

St Mary's Church, West Derby

Annual Report of the Parochial Church Council 2020

The Parochial Church Council of the Ecclesiastical Parish of West Derby, St Mary

Charity Commission Registration No. 1128143

For the year ended 31st December 2020

An Anglican Church in the Diocese of Liverpool and the Province of York

PCC ST MARY'S

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FOR THE YEAR ENDED 31 DECEMBER 2020**

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PCC ST MARY'S

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The PCC aims to consult with the Rector on matters of general concern to the parish and to promote in the parish the whole mission of the Church, pastoral, social, evangelistic and ecumenical. The general functions of the PCC are stated within section 2 of the Parochial Church Councils (Powers) Measure 1956.

When planning 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.

ACHIEVEMENT AND PERFORMANCE

The following section highlights areas of activity and performance.

Worship

Due to COVID-19, regular worship was severely affected in 2020, with any semblance of normality only really being evident in the first 12 weeks of the year.

During that first quarter of 2020, the weekly Sung Eucharist on Sunday at 10.00 a.m. continued to be the best attended of all the services. St Mary's remained committed to continuing and developing this traditional expression of Church. The monthly parade service proved popular and involved Scouts, Guides and Brownies and Boys Brigade.

The Sunday 9:00 a.m. "All Age" Service had a core number of attendees, equally split between adults and children. This less formal service, was aimed at young children and their parents, many of whom were either unfamiliar with the more formal parish Eucharist or preferred a more relaxed setting.

The Sunday 8:00a.m. Service of Holy Communion continued to be popular with those who prefer a more reflective service.

The Sunday 6:00 p.m. Evensong service was held monthly, usually on the 1st Sunday in the month.

In addition to Sunday worship there was a Wednesday morning service held each week at 10.00 am.

There were 15 Baptisms at St Mary's in 2020. The electoral roll contained 272 members. There were no confirmations in 2020 and St Mary's hosted a mere 3 weddings. There were 19 Funerals taken by the clergy in Church and 9 Burial of Ashes Services, plus there were 8 funeral services held at the Crematorium or Cemetery.

St Mary's benefitted from the attendance of many young families and their children and the school visited the Church regularly for services of celebration. The rector, or occasionally another minister, provided a weekly school assembly and an "Open the Book" team provided lively and attractive assemblies at St Mary's Primary and Blackmoor Junior School.

The Church run several Church groups including an active and thriving St Mary's Women's' Fellowship, regular weekly Bible Study groups, a Wednesday Lunch Time Club and a Mothers' Union knitting group, Mothers' Union, and Mini M.U.

Unfortunately, the activities mentioned above were severely curtailed or cancelled throughout the periods of lockdown associated with the nation's response to the pandemic.

The Rector's Report 2020

This report looks back at the life of the Parish and this report is for the year of 2020. It is true to say that, since the dawn of Coronavirus, life has changed so dramatically. The virus has affected everyone's life to some degree or other. Many people have been affected in so many ways – employment, education, loss of freedom, loneliness, financial concerns and most importantly, health. The pandemic has impacted upon families who have suffered bereavement. The death toll suffered is shocking and horrific. Here at St Mary's we were not immune from the devastating effects and we carry the pain of loss for Fr. Stephen Williams and for Mr. Tom Jones. We remember them with thanksgiving for who they were and for their faithfulness to Christ. Tom was a regular worshipper here and he was dab hand at many things. In particular, Tom recently repaired the wooded plaque to the West Derby War Memorial – and he made a beautiful job of this. Tom was a quiet man and a man of faith. We continue to remember his wife Lilian, his daughter Amanda who works so hard with our Sunday School and all of Tom's family. Fr. Stephen and Barbara came to the Parish quite a few years ago and Stephen had served here as a faithful and dedicated priest in his retirement. The Rector had known Stephen for some 20 years – well before coming to West Derby. It was a great joy to serve alongside Fr. Stephen who

was a faithful priest and a servant of Christ. I know that his presence here will be missed. We continue to remember Barbara, Paul and Sarah and all of Fr. Stephen's family.

This year, our beloved Mr Peter Miller decided to retire as Director of Music. Indeed, we celebrated Peter's 50 anniversary the year before, but Peter felt that he would like to retire and he graciously accepted the title of Director of Music Emeritus. This is in recognition of his sterling work and faithfulness to St Mary's for over 50 years. Thank you, Peter for all that you have contributed over these years and also for continuing to share in the life and worship of Jesus Christ here in West Derby. I am delighted to report that Mr Kevin Mulcahy has been appointed Director of Music to succeed Peter. Kevin, like Peter, has also faithfully served this Church in the role of Assistant Director of Music and I am delighted to continue work alongside Kevin as we move into the future.

The day to day running of the Church has also suffered. The church was closed from March 2020 until it was deemed safe to reopen in August 2020. The church reopened following a risk assessment and the implementation of new safety measures. This made worship possible but the reception of Holy Communion was limited to receiving in 'one kind'.

We were able to celebrate three weddings and funeral services also resumed.

It was good that we were able to celebrate Christmas in church and the Midnight Eucharist as well as Christmas Morning proceeded albeit with fewer congregational numbers. The Parochial Church Council (PCC) were able to meet, following the Parish Eucharist on Sunday 6th September, 2020. The purpose of this meeting was to sanction the repairs to the church roof and to make the building water-tight following a period of inclement weather.

It was agreed that the PCC should appoint Burleigh Stone, who know the church well, to undertake the repairs. This would be funded from the Building Fund and from further generous donations made from the congregation. This work was completed on 16th December, 2020 – on time and before Christmas.

The Parochial Church Council (PCC) met to approve the accounts on Sunday 11th October, 2020. The Annual Parochial Church Meeting (APCM) took place on Sunday 25th October, 2020. The Bishop of Liverpool sanctioned that the APCM could be postponed until later in the year.

The Standing Committee have met monthly with the Rector to maintain the day to day running of the church. The business of the Standing Committee during the reporting year has successfully negotiated a new working agreement with our friends and colleagues at the St Mary's Millennium Centre. This was important due to the pandemic as the church was not able to use the centre and therefore it was felt that this would provide a good opportunity to meet via Zoom to update the terms of use. This was agreed in the New Year. The Standing Committee were also made fully aware of the financial situation of the parish. This was, and still is a cause for concern. The Diocese announced in December 2020 that it would freeze the Parish Share for every church for 2021. However, finding the funds to maintain our contribution remains extremely difficult. There may be an opportunity for some financial relief through the Deanery, but at the time of writing, this has not been confirmed. The Standing Committee has also worked closely with the Rector in making decisions about when the church should close and when we should re-open again for worship. There has not been the usual amount of activity for the PCC to undertake during the lockdown periods and since it has not been allowed for meetings to take place, I am particularly grateful to the Standing Committee for their work, wisdom and time. I know that the business of the Standing Committee can be busy and in particular I would like to express my gratitude to Mr Dave Hale for his excellent and God given gifts in being our Treasurer, to Mr Richard Jones whose excellent skill with our properties has been invaluable. I would also like to thank Mr. Reg Goodman for all his work as the Secretary; also our churchwardens, Mrs Steph Ellison and Mrs. Pat Goodman for their immense support and finally Mr. Brian Yates for his wisdom and guidance.

I, and the Parish, very much appreciate all that you do to maintain the life, witness and worship of this church.

There is always room for growth and as we move out of this third lockdown, there are many opportunities for seriously looking at how we might proceed in the future. There may be new ways of working and I am sure that we all know that we will not instantly return to the way things once were.

This involves looking at things from a different perspective. The Lent Group this year was via Zoom. It was a completely different way of holding a Lent Group and the positive feedback was appreciated.

There has been a different way to 'connecting' with our congregation. Telephone ministry has been a great way to keep in touch when visiting is not allowed. I also posted 128 cards and bars of chocolate through 128 doors done so at my own expense. I strongly felt that it was important to let as many people as possible know that they were being held in prayer and how better than with a bar of chocolate! I'm truly sorry if I missed anyone out – that definitely wasn't the intention. Finally, connecting with worship is central to what we do and supports who we are as Christ's followers. I have had to 'learn' how to produce and upload a weekly service. It takes me ages to do – but it is so worthwhile. I also know that many of you find this a helpful worship resource during the times when the church is closed. Kelly, our All Age Leader, has also been extremely busy online and has a service of prayer on Sunday mornings.

When we were able to open the church, our worship remained as usual as possible. There were the regular Eucharists at 08.00 and 10.00, but the All Age Service moved to a new time of 09.00. The All Age at 09.00 has been received very well by those who attend and also by those who worship at 08.00 and at 10.00. This opportunity has been almost a 'wrap around' Sunday morning with cleaning between services. I would like to thank Kelly, Vinny, Readers, fellow Clergy and colleagues in making Sunday mornings work so well under difficult circumstances.

There were a number of weddings planned for 2020 and obviously these had to be postponed. This will have an effect upon weddings for later in 2021, but at the moment the situation is manageable. Weddings will resume when the church reopens and will follow appropriate guidance.

A few baptisms have taken place when the church building was operational. The numbers were limited to six in total, including the candidate, for each family. Baptisms will resume when the church reopens and will follow appropriate guidance.

This has been a difficult year for all and many of us continue to suffer in one way or another because of this pandemic. As Christians we know that there is always hope:—

- Hope that we can seize the opportunity to do things differently and to make St Mary's grow.
- Hope that all is not lost because we have so much to build upon.
- Hope that St Mary's church remains a strong beacon in our community.
- Hope that our lives in the service of Jesus Christ will be changed so that we become more like him.

Thanks, praise and glory be to God who walks with us through difficulty and suffering and brings light and renewed energy.

The Reverend Stephen Boyd, Dip. H.E., B.Th. (Oxon).
Rector of West Derby.

Churchwardens' Report

2020 was an unprecedented year. As far as St Mary's went, it meant that we were unable to offer public worship for most of the year. The shielding rule added to the difficulties. The church got so damp from lack of heating that the parquet floor lifted. We needed extensive emergency roof repairs. For this we thank the community and charities who supported our appeal.

We followed the advice from the Diocese and the church was closed. The Bishop suggested private prayer could be done at home. Given the vulnerability of most of our church staff and our congregation, this was supported. We were delighted to be able to reopen in September for our Patronal Festival and then had to close again before Remembrance Sunday, a special day for St Mary's community. Then, following the next lockdown, we were able to celebrate Christmas at St Mary's. All these services were limited by the covid regulations and we especially missed the hymn singing. We thank the choir for their much appreciated contribution at this time.

The Rector put great thought into making St Mary's covid safe. All three Sunday services were held in church safely and were well attended. We all got used to the restrictions and the services flowed. Unfortunately, we missed some of the major celebrations, particularly Mothering Sunday and Easter. We would also like to thank Rob Wood for his practical support in helping to mark these services in a visual way.

Despite all this, St Mary's with encouragement kept going. It was difficult financially and we thank those who were able to continue their support. We hope the latter part of 2021 will be a lot more positive.

We thank those sidespeople who were able to lend their support fully understanding that some felt it not right for them during a pandemic and look forward to welcoming them back. Sidespeople had a different, evolving and adapting role to play and they responded cheerfully to these adaptations, making the congregation feel welcome and safe. We can always use further help if anyone would like to join the team.

As wardens we were very distressed that one of our own was an early victim to covid. Our own Father Stephen Williams. He was so appreciative of everything and everyone and made our job easy with his support. We send our love and best wishes to Barbara and family and to others of our congregation who suffered a similar loss.

We hope to welcome you all back to St Mary's when services resume and hope that things will continue to improve as things progress as we continue to follow the Government guidelines in respect of church services.

We know we have the full support of the Rector and thank him for all he has done, especially in this difficult year.

Pat Goodman and Steph Ellison. Wardens

Buildings

There has been little change in the overall fairly good state of the church building. Unfortunately, during the enforced closure due to the Pandemic, essential roof maintenance was delayed and became more urgent. This was addressed in late autumn. The level of humidity inside the building had caused some areas of wooden flooring at the west end to raise. Thankfully some judicious intervention and a reduction of the humidity has remedied the matter. Water ingress and some degrading of plaster work has been addressed - we trust to good effect. Ground water continues to offer a challenge which we meet with the deployment of submersible pumps in the boiler house. As ever a rolling programme of works, both inside

and out will depend on available funds which have been seriously depleted during lockdown, and will inevitably involve applications for grant aid from national and local bodies at the appropriate time.

A full electrical safety examination was scheduled to take place at the start of 2021

The car park outside the west door needs constant monitoring as it degrades under the weight of traffic. Given that the gates need to be open to permit access to the Millennium Centre, it is well-nigh impossible to control unauthorised use by the general public going about their business in the village or in Croxteth Country Park. The Millennium Centre manager and trustees are helpful and supportive in keeping the area as safe as possible.

No.4 The Armoury has had some money spent on maintenance during the year, is in overall good condition and continues to yield some income. A replacement central heating boiler will be installed as soon as the existing boiler shows any further deterioration.

No. 2 The Village needs attention but the circumstances surrounding the tenant remains sensitive and precludes extensive disruptive work. During the course of the year a new central heating condenser boiler has been installed – replacing the old system and its redundant header tanks and hot water storage cylinder. The property is safe but unattractive. We continue to deal with the situation with sensitivity

Reg Goodman and Richard Jones

Secretary's Report

2020, the year of the Corona Virus Pandemic, saw much of church activity curtailed, although there were still some items of business requiring our attention.

The Parochial Church Council met on only three occasions. However the Standing Committee met regularly each month by video conferencing to review the state of affairs in the parish and to offer advice and, more importantly, support for the rector as decisions during lockdown and arrangements for the short periods of time when we were permitted to conduct worship.

In early autumn the full council was convened to approve the annual report and accounts in readiness for the delayed Annual Meeting of Parishioners and the Annual Parochial Church Meeting and to authorise the expenditure of £18,300 on essential roof repairs which had become increasingly urgent following the long summer lockdown. A public appeal was launched to assist with the expense.

It was also announced that during our enforced period of inactivity, Mr. Peter Miller had given due consideration to his role of Director of Music and decided to retire. The rector was happy to appoint Mr. Kevin Mulcahy as his immediate successor. Mr. Miller would continue to be associated with the choir in a singing role.

Throughout the Pandemic meticulous care was taken to make certain that the church was a safe environment, by ensuring social distancing, hand cleansing and attendance logging. We were able to accommodate around 100 people safely – though attendance was spread over three services at 8, 9, and 10 a.m. Seating was disinfected after each service. Discussions took place with the Trustees of St. Mary's Millennium Centre to make some modifications to the Memorandum of Understanding between the centre and the Church to reflect the changing situation. The arrangements within the memorandum are to be reviewed annually to ensure that the facilities provided by the centre can be beneficial to both parties.

We look forward to being able to resume our church life and fellowship, though inevitably with some adjustments

Reg Goodman

West Derby Deanery Synod Report 2020/2021

Due to Covid restrictions, our first meeting of the season was January 2021. Zoom enabled it to be a well attended and informative meeting opening with Churches updates on how they have kept communication channels open with parishioners and the wider community and what had been possible and what had happened. Most Churches had used technology to keep online services regularly available. Some positive and inspirational ideas to involve and celebrate with others over the Christmas period included Advent Window displays around the Parish, doorstep carols, midnight communion and hot chocolate afterwards, campfire carols and regular Zoom get togethers.

Most Churches said Covid had forced them to be extra creative with services and events, however positive results in increased numbers and community engagement were a bonus. St. Mary's Mini Mothers union were singled out for applause for their initiative and their cook book. Also, most Churches were concerned about the challenging times ahead for 2021, as some congregations may not recover numbers leading to more financial concerns. This with the loss of income to every parish so far is quite worrying. It was commented that there has been silence from local Church leaders.

The Clergy Wellbeing Covenant was discussed together with supporting information. This is about mutual support for your clergy and their wellbeing; who provides it, do we care about our clergy; and if so, is it in the right manner. We shouldn't forget that our clergy are constantly on call. Currently it falls to the Wardens to look after our clergy's wellbeing, but a proposal has been made that a Wellbeing Officer should be appointed to effectively and properly carry out this role and to ensure we do not go beyond the boundaries. Much discussion took place as to who should make the appointment and how to implement matters. It was finally agreed to suggest that any appointment of a Wellbeing Officer/Person should be made by the Deanery and they should liaise with the PCC and their clergy. The PCC's should be pro-active in maintaining their Clergy's wellbeing.

Some Churches are doing Zoom APCM's this year.

Parish Share discussions and actions have stalled due to Covid. For this year, we are continuing with the Diocesan Formula, hoping to get back on track as soon as possible.

Living in Love and Faith – much supporting paperwork was produced and digested. Initial brief discussion, but due to amount of content members were asked to read and digest information, and include on the next meeting Agenda. Mission and growth fund has a healthy balance, new applications are welcomed.

Overall, it was unanimously agreed, a post Covid perspective is that we have to be more active, productive and imaginative, to enable our Church and ministry to go forward in 2021.

Pat Gornall

FINANCIAL REVIEW

Treasurer's Report

For the fifth year in succession St Mary's recorded a surplus position overall.

The final surplus in 2020 was £2,800, as compared to £5,299 in the previous year.

Considering that the projected position in August 2020 was for a deficit in the region of £35,000, it is clear that an explanation is required for the apparent miraculous turnaround – especially against the backdrop of a global pandemic, which resulted in the closure of the church for a significant proportion of the year.

Three specific events changed the complexion of 2020.

First was the receipt of a payment in September 2020 of £15,000 in respect of the closure of St James.

St Mary's and St James previously formed a United Benefice, which served the people of West Derby Village.

Following the closure of St James, this payment was given to St Mary's on the understanding that it would assist the church with its continued ministry to the people of the local area. A key element of this ministry is the payment of the Parish Share and by receiving this unexpected sum, the PCC were able to ensure that the 2020 contribution to the Diocese of £91,085 was paid in full.

Second was the extensive repair work to the church roof and plastering due to water ingress. The expense of £18,300 was originally anticipated to be included in the Annual Report figures for 2020. However as the work was not concluded until receipt of the invoice in January 2021, this project was subsequently deferred to the 2021 Accounts.

Third was the growth in investments – notably of shares held in respect of the Organ and the Fabric Fund - which increased in value by £5,252 during 2020.

Without the events detailed above, a considerable deficit would have been incurred and indeed it is considered merely a matter of time before the structural deficiencies within St Mary's finances begin to take their toll.

On first view, St Mary's appears to be a very wealthy church, with net assets amounting to £366,570.

However, upon closer inspection of the asset structure of the church, it is evident that £94,177 of the balance sheet relates to Restricted / Endowment Funds, which are not accessible for the purposes of the day to day running of the church.

Furthermore, £248,000 of the remaining balance sheet total concerns two separate residential properties which are used for investment purposes. These houses generate an annual income of approximately £10,000 per annum and without these funds the financial plight of St Mary's would be further stricken.

The key area of concern is the General Fund, which is haemorrhaging cash at an alarming rate.

In 2019, the General Fund recorded a deficit of £14,824 and in 2020 the equivalent deficit was for £12,537.

Even before the onset of COVID-19, it was anticipated that 2020 would be a challenging year; given that in December 2019 it was announced that the Diocesan Share would increase by a sum of £6,052 from £85,033 to £91,085. This represented an increase of 7.1%.

The closure of St Mary's between the end of March and the beginning of September 2020, due to COVID-19 and again in November 2020 had a significant bearing on the ability of the church to raise sufficient funds to cover its operating costs.

In terms of General Parishioner Giving, as at the end of 2020, there were 34 active Standing Order Givers and 62 members of the Parish Giving Scheme. Planned Giving held up well during the lockdowns.

However, donations fell overall by 18% from £82,084 to £67,215, due chiefly to the absence of regular services, which affected plate giving and envelope collections.

The introduction of the SumUp Card Reader helped to alleviate the absence of conventional giving to a certain extent, raising approximately £3,500 during the year, but ultimately it will take time for new methods of giving to replace the shortfall which has arisen due to COVID-19.

Meanwhile, fundraising activities such as the Summer Fayre and the Christmas Fayre were unable to be held in 2020.

These raised approximately £3,000 in the previous year.

It was also not possible to circulate the Parish Magazine, so that was another source of income lost.

There were just 3 weddings held at St Marys in 2020, as compared to 11 wedding services in 2019.

Similarly the number of funerals / burial of ashes services plummeted from 65 services in 2019 to 36 in 2020.

Overall net wedding and funeral income was down on the previous year by approximately £4,500.

The only positive side-effect from not having regular church services is that a number of operating expenses reduced such as Millennium Centre Rent (fell by £2,905), Electricity (fell by £924), Gas (fell by £1,182) and Printing Costs (fell by £601), but overall these savings paled into insignificance compared to the donations lost as a result of the church not being open.

Some positive news appeared in the form of a single £2,000 donation to the Organ Fund.

There were also a number of generous gifts to the Roof Appeal, including a single donation of £1,800, a single donation of £1,000 and six separate donations of £500.

There were also notable one-off gifts to the General Fund of £1,843 and £1,000; plus it should be noted that many people still continue to contribute faithfully via Standing Orders and the PGS and we thank each individual giver for the generosity they have shown – especially in such difficult times.

Although our Christingle Service was cancelled and our resources were stretched to the limit, we felt it was important to at least make a small gesture with our charitable giving so a small donation of £100 was made to The Children's Society.

Overall, 2020 proved to be a challenging year for the finances at St Mary's – especially as regards the church's General Funds.

At the AGM in October 2020, I advised the parishioners that unless more innovative ways of generating funds at St Mary's were discovered, then the existing givers would need to contribute a further 40-50% more than what they already give, in order for St Mary's just to break even.

We continue to seek God's guidance and faithfully place our trust in Him to provide us with the answers to this most challenging set of circumstances which we face.

Dave Hale – PCC Honorary Treasurer

FUTURE PLANS

In 2021 the PCC intends to continue to worship God, who is Father, Son and Holy Spirit and serve our neighbour. We shall continue to provide and develop regular public worship open to all, space for personal prayer and undertake parish based pastoral work including home communions, visiting the sick and bereaved, collective worship in local schools, and other matters pastoral, social, evangelical and ecumenical. Additionally, we shall support and develop mission and stewardship in the parish. We shall teach Christianity through sermons, courses and small groups.

STRUCTURE, GOVERNANCE AND MANAGEMENT

St Mary's, West Derby PCC is a body corporate and operates under the Parochial Church Councils (Powers) Measure 1956 and the Church Representation Rules. The Parochial Church Council of the Ecclesiastical Parish of West Derby, St Mary is registered with the Charity Commission Registration No. 1128143.

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. The Annual Meeting has agreed that PCC members should be elected for a term of up to 3 years, with equal number of places shared between terms of 1, 2 and 3 years.

The PCC has a number of members with skills in financial and business management and good representation in terms of gender and ethnic background. Safeguarding procedures also continue to be implemented.

The PCC has various sub-committees established for particular issues. The Standing Committee deals with day to day matters and sets the agenda for each PCC meeting. There is also a Buildings Committee, a Finance Committee, a Social Committee and a Mission/ Pastoral Committee.

Membership in 2020 comprised:

Standing Committee: Incumbent, PCC Vice-Chair, Churchwardens, PCC Secretary, PCC Treasurer, Richard Jones and Linda Hufton (to October 2020)

Finance Committee: Incumbent, Churchwarden, David Hale, Oscar Ip (Payroll Officer)

Buildings Committee: Incumbent, Churchwarden, Reg Goodman, Richard Jones, Diane Thomas

Social Committee: Incumbent, Linda Hufton (Co-ordinator to October 2020), Kathy Begley plus occasional helpers

Mission / Pastoral Committee: Incumbent, Brian Yates, Kathy Yates

PCC members receive induction training including trustee responsibilities, basic health and safety, risk assessment and management, and child protection procedures.

Related trusts:

St Mary's Millennium Centre (Liverpool) Ltd Charity Registration number 1071799 - 2 members of the PCC are trustees of the Centre. The PCC rents facilities from the Centre.

Risk management

To identify their major risks, the PCC carries out a programme of risk assessments. Procedures are then put in place to manage those risks and minimize their impact on the life of the church. Action to cover the main areas of risk includes the following:-

Financial Risk

An annual budget based on historical and other anticipated expenditure is prepared to monitor viability. Actual results compared with budget are reported to the PCC quarterly. The investments held by the PCC are reviewed every three months by the Finance Sub-Committee who report to the PCC in due course. Investments are only made if they are of low risk and approved for charity use. All assets are insured.

Reserve levels are reviewed annually and approved by the PCC. The PCC has approved internal controls for annual accounts; cash and cheque handling implemented with Diocesan assistance.

Health and Safety

The Church has a PCC representative with specific responsibility for Health and Safety issues. The PCC is regularly advised of the risks and the necessary compliance requirements and it is ensured that these are being complied with. Specific procedures for recording accidents are in place. These procedures are reviewed on an annual basis and formally reported to the PCC. The PCC approved an updated Lone worker Policy in 2014. All formal risk assessments are listed within the PCCs Risk Register and are reviewed annually.

All Wardens and Sidespeople are aware of Fire Safety procedures.

Plans have been agreed with the Church School for services to be held in the school hall in event of the church becoming unusable for a limited period.

Children and Vulnerable Adult Protection

The PCC adopted revised policies for the protection of Children and Vulnerable Adults in 2009. Subsequent revisions of the policy have been noted and implemented. It is the policy of the PCC that all those who work with or alongside children or vulnerable adults make an application and declaration, and obtain 2 references and be subject to the provisions of the Disclosure and Barring Service.

Safeguarding Officers:

Children and Young People
Vulnerable Adults

Lynn Chute
Jan Morgan

REFERENCE AND ADMINISTRATIVE DETAILS**Registered Charity number**

1128143

Principal address

Parish Office
c/o St Mary's Millennium Centre
Meadow Lane
Liverpool
L12 5EA

Independent examiner

Lennox Finance (UK) Ltd
44 Moorcroft Road
Allerton
Liverpool
L18 9UQ

Legal advisor

The Registry of the Dioceses of Liverpool

Architect

Anthony Grimshaw Associates, 6 Bridgeman Terrace, Wigan, WN1 1SX

REFERENCE AND ADMINISTRATIVE DETAILS

Parish Office
C/o St Mary's Millennium Centre
Meadow Lane
West Derby
LIVERPOOL
L12 5EA

Phone (Office): 0151 256 6600

Email: westderbyparishchurch@gmail.com

Official correspondence to the Parish Office at the above address.

During the period 1 January 2020 until the annual meeting on Sunday 23rd May 2021 the following people served as PCC members and trustees of the Charity (unless indicated otherwise):

Rector: Revd. Stephen William Boyd

Assistant Clergy: Revd. Jennifer Bowen (Honorary Curate)
Revd. Robert Williams (Honorary Curate)
Revd. Stephen Williams (Honorary Curate) (R.I.P. 23rd April 2020)

Churchwardens: Stephanie Ellison and Pat Goodman

Sidespeople: Jean Ashton, Kathy Begley, Elizabeth Bull, Barbara Cain, Alastair Caird, Andrew Dawes, Julie Dickinson, Joanne Holmes, Peter Holmes, Elsie Logue, Lynne Metcalfe, Jan Morgan, Carolyn Parker, Geoffrey Peacock, Keith Rice, Pat Rice, Maureen Stewart, Sue Sullivan, Diane Thomas, Gary Tully, Paula Tully, Jane Wheeler, Anne Willdridge,

Readers
(In United Benefice with St James',
West Derby): Kathy Yates (PCC representative)
Tracie Dunsby (to June 2020)
Jane Ward
Elizabeth Shields

Deanery Synod Representatives: Pat Gornall
Barbara Moore
Jane Wheeler
Dorothy Marsden (to October 2020)

Elected Members of PCC
Kathy Begley
Barbara Cain
Lynn Chute (to October 2020)
Rosemary Critchley
Andrew Dawes (from October 2020)
Reginald Goodman (PCC Secretary)
David Hale (Honorary Treasurer)
Linda Hufton (to October 2020)
Gillian Jones
Richard Jones
Adam Price (from October 2020)
Kerry Stewart
Diane Thomas (Health & Safety Officer)
Cheryl Webster
Brian Yates (PCC Vice Chair)

The Electoral Roll Officer is Cheryl Webster (from April 2019.)

Bankers: Barclays (39 Mill Lane, West Derby, Liverpool, L12 7HY) and CBF Church of England Deposit Fund (80 Cheapside, London EC2V 6DZ).

Day to day management control of the Church was exercised by the Standing Committee. This has comprised the Incumbent, the Vice Chair of the PCC, the Churchwardens, the PCC Secretary, and Sub-Committee leaders. The Standing Committee is contactable via the church office 0151 256 6600.

Volunteer Staff

Keepers of the Clock
Director of Music
Organist Emeritus
Register Clerk
Sacristan
Verger

Ian Graham and Francis Lilley
Kevin Mulcahy
Peter Miller
Marion Wright
Alan Jones
Dawn Brunskill

This report and financial statements were approved by the Parochial Church Council on 23 May 2021



Revd. S.W. Boyd
Chair and Rector



Mr D. Hale
Honorary Treasurer

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF PCC ST MARY'S

Independent examiner's report to the trustees of PCC St Marys

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



James McCarthy

Lennox Finance (UK) Ltd
44 Moorcroft Road
Allerton
L18 9UQ

10 May 2021

PCC ST MARY'S

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

		Unrestricted fund	Restricted funds	Endowment fund	31.12.20 Total funds	31.12.19 Total funds
	Notes	£	£	£	£	£
INCOME AND ENDOWMENTS FROM						
Donations and legacies		84,040	12,106	-	96,146	95,350
Charitable activities						
Other income		11,339	-	-	11,339	24,458
Other trading activities	2	684	-	-	684	1,579
Investment income	3	<u>10,467</u>	<u>20</u>	<u>-</u>	<u>10,487</u>	<u>9,466</u>
Total		106,530	12,126	-	118,656	130,853
EXPENDITURE ON						
Raising funds		0	-	-	0	122
Charitable activities						
Other income		<u>119,067</u>	<u>2,041</u>	<u>-</u>	<u>121,108</u>	<u>135,796</u>
Total		119,067	2,041	-	121,108	135,918
Net gains/(losses) on investments		<u>-</u>	<u>3,814</u>	<u>1,438</u>	<u>5,252</u>	<u>10,364</u>
NET INCOME		(12,537)	13,899	1,438	2,800	5,299
RECONCILIATION OF FUNDS						
Total funds brought forward		<u>284,930</u>	<u>57,931</u>	<u>20,909</u>	<u>363,770</u>	<u>358,471</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>272,393</u></u>	<u><u>71,830</u></u>	<u><u>22,347</u></u>	<u><u>366,570</u></u>	<u><u>363,770</u></u>

PCC ST MARY'S
BALANCE SHEET
AT 31 DECEMBER 2020

		Unrestricted fund	Restricted funds	Endowment fund	31.12.20 Total funds	31.12.19 Total funds
	Notes	£	£	£	£	£
FIXED ASSETS						
Tangible assets	7	128,000	-	-	128,000	128,100
Investments	8	<u>120,000</u>	<u>40,423</u>	<u>22,347</u>	<u>182,770</u>	<u>179,518</u>
		248,000	40,423	22,347	310,770	307,618
CURRENT ASSETS						
Debtors	9	11,398	-	-	11,398	11,035
Cash at bank and in hand		<u>30,411</u>	<u>31,407</u>	<u>-</u>	<u>61,818</u>	<u>56,142</u>
		41,809	31,407	-	73,216	67,177
CREDITORS						
Amounts falling due within one year	10	<u>(17,416)</u>	<u>-</u>	<u>-</u>	<u>(17,416)</u>	<u>(11,025)</u>
NET CURRENT ASSETS		<u>24,393</u>	<u>31,407</u>	<u>-</u>	<u>55,800</u>	<u>56,152</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>272,393</u>	<u>71,830</u>	<u>22,347</u>	<u>366,570</u>	<u>363,770</u>
NET ASSETS		<u>272,393</u>	<u>71,830</u>	<u>22,347</u>	<u>366,570</u>	<u>363,770</u>
FUNDS	11					
Unrestricted funds					272,393	284,930
Restricted funds					71,830	57,931
Endowment funds					<u>22,347</u>	<u>20,909</u>
TOTAL FUNDS					<u>366,570</u>	<u>363,770</u>

The financial statements were approved by the Parochial Church Council on 25th April 2021 and were signed on its behalf by:



Revd. S.W. Boyd
Chair and Rector



Mr D. Hale
Honorary Treasurer

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold Property	- not provided
Church furnishings etc	- 25% on cost
Office equipment	- 33% on cost

Freehold Property - no value is included in the financial statements in respect of consecrated land and buildings and beneficed property. All expenditure incurred on these assets by the Council is written off in the Statement of Financial Activities as incurred. Other property, in which the Council holds the beneficial interest, is included in the financial statements. No depreciation is charged on this property as it is included in the financial statements at its open market value, which is formally advised by professional advisers every three years and reviewed informally in between.

Church furnishings - moveable church furnishings held by the churchwardens on special trust for the Council and which require a faculty for disposal are accounted for as inalienable property. For inalienable property acquired prior to 2000 there is insufficient cost information available and therefore such assets are not included in the accounts. Subsequent expenditure on such assets is being capitalised and depreciated on a straight-line basis.

Office equipment - other equipment is depreciated on a straight-line basis

General - Individual items costing less than £500 are written off as acquired.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds - these consist of funds which are available for use at the discretion of the Council in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds - these comprise unrestricted funds that have been set aside by the PCC for particular purposes.

Restricted funds - these consist of funds where the donors have imposed or implied usage restrictions on the use of the funds which are legally binding. Where the funds have been invested in tangible fixed assets (capital funds), funds are reduced by an annual transfer of an amount equivalent to the depreciation charged.

Endowment fund - the Council is legally prevented from spending this fund which must be retained intact as part of its capital. The endowment has been invested to provide income for its objective - fabric maintenance.

PCC ST MARY'S

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2020**

1. ACCOUNTING POLICIES - continued

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

2. OTHER TRADING ACTIVITIES

	31.12.20	31.12.19
	£	£
Parish magazine sales	<u>684</u>	<u>1,579</u>

3. INVESTMENT INCOME

	31.12.20	31.12.19
	£	£
Rents received	9,835	8,823
Dividends	626	608
Deposit account interest	<u>26</u>	<u>35</u>
	<u>10,487</u>	<u>9,466</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

31.12.19	31.12.19
<u>1</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Endowment fund £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	81,184	14,166	-	95,350
Charitable activities				
Other income	24,458	-	-	24,458
Other trading activities	1,579	-	-	1,579
Investment income	<u>9,431</u>	<u>35</u>	<u>-</u>	<u>9,466</u>
Total	116,652	14,201	-	130,853
EXPENDITURE ON				
Raising funds	122	-	-	122
Charitable activities				
Other income	<u>131,354</u>	<u>4,442</u>	<u>-</u>	<u>135,796</u>
Total	131,476	4,442	-	135,918
Net gains/(losses) on investments	-	7,069	3,295	10,364

PCC ST MARY'S

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2020**

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES – continued

	Unrestricted fund £	Restricted funds £	Endowment fund £	Total funds £
NET INCOME	(14,824)	16,828	3,295	5,299
RECONCILIATION OF FUNDS				
Total funds brought forward	299,754	41,103	17,614	358,471
TOTAL FUNDS CARRIED FORWARD	<u>284,930</u>	<u>57,931</u>	<u>20,909</u>	<u>363,770</u>

7. TANGIBLE FIXED ASSETS

	Freehold property £	Church furnishings etc £	Office equipment £	Totals £
COST				
At 1 January 2020	128,000	8,331	4,615	140,946
Additions	-	-	-	-
At 31 December 2020	<u>128,000</u>	<u>8,331</u>	<u>4,615</u>	<u>140,946</u>
DEPRECIATION				
At 1 January 2020	-	8,231	4,615	12,846
Charge for year	-	100	-	100
At 31 December 2020	-	<u>8,331</u>	<u>4,615</u>	<u>12,846</u>
NET BOOK VALUE				
At 31 December 2020	<u>128,000</u>	<u>0</u>	<u>0</u>	<u>128,000</u>
At 31 December 2019	<u>128,000</u>	<u>100</u>	<u>0</u>	<u>128,100</u>

8. FIXED ASSET INVESTMENTS

	Investments £
MARKET VALUE	
At 1 January 2020	179,518
Sale of investments	(2,000)
Revaluations	<u>5,252</u>
At 31 December 2020	<u>182,770</u>
NET BOOK VALUE	
At 31 December 2020	<u>182,770</u>
At 31 December 2019	<u>179,518</u>

There were no investment assets outside the UK.

Investment property represents freehold residential property stated at its open market value as reported by the PCC's advisers as at 31st December 2006. The Finance Team do not consider there to have been a material fluctuation in the property value, since the last professional valuation.

The PCC has reviewed this as at 31st December 2020 and is of the view there has been no substantial change to that value.

Shares in the Common Investment Fund have been valued by reference to prices quoted by the fund managers.

PCC ST MARY'S

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2020

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20 £	31.12.19 £
Other debtors	<u>11,398</u>	<u>11,035</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20 £	31.12.19 £
Trade creditors	9,270	3,969
Taxation and social security	1	106
Other creditors	<u>8,145</u>	<u>6,950</u>
	<u>17,416</u>	<u>11,025</u>

11. MOVEMENT IN FUNDS

	At 1.1.20 £	Net movement in funds £	31.12.20 £
Unrestricted funds			
General fund	284,930	(12,537)	272,393
Restricted funds			
Organ restoration and maintenance	38,439	5,421	43,860
CBF Fabric restricted	16,898	8,754	25,652
Choir	447	-	447
Women's fellowship	1,195	(187)	1,008
Open the Book	298	(57)	241
Pastoral Care Team	629	(32)	597
Hymn Books	<u>25</u>	<u>-</u>	<u>25</u>
	57,931	13,899	71,830
Endowment funds			
Endowment fund	20,909	1,438	22,347
TOTAL FUNDS	<u>363,770</u>	<u>2,800</u>	<u>366,570</u>

PCC ST MARY'S

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2020

11. MOVEMENT IN FUNDS – continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	106,530	(119,067)	-	(12,537)
Restricted funds				
Organ restoration and maintenance	2,514	(907)	3,814	5,421
CBF Fabric restricted	9,316	(562)	-	8,754
Women's fellowship	239	(426)	-	(187)
Open the Book	-	(57)	-	(57)
Pastoral Care Team	57	(89)	-	(32)
	12,126	(2,041)	3,814	13,899
Endowment funds				
Endowment fund	-	-	1,438	1,438
TOTAL FUNDS	<u>118,656</u>	<u>(121,108)</u>	<u>5,252</u>	<u>2,800</u>

Comparatives for movement in funds

	At 1.1.19 £	Net movement in funds £	At 31.12.19 £
Unrestricted Funds			
General fund	299,754	(14,824)	284,930
Restricted Funds			
Organ restoration and maintenance	32,425	6,014	38,439
CBF Fabric restricted	5,625	11,273	16,898
Choir	1,133	(686)	447
Women's fellowship	974	221	1,195
Open the Book	348	(50)	298
Pastoral Care Team	573	56	629
Hymn Books	25	-	25
	41,103	16,828	57,931
Endowment funds			
Endowment fund	17,614	3,295	20,909
TOTAL FUNDS	<u>358,471</u>	<u>5,299</u>	<u>363,770</u>

PCC ST MARY'S

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2020

11. MOVEMENT IN FUNDS – continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	116,652	(131,476)	-	(14,824)
Restricted funds				
Organ restoration and maintenance	35	(1,090)	7,069	6,014
CBF Fabric restricted	12,397	(1,124)	-	11,273
Choir	-	(686)	-	(686)
Women's fellowship	1,509	(1,288)	-	221
Open the Book	20	(70)	-	(50)
Pastoral Care Team	239	(183)	-	56
	14,200	(4,441)	7,069	16,828
Endowment funds				
Endowment fund	-	-	3,295	3,295
TOTAL FUNDS	<u>130,852</u>	<u>(135,917)</u>	<u>10,364</u>	<u>5,299</u>

12. CONNECTED CHARITY TRANSACTIONS

The PCC has a very close relationship with The St Marys Millennium Centre Liverpool Limited, which is a charity, registered number 1071799.

During the year, the PCC and its organisations rented room space in The St Marys Millennium Centre Liverpool Limited at a cost of £1,779 (2019 : £4,683) under short term agreements. At the year end, the PCC owed the Centre £30 (2019: £1,224)

The PCC received a ground rent of £148 from the Centre (2019: £148).

PCC ST MARY'S

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	31.12.20 £	31.12.19 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gifts	67,215	82,084
Gift aid	13,931	13,266
St James Contribution	<u>15,000</u>	<u>-</u>
	96,146	95,350
Other trading activities		
Parish magazine sales	684	1,579
Investment income		
Rents received	9,835	8,823
Dividends	626	608
Deposit account interest	<u>26</u>	<u>35</u>
	10,487	9,466
Charitable activities		
Fees	<u>11,339</u>	<u>24,458</u>
Total incoming resources	118,656	130,853
EXPENDITURE		
Raising donations and legacies		
Giving envelopes	-	122
Plant and machinery	-	827
Fixtures and fittings	<u>100</u>	<u>100</u>
	100	1,049
Other trading activities		
Hire of plant and machinery	50	185
Charitable activities		
Wages	2,769	5,359
Rent, rates and water	4,515	7,252
Insurance	5,372	4,897
Light and heat	4,953	7,060
Telephone	557	549
Postage and stationery	831	1,457
Sundries	4,191	9,314
Wedding and funeral expenses	5,747	12,332
Diocesan share	<u>91,085</u>	<u>85,033</u>
	120,020	133,253
Support costs		
Finance		
Bank charges	379	601
Information technology	-	-
Repairs and renewals	<u>559</u>	<u>830</u>
Total resources expended	121,108	135,918
Net (expenditure)/income before gains and losses	(2,452)	(5,065)

PCC ST MARY'S
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	31.12.20 £	31.12.19 £
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	5,252	10,364
	<hr/>	<hr/>
Net income	<u><u>2,800</u></u>	<u><u>5,299</u></u>