



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

31 December 2023

Charity no
(if any)

1174918

Set out on pages

1-4

(examiner 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

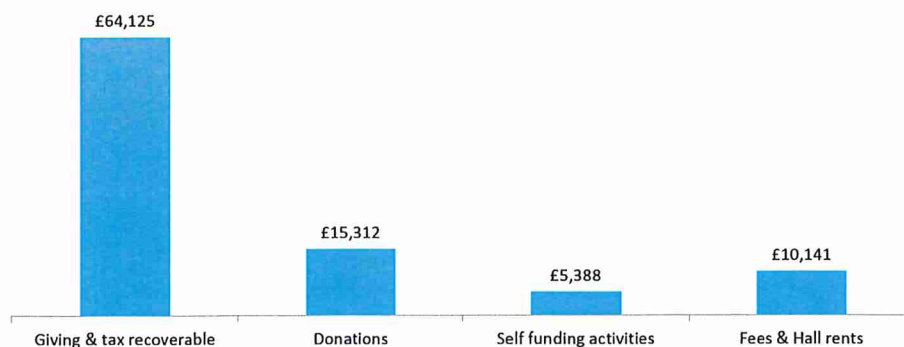
The work of St Mark's is financed largely through voluntary giving from within our congregation, as well as tax recoverable through the Gift Aid scheme on giving. Together these accounted for 68% of our income in 2023 (£64,125).

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:

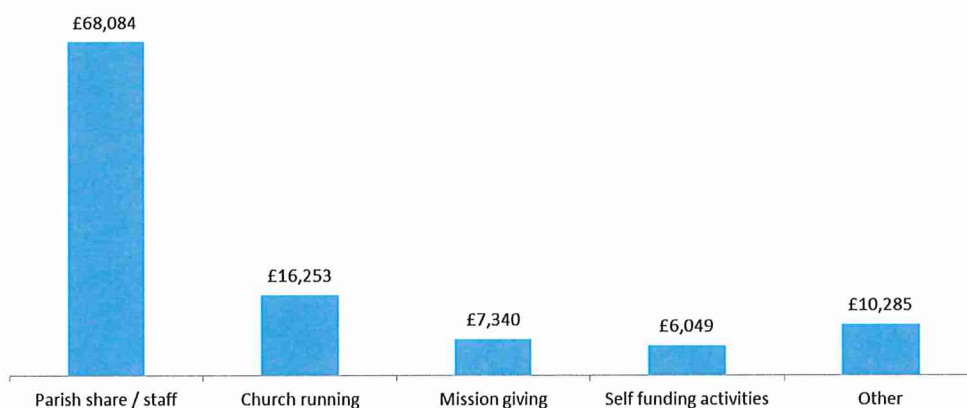


EXPENDITURE

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>	<i>- 12,193</i>	<i>- 899</i>	<i>13,092</i>	<i>804</i>	<i>-</i>	<i>804</i>
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).