

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

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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

Annual Report for the year ended 31 December 2020

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

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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

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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

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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.

Parochial Church Council of St. Nicholas' Church, Blundellsands

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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

Parochial Church Council of St. Nicholas' Church, Blundellsands
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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