

PARISH OF OXTON ST SAVIOUR

WITH ST ANDREW, NOCTORUM



ANNUAL ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2021



Charity of St. Saviour's PCC, Oxton

St. Saviour's PCC Oxton
Registered charity number: 1136160
St. Saviour's Church
St. Saviour's Parish Office
Bidston Road
Oxton
Prenton
CH43 2JZ

Structure, Governance and Management of the Charity

The charity was constituted on 2nd June 2010, under a governing document issued by The Parochial Church Council Powers Measure (1956) as amended, and the Church Representation Rules.

New Trustees are appointed by election to the PCC for a period of one or three years (or up to nine years with three consecutive terms).

Objectives and Activities

To provide regular public worship, open to all, and a sacred space, for personal prayer and contemplation.

Pastoral work, including:

Visiting the sick and bereaved

Teaching Christianity through sermons and study groups

Taking religious assemblies in schools

Promoting the whole mission of the church through the provision of activities for children, parents and senior citizens

Supporting other churches, and other charities in the UK and overseas

The parish centre is part of the church and is available for public use by groups or individuals. When planning our activities for the year, the incumbent and the PCC have understanding and regard to the published Charity Commission guidance on public benefit, and in particular, their guidance for charities in respect of the advancement of religion. In particular we aim to enable ordinary people to live out their faith as part of our parish community through:

Worship and prayer, learning about the Gospel and developing their knowledge and trust in Jesus

Provision of pastoral care for people living in the parish

Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of the Church and the Parish Centre.

Background

The Parochial Church Council has the responsibility of co-operating with the incumbent in promoting, in the ecclesiastical parish, the whole mission of the church; pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for St Andrew's Church Centre, Noctorum. A Parish Centre has been built alongside the Parish Church of St Saviour and there is a hall as part of St Andrew's Church Centre. The Parish also has responsibility for the maintenance of a house at Noctorum Dell, the vicarage being in the care of the Diocese.

Membership

Members of the PCC are either ex officio, co-opted or elected by the Annual Parochial Church Meeting in accordance with the Church Representation Rules. During 2021, the following served as members of the PCC:

Incumbent The Revd Dr Joe Kennedy (Chairman)

Curate The Revd Dr Tina Dixon
The Revd Holly Torr

Reader Mr D Jones

Pastoral Worker Mrs Lisa Kelly

Churchwardens Mr A Thomson (to May 2021)
Mr A Parsons
Miss J Parry (Deputy churchwarden to May 2021)
Mrs J Unwin (Deputy churchwarden from May 2021)

Representatives on the Deanery Synod

Miss J Keller, Miss J Parry, Mrs E Ray, Mrs J Biggs (from May 2021)

Elected Members

Mr C Biggs (from Nov 21)	Mr G Chadwick	Dr E Chew	Mrs C Hunt
Miss K McKay	Mrs A Welding	Mrs A Davies	Mr H Keown (from May 2021)
Canon Dr J Richardson	Mr S White	Mr A Yunas	
Mrs B Gregory (to May 2021)			

PCC observer (non PCC member since 1st May 2019))

Mr N Broad (Treasurer)

Honorary Assistant Priest and member of the Parish Leadership Team (non PCC member)

The Revd Elaine Bisson

Trustees

The Revd Dr Joe Kennedy
The Revd Dr Tina Dixon
Mr D Jones
Mrs L Kelly
Mr A Parsons
Miss J Parry
Miss J Keller
Mrs E Ray
Miss K McKay
Mr G Chadwick
Mr S White
Mrs A Davies
Mrs C Hunt
Mr H Keown
Mrs A Welding
Mrs B Gregory Resigned May 2021
Mr A Thomson Resigned May 2021
Mr C Biggs Appointed November 2021
Canon Dr J Richardson Appointed May 2021
Ms J Unwin Appointed May 2021
Mrs J Biggs Appointed May 2021
Mr A Yunas Appointed May 2021

Achievements and Performance

During normal times, a large congregation regularly use the church on Sundays and it is open every weekday morning for services or prayer. Due to the global pandemic, from March 2020 it wasn't possible to hold live services for many months with worship and church group meetings taking place using online provision. In general many groups use the parish centre, some on multiple occasions, and there are private individual bookings. Again this was severely curtailed during the pandemic when the parish centre was closed. Four local schools have regular contact with the church.

Financial Review

	<u>2021</u>	<u>2020</u>	<u>Change</u>	
Total income	£155,456	£191,368	(£35,912)	(-19%)
Total outgoing resources	£162,849	£181,926	(£19,077)	(-10%)
Net receipts/(payments)	(£7,393)	£9,442	(£16,835)	

2021 has been a difficult year financially. Expenditure has exceeded income for the first time in recent years. The finance committee intends to review income and expenditure during 2022.

Key Costs	<u>2021</u>	<u>2020</u>
General maintenance	£3,461	£4,946
Insurance St Saviours	£6,758	£6,561
Parish Centre refurbishments	£3,678	£2,150

The balance sheet shows that the total of all funds is £65,853 comprising:

General Funds	£42,471
Designated funds	£19,737
Parish Centre	£3,645

It is the policy of the PCC, in accordance with advised good practice, to aim to retain sufficient "free" cash reserves, equal to a minimum of three months running costs. In the years before the pandemic, annual outgoings were approximately £240,000. One quarter of this is £60,000 and we currently have £42,471 available. The PCC will continue to monitor and review the reserves and seek to ensure that income exceeds expenditure.

Charitable Giving

Charitable giving in 2021 was restricted due to the pandemic. Support for some projects as a church community was not possible this year.

The following organisations were supported:

	Amount
Donations made	
The Birkenhead Church Aid Society**	£0.00
The Rural Deanery of Birkenhead**	£0.00
Oxton and Noctorum Churches Together*	£227.27

*ONCT funds in current account awaiting further instruction

**These charities indicated that support wasn't required in 2021

Under the new Governance, Leadership and Management Structure agreed by the PCC in January 2017:

Committees

Standing Committee

This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the Council

Fabric Committee

Responsible for the fabric of all properties

Finance Committee

Oversees the general financial work of the parish

Leadership Teams

Parish Leadership Team

Forum for mutual support for leaders within the parish community

Adult Discipleship Leadership Team

Co-ordinates discipleship programmes and initiatives

Pastoral Care Leadership Team

Co-ordinates pastoral care, welcome and retention

Worshipping Life Leadership Team

Provides leadership in the development of the parish's worshipping life

Welcome and Hospitality Leadership Team

Provides leadership in the development of the parish's ministry of welcome and hospitality

Children and Youth Leadership Team

Provides leadership in the development of children's and youth work in the parish

Management Groups

Safeguarding Management Group

Oversees the parish's safeguarding policy and procedures

Health and Safety Management Group

Manages Health and Safety provision for the Parish Church, St Andrew's and the Parish Centre

Outreach Management Group

Co-ordinates the parish's support for other charities

Parish Centre Management Group

Manages the Parish Centre

Social and Music Management Group

Hosts social and musical events

Church attendance

There are 339 parishioners on the Church Electoral Roll of which 102 are not resident within the parish.

During the years of the pandemic, the average attendance at services was 59.

This Annual Report was approved by the PCC on _____ and signed on its behalf by:

BALANCE SHEET

AS AT 31ST DECEMBER 2021

	2021	2020
	£	£
CURRENT ASSETS		
Cash at HSBC and in hand	23,630	31,045
Held in Trust	-	-
Short term deposits (CCLA)	42,223	42,201
	65,853	73,246
TOTAL CURRENT ASSETS		
	65,853	73,246
FUNDS		
Unrestricted	42,471	48,217
Designated Assigned	16,971	20,642
Designated Unassigned	2,766	3,424
Parish Centre	3,645	963
TOTAL FUNDS	65,853	73,246

NB In addition to the monetary assets above, the church also owns two properties valued in 2018 at a total of £201,870; St Andrew's Centre (value £26,870) and 36, Noctorum Dell (value £175,000).

The financial statements were approved by the PCC on _____ and were signed on its behalf by:

.....
Revd Dr Joe Kennedy, Vicar

RECEIPTS AND PAYMENTS ACCOUNT
For the Year Ending 31st December 2021

	Other Groups Funds	Parish Centre Fund	Unrestricted Funds	Designated Funds		TOTAL 2021	TOTAL 2020
	2021	2021	2021	2021	2021	2021	2020
	£	£	£	£	Note	£	£
Receipts							
Receipts from donors			114,698	-	2(a)	114,698	125,865
Other voluntary receipts		8,924	1,393	3,463	2(b)	13,780	26,576
Income from charitable and ancillary trading	4,302		22,654		2(c)	26,956	38,779
Income from investments			22		2(d)	22	148
Total Receipts	4,302	8,924	138,767	3,463		155,456	191,368
Payments							
Grants			-		3(a)	-	-
Activities directly relating to the work of the church	5,269	6,242	108,325	7,134	3(b)	126,970	138,340
Church management and administration			35,879		3(c)	35,879	43,586
Total Payments	5,269	6,242	144,204	7,134		162,849	181,926
Net receipts over payments	-967	2,682	-5,437	-3,671		-7,393	9,442
Transfer To General Funds			0	0			
Transfer to Designated Funds						0	0
Net receipts/(payments)	-967	2,682	-5,437	-3,671		-7,393	9,442
Brought Forward 01/01/2021	3,315	963	54,563	14,405		73,246	63,804
Net movement in funds	-967	2,682	-5,437	-3,671		-7,393	9,442
Carried Forward 31/12/2021	2,348	3,645	49,126	10,734		65,853	73,246

Notes

Accounting Policies

The financial statements have been prepared on a Receipts and Payments basis and comply with the Charities Act 2011.

The financial statements have been prepared under the historical accounting convention except for the valuation of investment assets, which are shown at market value.

Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. In the designated fund, funds gifted for a particular purpose are regarded as assigned. Some of the general funds have been placed in the designated file as unassigned but not restricted.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of groups who use the church that owe their main affiliation to another body.

Incoming Resources

a) All incoming resources are included in the Receipts and Payments account.

b) Other voluntary incoming resources

Income from the parish centre and funds designated for specific purposes.

Resources used

All expenditure is accounted for and has been classified under headings that aggregate all costs related to the category. Note that a payments and receipts accounting method is now being used.

Fixed assets

(Consecrated land and buildings and movable church furnishings)

Consecrated and beneficed property is excluded from the accounts by s.10 of the Charities Act 2011.

No value is placed on movable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of financial activities and separately disclosed.

Investments

Investments are valued at market value at 31 December.

Short-term deposits include cash held on deposit either with the Central Board of Finance Church of England Funds or at the bank.

Tax

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011.

Going Concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The expected income and expenditure is sufficient, with the level of reserves, for the charity to be able to continue as a going concern. A new staffing structure has ensured that, at the moment, annual income exceeds annual outgoings.

PROPERTY FIXED ASSETS FOR USE BY THE PCC

Freehold land and buildings

The freehold land and buildings comprise an associated minister's house (36 Noctorum Dell) and St Andrew's Church Centre.

The values of the properties (as at 31st December 2018) are
36 Noctorum Dell (£175,000) St. Andrew's Church (£26870) Total £201,870

The PCC also has the use of the following benefice assets:

St. Saviour's Church and St. Saviour's Parish Centre

The Parish Centre is an inalienable benefice asset, which is valued at £906,046. This valuation is derived from expenditure on the building between 2002 and December 2007 from income provided by the sale of the Parish Hall, the Big Lottery Fund (£400,000), and fund raising in the parish. The combined valuation of the Church and Parish Centre for insurance purposes is £19,240,000 (2016 £9,487,184). Consecrated and beneficed property is excluded from the PCC accounts by s.10 of the Charities Act 2011.

The office equipment is of insignificant value and was written off in the accounts during the year of purchase.

Receipts	2021	2020
	£	£
2(a) <i>Incoming resources from donors</i>		
Planned Giving	69,932	72,964
Income tax recovered	20,731	20,930
Collections (Loose plate)	2,635	2,028
Gift Aided Donations	21,400	19,943
Legacies	0	10,000
Sundry donations	0	0
	114,698	125,865
2(b) <i>Other voluntary incoming resources</i>		
Parish Centre Fund	8,924	6,411
Designated Donations	3,463	16,402
Utility Income Parish Centre	1,393	3,763
	13,780	26,576
2(c) <i>Income from charitable and ancillary trading</i>		
100+ Club	3,775	4,150
Bell Tower	0	0
CAMEO	0	0
Flower Guild	495	195
GWNN / Identity	32	54
Junior Choir	0	22
Messy Church	0	108
Toddlers	0	1,215
Junior Church	0	0
	4,302	5,744
	0	3,354
CCLA deposits	0	3,354
Parish magazine	76	5,216
St. Andrew's	3,749	1,735
Fund Raising Events	2,659	4,615
PCC Fees	6,817	6,614
Sundry income	1,631	2,460
Furlough Payments	7,722	9,041
	22,654	33,035
2(d) <i>Income from investments</i>		
Bank & other interest	22	148
Total receipts	155,456	191,368

Payments		2021	2020
		£	£
3(a)	<i>Grants</i>		
	Charitable giving		
	Church at home	-	-
		-	-
3(b)	<i>Activities directly relating to the work of the church</i>		
Ministry:	Parish Share	68,131	67,624
	Clergy Expenses	0	0
	Clergy Housing	5,413	5,626
Church:	Altar, Services, Candles etc	373	824
	Gas, electricity, water	6,274	6,999
	Choir + CCLI licences + RSCM + PRS	616	803
	Insurance	6,758	6,561
	Magazine	427	3,265
	Maintenance	7,139	7,096
	Organ and Piano Tuning	881	440
	Organists	6,426	7,408
	St Andrew's	5,887	6,398
	St Saviour's School	-	-
		108,325	113,044
	100+ Club	3,840	4,200
	Bell Tower	0	80
	CAMEO	0	0
	Flower Guild Costs	914	64
	Engage	78	62
	Junior Choir	120	0
	Messy Church	0	81
	Toddlers	0	1,051
	Junior Church	317	124
		5,269	5,662
	Parish Centre running	6,242	8,810
	Designated Funds	7,134	10,824
		126,970	138,340
3(c)	<i>Church management and administration</i>		
	Christian Stewardship Campaign (envelopes)	0	151
	Payment liability held in trust	-	-
	Parish office administration	35,879	43,435
	Bank charges		
		35,879	43,586
	Total outgoing resources	162,849	181,926

DESIGNATED FUNDS

The Designated Assigned Fund holds the balances of donations made for specific purposes whereas the Designated Unassigned Fund holds donations where the usage was not stated and will be assigned to projects as decided by the PCC.

Fund	<u>Allocation of funds</u>				Closing Balance
	Opening Balance	Transferred	Incoming Resources	Outgoing Resources	
PCC Unrestricted	48,217		138,767	144,513	42,471
100+ Club	490		3,775	3,840	425
Bellringers	446		0	0	446
Bookstall	0		0	0	0
CAMEO	487		0	0	487
Flowers	699		495	914	280
GWNN / Identity	59		32	78	13
Craft Café	60		0	0	60
Junior Choir	120		0	120	0
Messy Church	173		0	0	173
Toddlers	875		0	0	875
Junior Church	15		0	8	7
Other Groups	3,424		4,302	4,960	2,766
Parish Centre	963		8,924	6,242	3,645
PCC Designated Fund	20,642		3,463	7,134	16,971
Total	73,246		155,456	162,849	65,853

EXPENSES

Parishioners and Members of the PCC are reimbursed for their expenses where they relate to authorised expenditure and must be supported by invoices or receipts. No out of pocket expenses were paid to Trustees during 2021.

INDEPENDENT EXAMINATION

The cost in 2021 was £1032 including VAT.

STAFF COSTS

	2021	2020
	£	£
Wages and salaries (supported by the government furlough scheme)	33,456	34,638
Average number of staff for the year	4	5

Planned Giving January to December.

Total Giving was £91,332 (a 2% decrease on 2020) and was donated by 179 contributors.