



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:

HUNTER 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.

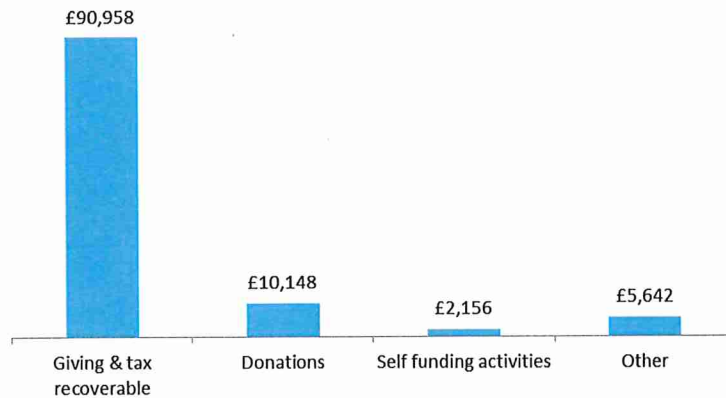
Donations relate primarily to external donations for our 'Pastoral Assistant' Account for staffing of the church's work with families and young people, as well as the above-mentioned legacy. Donations totalled £10,148 in 2020.

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.