



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 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. Foreman

Date:

13/09/2022

Name:

Michael John Foreman

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

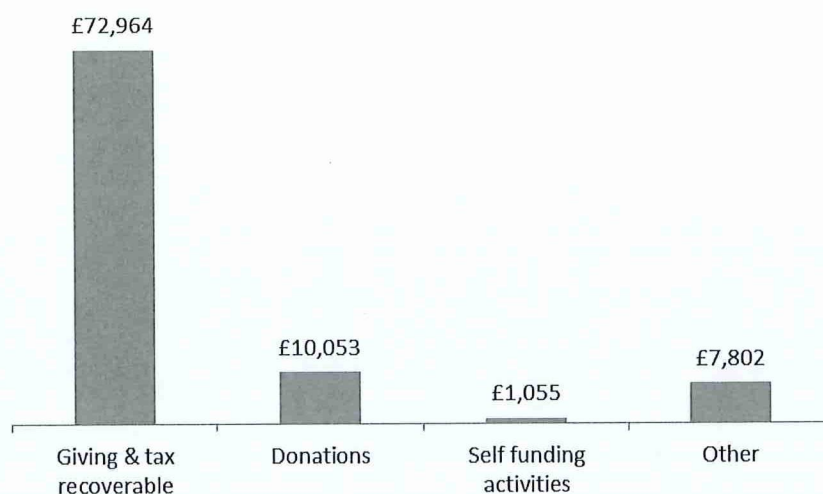
The work of St Mark's is financed largely through voluntary giving from within our congregation, as well as tax recoverable through the Gift Aid scheme on giving. Together these accounted for 79% of our income in 2020 (£72,964). Giving decreased versus prior year, although prior year included a specific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

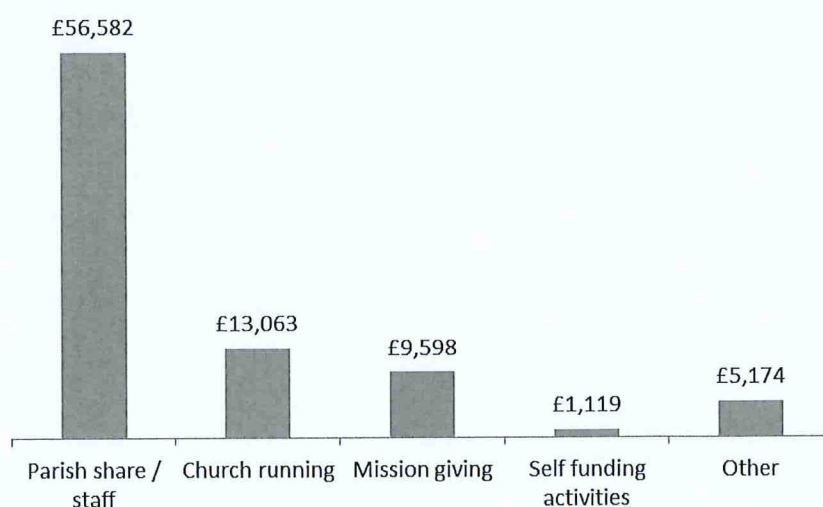
The chart below shows an analysis of our income for 2021:



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	<u>91,874</u>		<u>91,874</u>	<u>109,673</u>		<u>109,673</u>
 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	<u>85,276</u>	<u>259</u>	<u>85,535</u>	<u>110,622</u>	<u>712</u>	<u>111,334</u>
 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.