

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARK NEW FERRY

England & Wales · Charity number 1174918

Details

Status Registered

Legal form Other

Registered 2017-10-02

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

Contact

Address St. Marks Vicarage
New Chester Road
Wirral
CH62 1DG

Phone 01516452638

Email admin@stmarksnewferry.org.uk

Website www.stmarksnewferry.org.uk

Activities

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

Activities: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH

Classification

- **How:** Makes Grants To Organisations, Provides Services
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Wirral

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£153,127	£101,223	-	-
2023-12-31	£94,919	£108,011	-	-
2022-12-31	£101,379	£100,576	-	-
2021-12-31	£91,874	£85,535	-	-
2020-12-31	£109,680	£110,933	-	-

Trustees

Name	Role	Appointed
Rev ANDREW QUENTIN GREENHOUGH	Chair	2005-10-03
Alex Munro		2023-04-30
Ann Witter		2023-04-30
FAYE KENWORTHY		2018-04-15
GARETH MADELEY		2018-04-15
Hans Lesage		2025-04-17
Ian Baskeyfield		2025-04-27
Joe Hadfield		2023-09-09
Kevin Garvey		2019-04-16
MATTHEW ACHESON		2018-04-15
Marian Lesage		2019-04-16
Matthew Thomas		2019-04-16
Paul Round		2025-04-27
Penny Bishop		2024-04-28
RICHARD DAYMOND		2019-04-16

Accounts



Section A Independent Examiner's Report

Report to the trustees/
members of

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARK NEW FERRY

On accounts for the year
ended

31 December 2024

Charity no
(if any)

1174918

Set out on pages

3-6

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2024.

Responsibilities and
basis of report

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

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

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

* Please delete the words in the brackets if they do not apply.

Signed:

M. Forshaw

Date:

3/10/2025

Name:

MIKE FORSHAW

Relevant professional
qualification(s) or body
(if any):

ICAEW

Address:

PACIFIC CHAMBERS, 11-13 VICTORIA STREET, LIVERPOOL, L2 5QQ

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

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TREASURER'S REPORT

FOR THE YEAR ENDING

31 DECEMBER 2024

We continue to thank and praise God for his gracious provision to us in providing the financial resources necessary to support the work of the gospel at St Mark's.

OVERVIEW: 2024

Our total income for the year was £153,127 against expenditure of £101,223, leading to a surplus for the year of £51,904 (compared to a deficit of £13,092 in the prior year).

Income was higher than in 2023 primarily due to the receipt of a substantial legacy.

Expenditure was lower than prior year, primarily because of lower staff costs.

INCOME

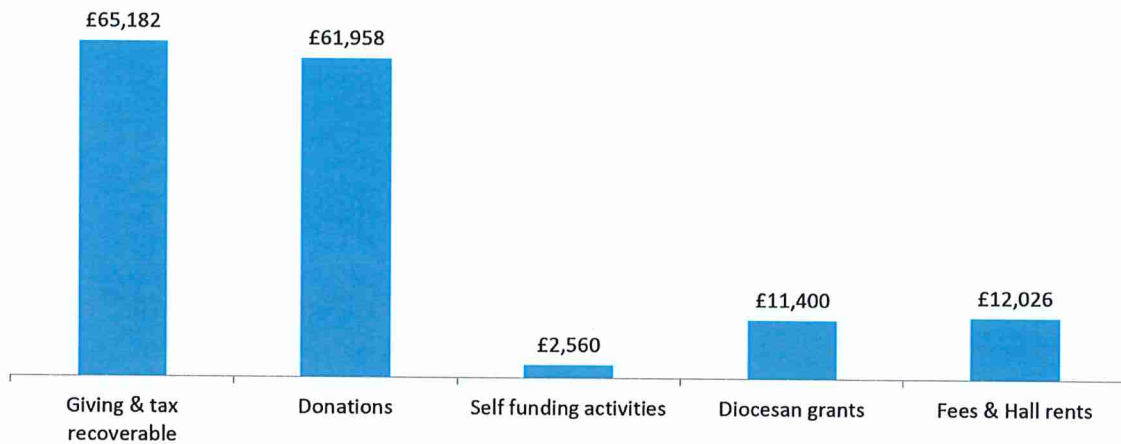
The work of St Mark's is financed largely through voluntary giving from within our congregation, as well as tax recoverable through the Gift Aid scheme on giving. Together these accounted for 43% of our income in 2024 (£65,182, 2% higher than previous year).

Donations relate primarily to the legacy received in the year, plus external donations for our 'Pastoral Assistant' Account for staffing of the church's work with families and young people, legacies received and other sundry donations. Donations totalled £61,958 in 2024, of which £47,898 relates to the legacy.

Fees relate to church hall rental fees and fees for weddings & funerals. Hall hire fees totalled £12,026 for the year.

'Self-funding activities' such as the Tuesday Fellowship account for a similar amount of income and expenditure each year.

The chart below shows an analysis of our income for 2024:

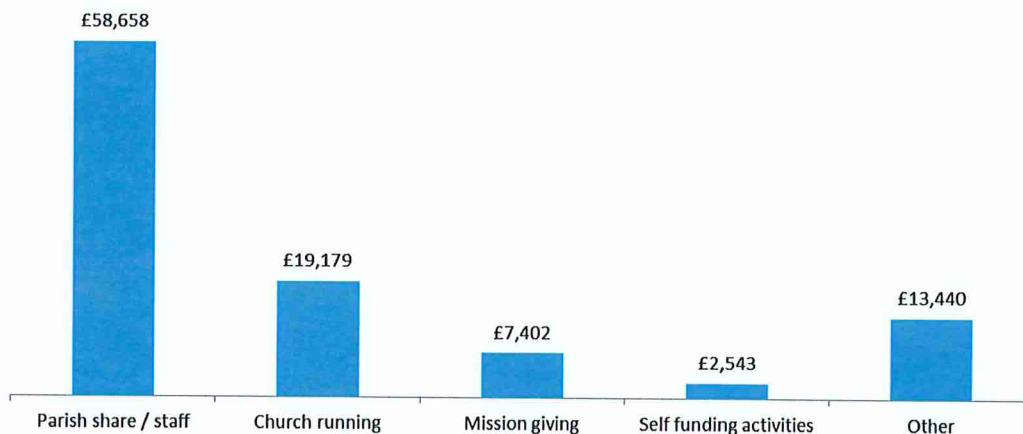


EXPENDITURE

The majority of our expenditure relates to the costs of having full time gospel workers to minister among us (£58,658 in 2024, including curate housing costs). The Parish Share of payable to the Diocese (£46,998) reflects not only the costs of having a full time incumbent but also a contribution towards the central costs of our Diocese within the Church of England, including training costs.

After people costs, the second most significant part of our expenditure is building costs, relating to insurance, utilities and repairs and maintenance. These costs totalled £19,179 in 2024.

The chart below shows an analysis of our expenditure for 2024:



Supporting Mission

Giving to external Mission was £7,402 in 2024, with new mission partners taken on board to replace mission partners who have retired or moved on to new ventures.

Cash position

Our year end cash balance is £85,223. This represents an increase of £51,904 versus prior year. This increase is primarily due to the legacy received in the year.

Cash statement at 31 December 2024

		2024	2023	Variance
Unrestricted funds	General / PA Account	£73,463	£22,326	£51,137
	Mission Account	£7,331	£6,581	£750
	Tuesday Fellowship	£1,308	£1,291	£17
Restricted funds	Parish Account	£3,121	£3,121	£0
TOTAL funds		£85,223	£33,319	£51,904

St Mark's New Ferry

Receipts and Payments Account for the Year ended 31 December 2024

£	2024			2023		
	Unrestricted funds	Restricted funds	TOTAL	Unrestricted funds	Restricted funds	TOTAL
INCOMING RESOURCES						
Voluntary Income						
Planned giving	54,433		54,433	53,679		53,679
Tax recoverable	10,749		10,749	10,446		10,446
Curate related income (grants)	11,400		11,400			
Donations	61,958		61,958	15,312		15,312
Income from church activities						
Fees	1,003		1,003	1,147		1,147
Hall Rents	11,023		11,023	8,993		8,993
Tuesday Fellowship	2,560		2,560	2,998		2,998
Bookstall						
Luncheon Club						
Weekend Away					2,390	2,390
Sundry				46		46
Total incoming resources	153,127		153,127	92,529	2,390	94,919
RESOURCES EXPENDED						
Mission and charitable giving	7,402		7,402	7,340		7,340
<i>Activities directly related to the work of the church</i>						
Diocesan parish share	46,998		46,998	44,421		44,421
Curate related costs	9,300		9,300	5,288		5,288
Staff costs	2,360		2,360	18,375		18,375
Other ministry costs	8,298		8,298	6,187		6,187
Printing & Stationary						
Church Activities						
Training				603		603
Tuesday Fellowship	2,543		2,543	2,760		2,760
Bookstall						
Luncheon Club						
Weekend Away						
Camp / weekend donations					3,289	3,289
<i>Church running & maintenance</i>						
Insurance	6,464		6,464	6,401		6,401
Heat & Light	6,817		6,817	4,317		4,317
Repairs & Maintenance	5,898		5,898	5,534		5,534
Other expenses	5,143		5,143	3,495		3,495
Total Resources Expended	101,223	-	101,223	104,722	3,289	108,011
Cash brought forward	30,198	3,121	33,319	42,391	4,020	46,411
Surplus / (Deficit) for the period	51,904	-	51,904	12,193	- 899	13,092
Cash carried forward	82,102	3,121	85,223	30,198	3,121	33,319

Looking ahead

We hope and pray that our resources will continue to increase to fund our future gospel-centred activities, but will also actively seek external funding where this is realistic and appropriate.

Notes to the Accounts

General

1. The accounts are stated on a Receipts & Payments basis, in line with Charity Commission guidelines for Charities with an income of £250,000 or lower.

Parish Account

2. The Parish Account contains donations received with a specified purpose, and is primarily used to account for the weekend away (where individual congregation members attending pay a contribution specifically towards these costs).

Accounts



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARK NEW FERRY**

**On accounts for the year
ended**

31 December 2023

**Charity no
(if any)**

1174918

Set out on pages

1-4

(Remember to include the page numbers of accounts if any)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2023**.

**Responsibilities and
basis of report**

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

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

**Independent
examiner's statement**

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

M. Forshaw

Date:

16/09/2024

Name:

Michael John Forshaw

**Relevant professional
qualification(s) or body
(if any):**

ICAEW

Address:

c/o Haines Watts

Pacific Chambers

11-13 Victoria Street, Liverpool, L2 5QQ

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

n/a

TREASURER'S REPORT

FOR THE YEAR ENDING

31 DECEMBER 2023

We continue to thank and praise God for his gracious provision to us in providing the financial resources necessary to support the work of the gospel at St Mark's.

OVERVIEW: 2023

Our total income for the year was £94,919 against expenditure of £108,011, leading to a deficit for the year of £13,092 (compared to a surplus of £804 in the prior year).

Income was lower than in 2022 primarily due to lower planned giving, external donations and hall rents.

Expenditure was higher than prior year, primarily because of curate housing costs in 2023.

INCOME

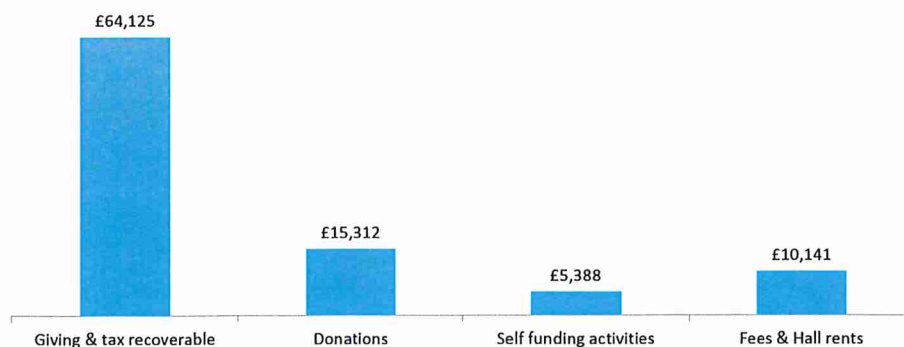
The work of St Mark's is financed largely through voluntary giving from within our congregation, as well as tax recoverable through the Gift Aid scheme on giving. Together these accounted for 68% of our income in 2023 (£64,125).

Donations relate primarily to external donations for our 'Pastoral Assistant' Account for staffing of the church's work with families and young people, legacies received and other sundry donations. Donations totalled £15,312 in 2023.

Fees relate to church hall rental fees and fees for weddings & funerals. Hall hire fees totalled £10,141 for the year.

'Self-funding activities' such as the Tuesday Fellowship account for a similar amount of income and expenditure each year.

The chart below shows an analysis of our income for 2023:

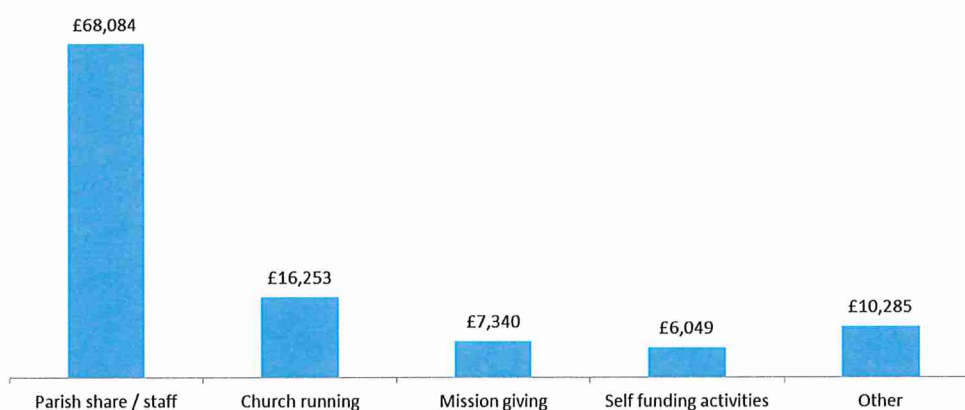


EXPENDITURE

The majority of our expenditure relates to the costs of having full time gospel workers to minister among us (£68,084 in 2023). The Parish Share of payable to the Diocese (£44,421) reflects not only the costs of having a full time incumbent but also a contribution towards the central costs of our Diocese within the Church of England, including training costs.

After people costs, the second most significant part of our expenditure is building costs, relating to insurance, utilities and repairs and maintenance. These costs totalled £16,253 in 2023.

The chart below shows an analysis of our expenditure for 2023:



Supporting Mission

Giving to external Mission was £7,340 in 2023, with new mission partners taken on board to replace mission partners who have retired or moved on to new ventures.

Cash position

Our year end cash balance is £33,319. This represents an decrease of £13,092 versus prior year.

Cash statement at 31 December 2023

		2023	2022	Variance
Unrestricted funds	General Account	£22,326	£35,938	-£13,612
	Mission Account	£6,581	£5,053	£1,528
	Luncheon Club	£0	£347	-£347
	Tuesday Fellowship	£1,291	£1,053	£238
Restricted funds	Parish Account	£3,121	£4,020	-£899
TOTAL funds		£33,319	£46,411	-£13,092

St Mark's New Ferry

Receipts and Payments Account for the Year ended 31 December 2023

£	2023			2022		
	Unrestricted funds	Restricted funds	TOTAL	Unrestricted funds	Restricted funds	TOTAL
INCOMING RESOURCES						
Voluntary Income						
Planned giving	53,679		53,679	56,804		56,804
Tax recoverable	10,446		10,446	11,763		11,763
Curate related income (grants)						
Donations	15,312		15,312	18,963		18,963
Income from church activities						
Fees	1,147		1,147	1,006		1,006
Hall Rents	8,993		8,993	11,087		11,087
Tuesday Fellowship	2,998		2,998	1,757		1,757
Bookstall						
Luncheon Club						
Weekend Away		2,390	2,390			
Sundry	-	46	-			46
Total incoming resources	92,529	2,390	94,919	101,379		101,379
RESOURCES EXPENDED						
Mission and charitable giving	7,340		7,340	9,285		9,285
<i>Activities directly related to the work of the church</i>						
Diocesan parish share	44,421		44,421	43,127		43,127
Curate related costs	5,288		5,288			
Pastoral Assistant & Ministry Trainee	18,375		18,375	19,162		19,162
Other ministry costs	6,187		6,187	4,912		4,912
Printing & Stationary						
Church Activities	603		603	1,009		1,009
Training						
Tuesday Fellowship	2,760		2,760	1,524		1,524
Bookstall						
Luncheon Club						
Weekend Away		3,289	3,289			
Camp / weekend donations						
<i>Church running & maintenance</i>						
Insurance	6,401		6,401	5,964		5,964
Heat & Light	4,317		4,317	4,684		4,684
Repairs & Maintenance	5,534		5,534	9,210		9,210
Other expenses	3,495		3,495	1,699		1,699
Total Resources Expended	104,722	3,289	108,011	100,576	-	100,576
Cash brought forward	42,391	4,020	46,411	41,588	4,020	45,608
<i>Surplus / (Deficit) for the period</i>	-	12,193	-	804	-	804
Cash carried forward	30,198	3,121	33,319	42,392	4,020	46,411

Looking ahead

We hope and pray that our resources will continue to increase to fund our future gospel-centred activities, but will also actively seek external funding where this is realistic and appropriate.

In considering that the accounts showed a deficit in 2023 (excess of expenditure over income), the following points should be noted:

- The accounts showed a surplus in 2021 and 2022
- In 2024 we anticipate lower staffing costs
- In 2024 we anticipate a Diocesan grant towards curate housing costs which we incurred in 2023

Notes to the Accounts

General

1. The accounts are stated on a Receipts & Payments basis, in line with Charity Commission guidelines for Charities with an income of £250,000 or lower.

Parish Account

2. The Parish Account contains donations received with a specified purpose, and is primarily used to account for the weekend away (where individual congregation members attending pay a contribution specifically towards these costs).

Accounts



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARK NEW FERRY

**On accounts for the year
ended**

31 December 2022

**Charity no
(if any)**

1174918

Set out on pages

3 - 5

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2022**.

**Responsibilities and
basis of report**

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

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

**Independent
examiner's statement**

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

M. Forshaw

Date:

31.10.2023

Name:

Michael John Forshaw

**Relevant professional
qualification(s) or body
(if any):**

ICAEW.

Address:

% HAINES WATTS

Pacific Chambers

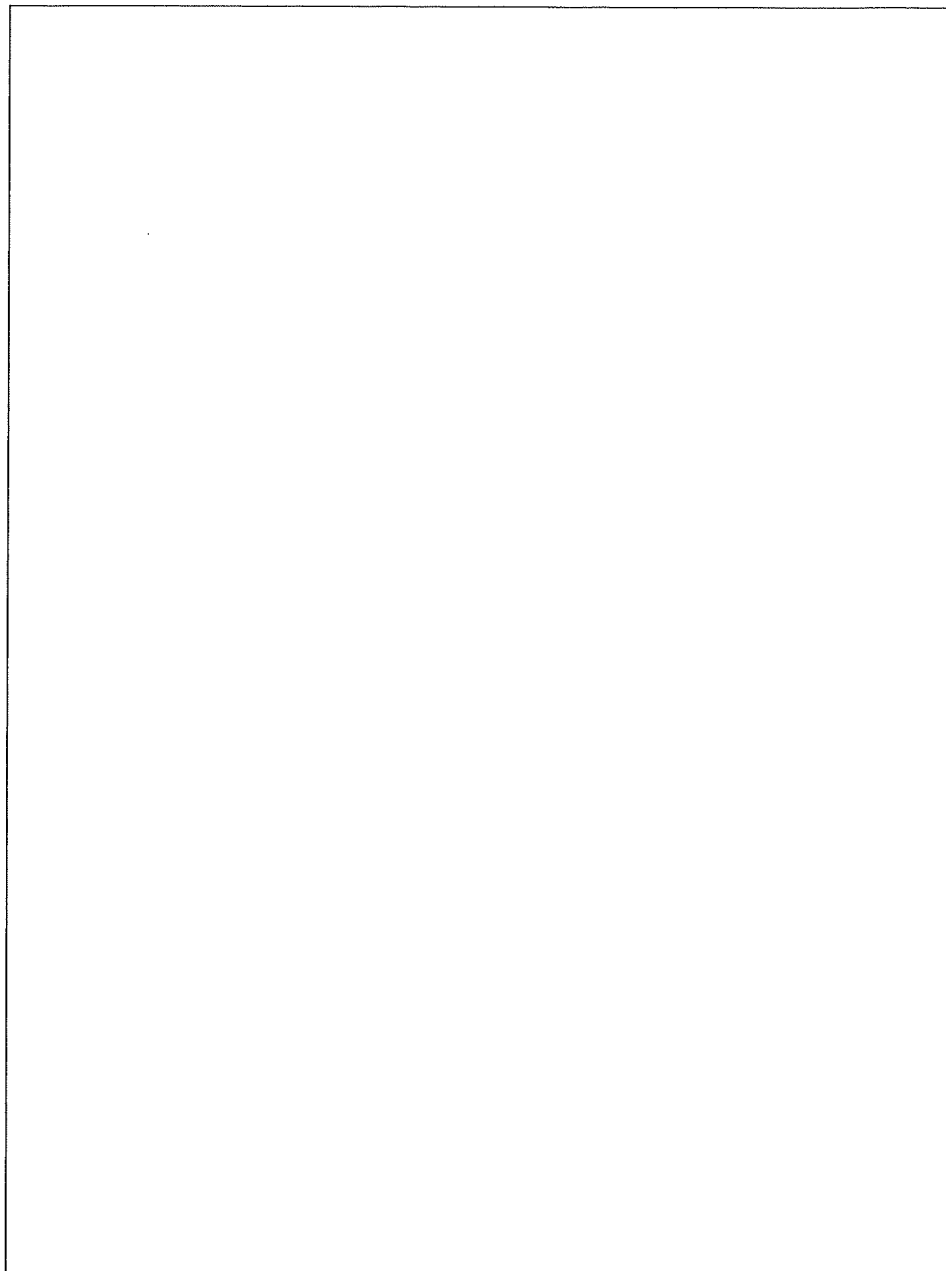
11-13 Victoria St, Liverpool

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



TREASURER'S REPORT

FOR THE YEAR ENDING

31 DECEMBER 2022

We continue to thank and praise God for his gracious provision to us in providing the financial resources necessary to support the work of the gospel at St Mark's.

OVERVIEW: 2022

Our total income for the year was £101,379 against expenditure of £100,576, leading to a surplus for the year of £804 (compared to a surplus of £6,339 in the prior year).

Income was higher than in 2022 primarily due to the timing of gift aid claims, higher donations and additional hall rents.

Expenditure was higher than prior year, primarily because of exceptional effects in 2021 when we received income in relation to curate costs previously carried by St Mark's and credits from our energy supplier in relation to the correction of historical billing errors.

INCOME

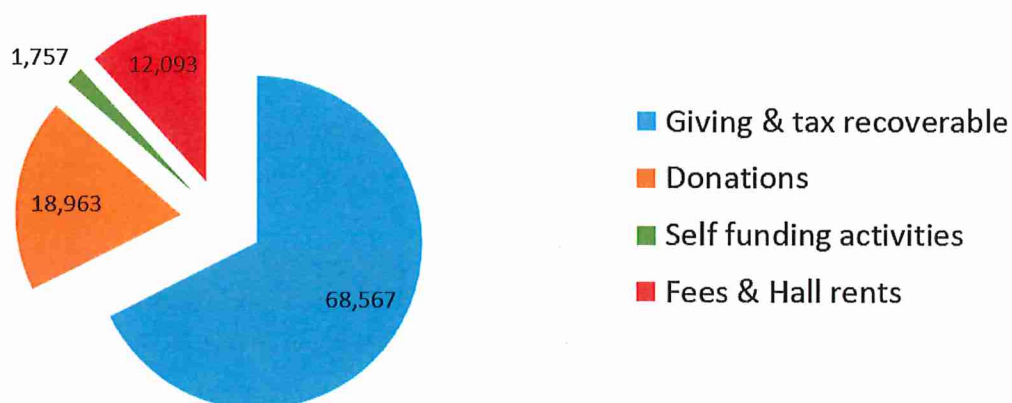
The work of St Mark's is financed largely through voluntary giving from within our congregation, as well as tax recoverable through the Gift Aid scheme on giving. Together these accounted for 68% of our income in 2022 (£68,567).

Donations relate primarily to external donations for our 'Pastoral Assistant' Account for staffing of the church's work with families and young people, legacies received and other sundry donations. Donations totalled £18,963 in 2022.

Fees relate to church hall rental fees and fees for weddings & funerals. Hall hire fees have increased versus prior year due to higher utilization of the hall by fee-paying groups, and totalled £12,093 for the year.

'Self-funding activities' such as the Tuesday Fellowship account for a similar amount of income and expenditure each year.

The chart below shows an analysis of our income for 2022:

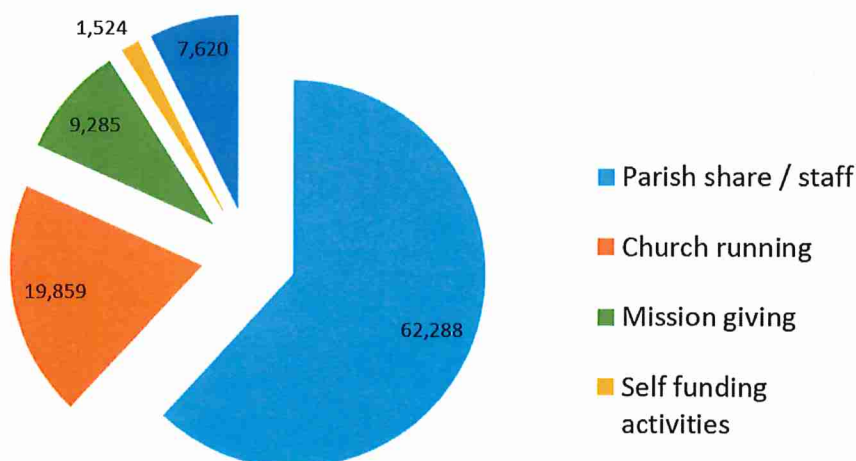


EXPENDITURE

The majority of our expenditure relates to the costs of having full time gospel workers to minister among us (£62,288 in 2022). The Parish Share of payable to the Diocese (£43,127) reflects not only the costs of having a full time incumbent but also a contribution towards the central costs of our Diocese within the Church of England, including training costs.

After people costs, the second most significant part of our expenditure is building costs, relating to insurance, utilities and repairs and maintenance. These costs totalled £19,859 in 2022.

The chart below shows an analysis of our expenditure for 2022:



Supporting Mission

Giving to external Mission was £9,285 in 2022: this includes both funds donated by the PCC (calculated as 10% of general fund income for the previous year) as well as any donations made directly by members of the congregation through church funds but specifically for mission support.

Cash position

Our year end cash balance is £46,411. This represents an increase of £804 versus prior year.

Cash statement at 31 December 2022

		2022	2021	Variance
Unrestricted funds	General Account	35,938	35,707	231
	Mission Account	5,053	4,678	375
	Luncheon Club	347	347	0
	Bookstall Account	0	35	(35)
	Tuesday Fellowship	1,053	820	233
Restricted funds	Parish Account	4,020	4,020	0
TOTAL funds		46,411	45,608	804

St Mark's New Ferry

Receipts and Payments Account for the Year ended 31 December 2022

£	2022			2021		
	Unrestricted funds	Restricted funds	TOTAL	Unrestricted funds	Restricted funds	TOTAL
INCOMING RESOURCES						
Voluntary Income						
Planned giving	56,804		56,804	65,589		65,589
Tax recoverable	11,763		11,763	7,375		7,375
Curate related income (grants)						
Donations	18,963		18,963	10,053		10,053
Income from church activities						
Fees	1,006		1,006	443		443
Hall Rents	11,087		11,087	7,359		7,359
Tuesday Fellowship	1,757		1,757	1,004		1,004
Bookstall				51		51
Total incoming resources	101,379		101,379	91,874		91,874
RESOURCES EXPENDED						
Mission and charitable giving	9,285		9,285	9,598		9,598
<i>Activities directly related to the work of the church</i>						
Diocesan parish share	43,127		43,127	42,177		42,177
Curate related costs				-	6,206	-
Pastoral Assistant & Ministry Trainee	19,162		19,162	20,611		20,611
Other ministry costs	4,912		4,912	3,632		3,632
Printing & Stationary						
Church Activities	1,009		1,009	453		453
Training						
Tuesday Fellowship	1,524		1,524	1,119		1,119
<i>Church running & maintenance</i>						
Insurance	5,964		5,964	5,827		5,827
Heat & Light	4,684		4,684	-	550	-
Repairs & Maintenance	9,210		9,210	7,785		7,785
Other expenses	1,699		1,699	829	259	1,088
Total Resources Expended	100,576	-	100,576	85,276	259	85,535
Cash brought forward	41,588	4,020	45,608	34,990	4,279	39,269
Surplus / (Deficit) for the period	804	-	804	6,598	-	6,339
Cash carried forward	42,392	4,020	46,411	41,588	4,020	45,608

Mission Account

The income and expenditure in the Mission Account was as follows:

Balance b/f	4,678
Direct donations	660
Tithe from General Account	9,000
WEC (UK)	-3,800
CPAS	-330
UFM (Furneys, Malawi)	-2,580
Jews for Jesus	-330
Ferries Family Groups	-1,020
Crosslinks	-1,225
Balance c/f	5,053

Looking ahead

We hope and pray that our resources will continue to increase to fund our future gospel-centred activities, but will also actively seek external funding where this is realistic and appropriate.

Notes to the Accounts

General

1. The accounts are stated on a Receipts & Payments basis, in line with Charity Commission guidelines for Charities with an income of £250,000 or lower.

Parish Account

2. The Parish Account contains donations received with a specified purpose, and is primarily used to account for the weekend away (where individual congregation members attending pay a contribution specifically towards these costs).

Accounts



Section A Independent Examiner's Report

Report to the trustees/ members of

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARK NEW FERRY

On accounts for the year ended

31st December 2021

Charity no (if any)

1174918

Set out on pages

3-7

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021.

Responsibilities and basis of report

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

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

* Please delete the words in the brackets if they do not apply.

Signed: M. Forward

Date: 13/09/2022

Name: MICHAEL JOHN FORWARD

Relevant professional qualification(s) or body (if any):

ICAEW FCA QUALIFICATION

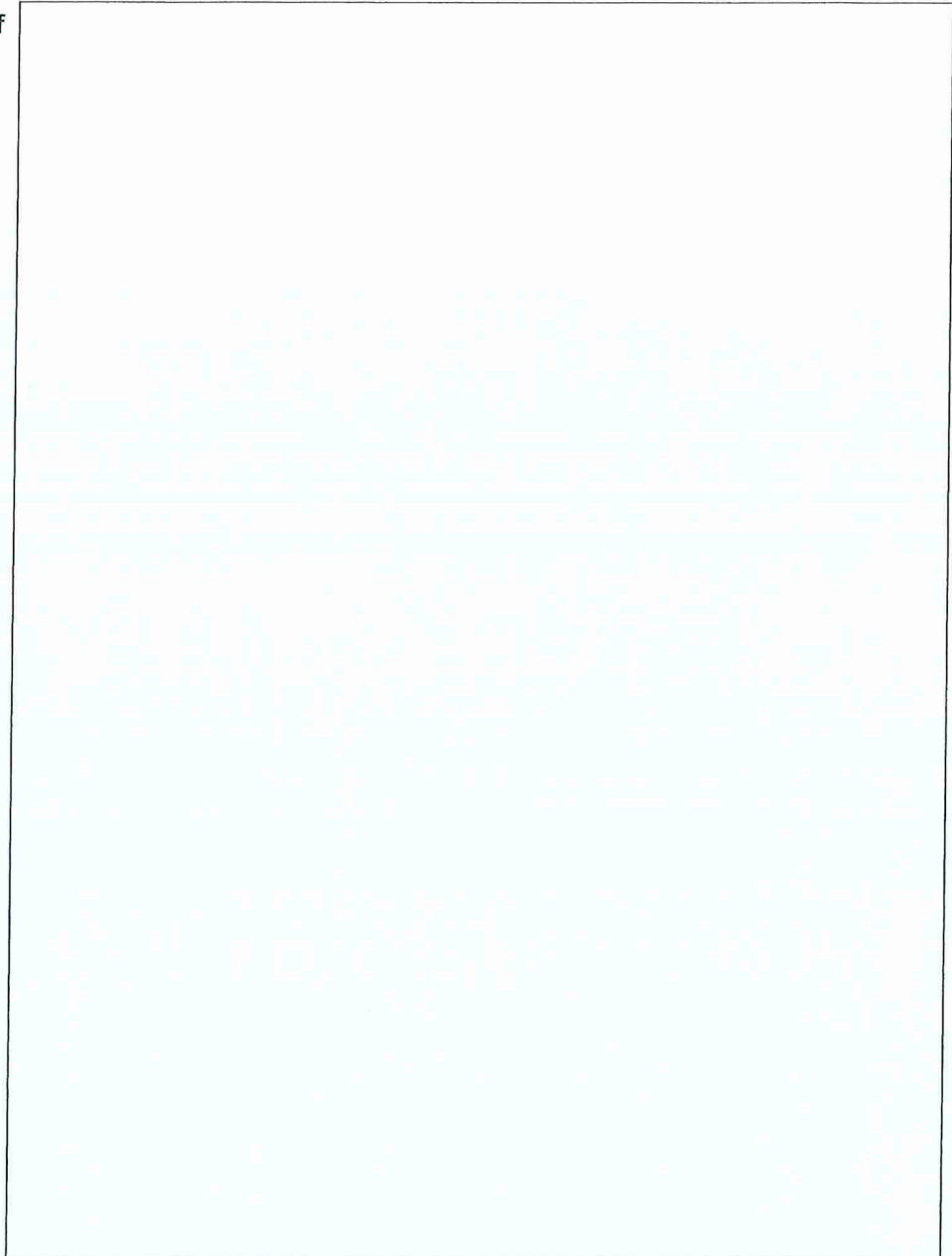
Address: HAWES WATTS, PACIFIC CHAMBERS, 11-13 VICTORIA STREET, LIVERPOOL, L2 5QQ

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



TREASURER'S REPORT

FOR THE YEAR ENDING

31 DECEMBER 2021

We continue to thank and praise God for his gracious provision to us in providing the financial resources necessary to support the work of the gospel at St Mark's despite some continuing challenging circumstances in 2021.

OVERVIEW: 2021

Our total income for the year was £91,874 against expenditure of £85,535, leading to a surplus for the year of £6,339 (compared to a deficit of £1,331 in the prior year).

Income was lower than in 2020 primarily due to the timing of gift aid claims. Giving and donations were also lower, plus some activities such as lunch club did not take place.

Expenditure was lower than prior year, primarily due to lower curate-related costs (St Mark's bore the costs in 2020 but offsetting income was received from St Peter's and the Diocese in 2021), and lower activity related to the pandemic (e.g. in Lunch Club and Tuesday Fellowship). Heat & Light costs were lower due to the correction of billing by Scottish Power when we moved to a new supplier.

INCOME

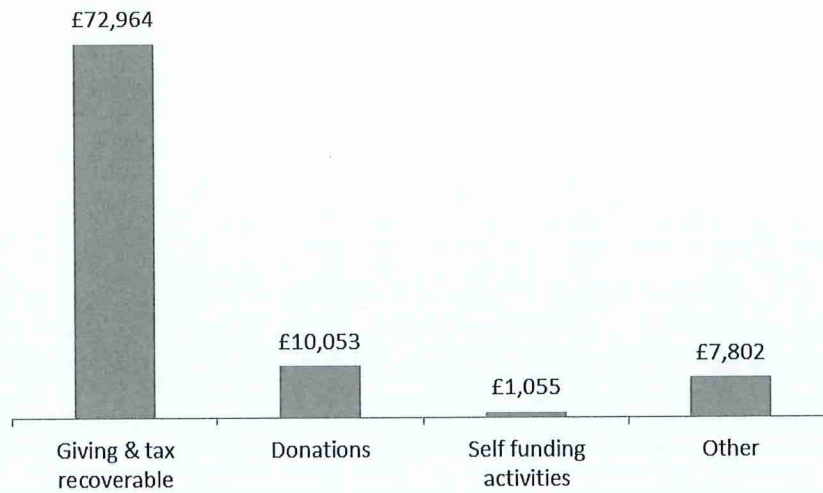
The work of St Mark's is financed largely through voluntary giving from within our congregation, as well as tax recoverable through the Gift Aid scheme on giving. Together these accounted for 79% of our income in 2020 (£72,964). Giving decreased versus prior year, although prior year included a specific donation towards window repair work which is being completed in 2022.

Donations relate primarily to external donations for our 'Pastoral Assistant' Account for staffing of the church's work with families and young people, other sundry donations. Donations totalled £10,053 in 2021.

Fees relate to church hall rental fees and fees for weddings & funerals. Hall hire fees have increased versus prior year due to higher utilization of the hall by fee-paying groups, as covid restrictions allowed some activities to restart.

'Self-funding activities' such as the Bookstall, Tuesday Fellowship and Lunch Club account for a similar amount of income and expenditure each year, although some activities were curtailed or did not take place in 2020-21 due to covid.

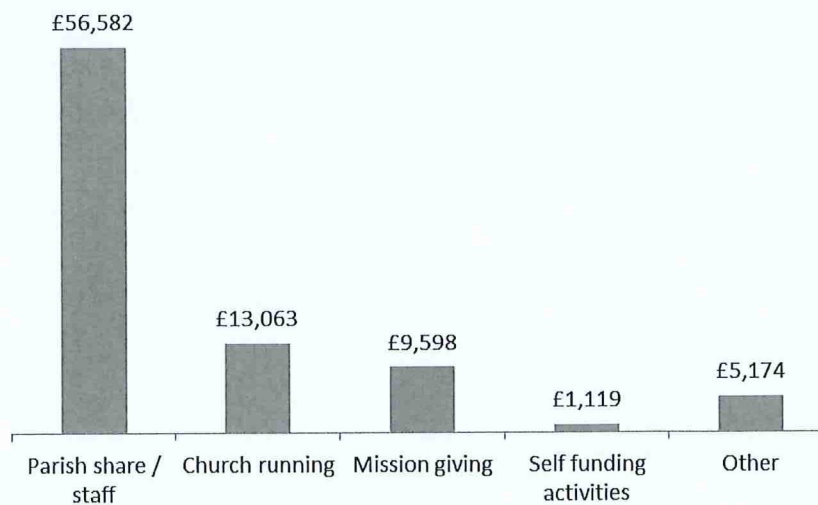
The chart below shows an analysis of our income for 2021:



EXPENDITURE

The majority of our expenditure relates to the costs of having full time gospel workers to minister among us (£56,582 in 2021). The Parish Share of payable to the Diocese (£42,177) reflects not only the costs of having a full time incumbent but also a contribution towards the central costs of our Diocese within the Church of England.

After people costs, the second most significant part of our expenditure is building costs, relating to insurance, utilities and repairs and maintenance. This totalled £13,063 in 2021, circa 31% lower than in 2020 (due to Scottish Power refund).



Supporting Mission

Giving to external Mission was £9,598 in 2020: this includes both funds donated by the PCC (calculated as 10% of general fund income for the previous year) as well as any donations made directly by members of the congregation through church funds but specifically for mission support.

Cash position

Our year end cash balance is £45,608. This represents an increase of £6,339 versus prior year.

Cash statement at 31 December 2020

		2021	2020	Variance
Unrestricted funds	General Account	35,707	40,531	(4,824)
	Pastoral Assistant Account	0	(10,537)	10,537
	Mission Account	4,678	3,678	1,000
	Luncheon Club	347	347	0
	Bookstall Account	35	35	0
	Tuesday Fellowship	820	936	(115)
Restricted funds	Parish Account	4,020	4,279	(259)
TOTAL funds		45,608	39,269	6,339

Note: in 2021 the Pastoral Assistant Account and General Account have been consolidated

St Mark's New Ferry

Receipts and Payments Account for the Year ended 31 December 2021

£	2021			2020		
	Unrestricted funds	Restricted funds	TOTAL	Unrestricted funds	Restricted funds	TOTAL
INCOMING RESOURCES						
Voluntary Income						
Planned giving	65,589		65,589	73,754		73,754
Tax recoverable	7,375		7,375	17,204		17,204
Curate related income (grants)						
Donations	10,053		10,053	10,148		10,148
Income from church activities						
Fees	443		443	616		616
Hall Rents	7,359		7,359	6,128		6,128
Tuesday Fellowship	1,004		1,004	1,323		1,323
Bookstall	51		51	360		360
Luncheon Club				797		797
Weekend Away						
Other Income						
Insurance claims				130		130
Sundry				445		445
Total incoming resources	91,874		91,874	109,673		109,673
RESOURCES EXPENDED						
Mission and charitable giving	9,598		9,598	9,905		9,905
<i>Activities directly related to the work of the church</i>						
Diocesan parish share	42,177		42,177	41,863		41,863
Curate related costs	6,206		6,206	7,115		7,115
Pastoral Assistant & Ministry Trainee	20,611		20,611	20,014		20,014
Other ministry costs	3,632		3,632	3,999		3,999
Printing & Stationary				15		15
Church Activities	453		453	563		563
Training						
Tuesday Fellowship	1,119		1,119	1,402		1,402
Bookstall				251		251
Luncheon Club				717		717
Weekend Away						
Camp / weekend donations					547	547
<i>Church running & maintenance</i>						
Insurance	5,827		5,827	5,607		5,607
Heat & Light	550		550	5,828		5,828
Repairs & Maintenance	7,785		7,785	7,369		7,369
Other expenses	829	259	1,088	5,974	166	6,140
Total Resources Expended	85,276	259	85,535	110,622	712	111,334
Cash brought forward	34,990	4,279	39,269	35,939	4,661	40,601
Surplus / (Deficit) for the period	6,598	259	6,339	949	382	1,331
Cash carried forward	41,588	4,020	45,608	34,990	4,279	39,269

Mission Account

The income and expenditure in the Mission Account was as follows:

Balance b/f	3,678
Direct donations	875
Tithe from General Account	9,723
WEC (UK)	-3,649
CPAS	-319
UFM	-2,749
Jews for Jesus	-319
Ferries Family Groups	-1,032
Crosslinks	-1,425
Afghan Appeal	-105
Balance c/f	4,678

Looking ahead

We hope and pray that our resources will continue to increase to fund our future gospel-centred activities, but will also actively seek external funding where this is realistic and appropriate.

Notes to the Accounts

General

1. The accounts are stated on a Receipts & Payments basis, in line with Charity Commission guidelines for Charities with an income of £250,000 or lower.

Parish Account

2. The Parish Account contains donations received with a specified purpose, and is primarily used to account for the weekend away (where individual congregation members attending pay a contribution specifically towards these costs). In addition, we periodically receive grants from the Conroy Trust, to support the youth work of the parish.

Accounts



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the
accounts

Section A Independent Examiner's Report

Report to the trustees/
members of THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARK NEW FERRY

On accounts for the year ended 31st December 2020 Charity no (if any) 1174918

Set out on pages 3-7 (remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2020.

Responsibilities and basis of report

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

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

* Please delete the words in the brackets if they do not apply.

Signed: M. Fershaw Date: 14/10/2021

Name: MICHAEL JOHN FERSHAW

Relevant professional qualification(s) or body (if any): ICAEW - FCA.

Address: HUNNES WATTS PACIFIC CHAMBERS, 11-13 VICTORIA ST LIVERPOOL, L2 5QQ.

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

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TREASURER'S REPORT

FOR THE YEAR ENDING

31 DECEMBER 2020

We continue to thank and praise God for his gracious provision to us in providing the financial resources necessary to support the work of the gospel at St Mark's despite the particularly challenging circumstances of 2020.

OVERVIEW: 2020

Our total income for the year was £109,680 against expenditure of £110,933, leading to a deficit for the year of £1,253 (compared to a surplus of £15,232 in the prior year).

Income was lower than in 2019 as the final instalment of a substantial legacy donation was received in 2019. In addition, curate related income was lower, although tax recoverable was higher due to timing of gift aid claims – we are fully up to date with gift aid claims as at year end.

Expenditure was lower than prior year, primarily due to lower curate-related costs (part year effect), no weekend away in 2020, and lower activity related to the pandemic (e.g. in Lunch Club and Tuesday Fellowship). This was partly offset by expenses on equipment (new chairs for the church hall) and by ongoing repairs and maintenance (electrical work).

INCOME

The work of St Mark's is financed largely through voluntary giving from within our congregation, as well as tax recoverable through the Gift Aid scheme on giving. Together these accounted for 83% of our income in 2020 (£90,958). Giving increased circa 8% versus prior year, and includes a specific donation towards window repair work which is due to be completed when restrictions allow.

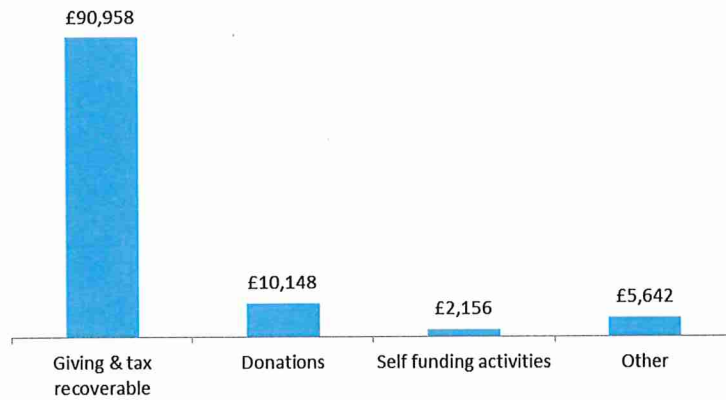
Donations relate primarily to external donations for our 'Pastoral Assistant' Account for staffing of the church's work with families and young people, as well as the above-mentioned legacy. Donations totalled £10,148 in 2020.

Fees relate to church hall rental fees and fees for weddings & funerals, and show a negative income due to timing differences between when fees are received and paid to the Diocese. Hall hire fees have decreased versus prior year due to lower utilization of the hall by fee-paying groups.

Costs for our shared curate were borne by St Marks, but we also receive curate income in the form of a grant from the Diocese towards housing costs, plus a contribution from St Peter's.

‘Self-funding activities’ such as the Bookstall, Tuesday Fellowship and Lunch Club account for a similar amount of income and expenditure each year.

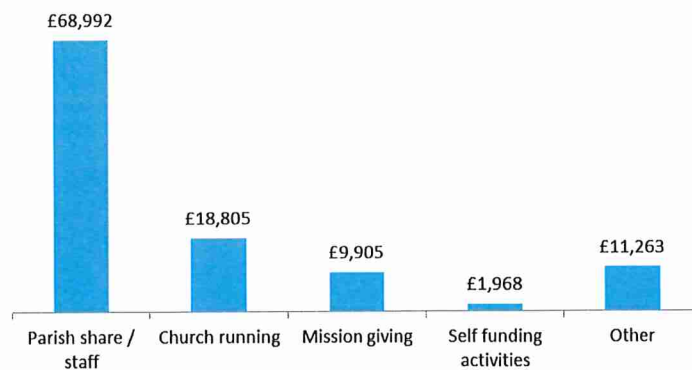
The chart below shows an analysis of our income for 2020:



EXPENDITURE

The majority of our expenditure relates to the costs of having full time gospel workers to minister among us (£68,992 in 2020). The Parish Share of payable to the Diocese (£41,863) reflects not only the costs of having a full time incumbent but also a contribution towards the central costs of our Diocese within the Church of England.

After people costs, the second most significant part of our expenditure is building costs, relating to insurance, utilities and repairs and maintenance. This totalled £18,805 in 2020, circa 12% lower than in 2018. “Other” costs includes expenditure on new chairs for the church hall.



Supporting Mission

Giving to external Mission was £10,235 in 2020; this includes both funds donated by the PCC (calculated as 10% of general fund income for the previous year) as well as any donations made directly by members of the congregation through church funds but specifically for mission support.

Cash position

Our year end cash balance is £39,348. This represents a decrease of £1,253 versus prior year.

The following points are also notable with respect to our cash position:

- St Mark's has incurred a disproportionate share of curate costs to date, and has a receivable of circa £3,000 from St Peter's Rock Ferry in this regard.
- There is a notional negative balance on the Pastoral Assistant Account in 2020. In practice, this is funded by the General Account and is considered by the PCC on a consolidated basis (as the proportion of congregation members who separate their giving is gradually reducing, compared to previous years).

Cash statement at 31 December 2020

		2020	2019	Variance
Unrestricted funds	General Account	40,531	33,100	7,430
	Pastoral Assistant Account	(10,537)	(1,236)	(9,301)
	Mission Account	3,678	2,546	1,132
	Luncheon Club	347	268	79
	Bookstall Account	35	246	(211)
	Tuesday Fellowship	1,014	1,014	0
Restricted funds	Parish Account	4,279	4,661	(382)
TOTAL funds		39,348	40,600	(1,253)

St Mark's New Ferry

Receipts and Payments Account for the Year ended 31 December 2020

£	2020			2019		
	Unrestricted funds	Restricted funds	TOTAL	Unrestricted funds	Restricted funds	TOTAL
INCOMING RESOURCES						
Voluntary Income						
Planned giving	73,754	-	73,754	68,533	-	68,533
Tax recoverable	17,204	-	17,204	11,071	-	11,071
Curate related income (grants)	-	-	-	8,886	-	8,886
Donations	10,148	-	10,148	25,992	1,500	27,492
Income from church activities						
Fees	616	-	616	6	-	6
Hall Rents	6,128	-	6,128	7,585	-	7,585
Tuesday Fellowship	1,000	-	1,000	3,429	-	3,429
Bookstall	360	-	360	296	-	296
Luncheon Club	797	-	797	3,412	-	3,412
Weekend Away	-	-	-	-	4,444	4,444
Other Income						
Insurance claims	130	-	130	56	-	56
Sundry	-	-	-	-	-	-
Total incoming resources	109,350	330	109,680	129,266	5,944	135,210
RESOURCES EXPENDED						
Mission and charitable giving	9,905	-	9,905	10,395	-	10,395
<i>Activities directly related to the work of the church</i>						
Diocesan parish share	41,863	-	41,863	40,842	-	40,842
Curate related costs	7,115	-	7,115	9,776	-	9,776
Pastoral Assistant & Ministry Trainee	20,014	-	20,014	19,473	-	19,473
Other ministry costs	3,999	-	3,999	4,065	-	4,065
Printing & Stationary	15	-	15	75	-	75
Church Activities	563	-	563	546	-	546
Training	-	-	-	-	-	-
Tuesday Fellowship	1,000	-	1,000	3,452	-	3,452
Bookstall	251	-	251	259	-	259
Luncheon Club	717	-	717	3,522	-	3,522
Weekend Away	-	-	-	-	4,639	4,639
Camp / weekend donations	-	547	547	-	1,152	1,152
<i>Church running & maintenance</i>						
Insurance	5,607	-	5,607	6,146	-	6,146
Heat & Light	5,828	-	5,828	5,758	-	5,758
Repairs & Maintenance	7,369	-	7,369	9,580	-	9,580
Other expenses	5,974	166	6,140	300	-	300
Total Resources Expended	110,220	712	110,933	114,187	5,791	119,978
Cash brought forward	35,939	4,661	40,601	20,861	4,508	25,369
<i>Surplus / (Deficit) for the period</i>	<i>870</i>	<i>- 382</i>	<i>1,253</i>	<i>15,079</i>	<i>153</i>	<i>15,232</i>
Cash carried forward	35,069	4,279	39,348	35,939	4,661	40,600

Mission Account

The income and expenditure in the Mission Account was as follows:

Balance b/f	2,546
Direct donations	885
Tithe from General Account	10,152
WEC (UK)	-4,340
CPAS	-330
UFM	-2,740
Jews for Jesus	-355
Ferries Family Groups	-1,040
Crosslinks	-1,100
Balance c/f	3,678

Looking ahead

We hope and pray that our resources will continue to increase to fund our future gospel-centred activities, but will also actively seek external funding where this is realistic and appropriate.

Notes to the Accounts

General

1. The accounts are stated on a Receipts & Payments basis, in line with Charity Commission guidelines for Charities with an income of £250,000 or lower.
2. Diocesan fee income (relating to weddings, funerals etc) is shown net of remittances to the Diocese in this regard.

Parish Account

3. The Parish Account contains donations received with a specified purpose, and is primarily used to account for the weekend away (where individual congregation members attending pay a contribution specifically towards these costs). In addition, we periodically receive grants from the Conroy Trust, to support the youth work of the parish.