourselves to maintain the building for ten years as a Place of Worship alongside its role as a Heritage Centre. The majority of this has been completed.

During the last year however, the church building has had less use. Despite this, the independent heating systems for both the church and hall, the roof alarm and fire extinguishers have been serviced. The organ has been tuned twice and portable appliance testing has been completed. It was not considered financially viable however to service the electrically operated glazed doors owing to limited use during the various lock downs.

The general maintenance has also been limited due to the impositions of the pandemic. Men's Working Party operations were cancelled except for basic routine tasks. Our caretaker, Eric has completed some tasks when not being on furlough. The neglect of not clearing rainwater goods can have a devastating impact on a building of this size. Consequently, the North and South aisle roof gutters and hoppers were cleared along with all the grids. We experienced abnormal rainfall in 2020 which could have had dire consequences without basic maintenance and the benefit of our new drainage system installed in 2018.

An invitation to MWP members to volunteer to address minor maintenance tasks in safe but small socially distanced groups has been circulated. This suggestion, if taken up, is more favourable than waiting for official restrictions to be lifted the date of which is vague. Regular maintenance reduces the possibility of unwanted expensive costs. The absence of hall users gives us an opportunity to safely carry out worthwhile tasks which would be challenging with them being present.

Storm Ciara on the weekend of 8/9th February and Storm Dennis, one week later resulted in several slates becoming dislodged and the church suffered from severe water ingress through the roof. A loss adjuster was appointed to handle the claim. He sanctioned the costs of a high-level inspection of the bell tower. On the scheduled date of the inspection, a mechanical fault with the vehicle resulted in the inspection being cancelled. The next day, a national lock down was

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announced. Six months later, the inspection took place using the company, Hylift Access, and our architect was able to photograph inside the tower to identify the problem. It was full of bird guano. This has blocked the two small outlet pipes designed to divert rainwater away from the tower. A claim was made to our insurers through our architect's report that the pipes were inadequately sized. Our claim was unfortunately rejected on the grounds of "lack of maintenance". Bird netting had been installed in 2008 but should have been present when the tower was erected.

Thankfully, however, the storm damage claim to the roof was approved and the architect was sanctioned to invite three tenders for the repairs. A suitably accredited company, Fulwood Roofing, are expected to commence the works on the 18th March 2021, and they are expected to take 4-6 weeks to complete. The costs of over £34,500 are governed by the necessity to install scaffolding across both North and South roofs with the protection of both lower aisle roofs.

During the Christmas break, the tiled flooring around the area of the car park entrance fire exit and WC area was removed. The mastic adhesive used to lay them had been identified as containing an asbestos compound. The tiles were safely removed, bagged and identified following H&S guidelines.

They have been replaced with Amtico vinyl tiles which had been purchased at low cost several years ago intended for the disabled WC area.

The dawn to dusk car park security light has been replaced with an effective and efficient LED unit.

The Health and Safety policy has been updated, approved by the PCC and duly signed by our vicar Beth. Steve Bailey is to be thanked for this laborious, mandatory requirement as our church is a public building governed by national, insurance and diocesan guidelines.

The restoration application to the East end of the church (the altar end), and St. Barnabas' chapel has been suspended following information from the National Heritage Lottery Fund. Their grants programme had been impacted by the pandemic and the rules and priority of applications have been changed.

The restoration committee have recently recommenced meetings and are adjusting the application to reflect the impact of the pandemic now and in the future as required by the NHLF guidelines.

We are still on the Heritage at Risk register which prioritizes listed Places of Worship as being in danger.

We are hopeful that our application will reflect the huge amount of work which has gone into our heritage programme alongside the three recent phases of restoration. Any lengthy delay or application rejection would diminish the previous financial support we have been granted in our mission to complete the repairs.

Stephen Green, Chair, Building and Premises Committee

10. ENDOWMENT FUND

The endowment fund at each year-end comprises the balances listed in note 5 above.

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The CR Taylor bequest was provided in order to generate some income for the benefit of the Parish and its curate, but the income can be used whether or not a curate is in place. The stock is held by Liverpool Diocesan Board of Finance (LDBF) as custodian trustee.

The Mellor bequest is invested in the Deposit Fund of the Central Board of Finance. Under JDH Mellor's will, the bequest was made as "to the Vicar and Churchwardens for the time being of the Parish of St. Nicholas, Blundellsands upon trust for such religious purposes in the said parish as the said Vicar and Churchwardens shall in their absolute discretion think fit". Interest from the trust is credited to PCC unrestricted income, as directed by the said Trustees.

11. ENDOWMENT FUND – St Nicholas' School

The endowment fund represents the proceeds of the sale of the former school building at Warrenhouse Road. The investment in Treasury Stock is held by Liverpool Diocesan Board of Finance as Custodian Trustee.

	2020 £	2019 £
Investment (endowment funds)		
Deposit fund – Control Board of Finance	1189	1189
Treasury stock % 2001 – Warrenhouse Road	6,916	6680
	8105	7869

Annex not forming part of the Financial Statements

Simplified income and expenditure account (unrestricted fund only) For the year ended 31 December 2020

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	2020 £	2019 £
Income		
Gift aid	46,594	36,392
Tax recovery	11,091	11,601
Pledges	889	1,820
Loose plate	2228	7,056
Use of hall	15,250	31,005
Fees	651	1,393
Job Retention Scheme Payments	6,916	-
Just Giving donations	1,389	-
Fundraising events	117	3,671
Mission and Deanery Grant	1,000	-
Interest and other income	1,923	14,612
Total income	88,048	107,550
Expenditure		
Parish giving (out of income)	1,200	1,200
Parish share	52,548	53,000
Clergy, curate and reader expenses	511	9,718
Heat and light, internet	5,107	6,432
Maintenance of Buildings	5,231	7,032
Insurance	6,028	5,853
Caretaker, organist and Parish admin	12,672	14,784
Visiting preachers	-	-
Other costs	5,968	11,176
Total expenditure	89,265	109,195
Surplus/(Deficit) for the year	(1,217)	(1,645)
Surplus brought forward	15,394	18,377
Less balancing transfer to restoration fund		(1,338)
Surplus carried forward	14,177	18,377