

**THE PAROCHIAL CHURCH COUNCIL
OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

Church Road Upton Wirral CH49 6JZ
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CHARITY NUMBER: 1132542

ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31 DECEMBER 2023

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

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**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

Administrative information

St Mary's Church Upton (Overchurch) is situated in Church Road, Upton, Wirral. It is part of the Diocese of Chester within the Church of England.

The Church office is on the premises:

Address:

St Mary's Church Office, 2 Church Road, Upton, Wirral, CH49 6JZ

Telephone no. 0151 677 1186.

Email: office@stm-upton.org.uk

Structure, governance and management

All members of the Parochial Church Council (PCC) are Trustees. The method of appointment of PCC members is set out in the Church of England Representation Rules.

The PCC consists of the Vicar and Associate Vicar, the Churchwardens and Treasurers, up to 15 members elected at the Annual Parochial Church Meeting (APCM) which usually takes place in April, and similarly elected members of Deanery Synod. Congregation members are eligible and encouraged to register on the Church Electoral Roll prior to the APCM each year. This then entitles them to vote and to be nominated for PCC membership.

The Electoral Roll is completely revised every six years. PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds are spent. The PCC meets at least six times a year. Given its wide range of responsibilities, the PCC operates through a number of sub committees, each dealing with a particular aspect of Church life. The committees at St Mary's are:

Standing Committee
World Church Group
Financial Management Group
Centre Management Committee
Christians Against Poverty (CAP) Management Committee
Fabric and Property Committee
Children & Young People (CYP) Management Committee
ECO Group
Governance Advisory Group

Each committee includes a member(s) of the PCC, and provides minutes to report back to the PCC following each meeting. The minutes are considered and discussed, and recommendations made by the PCC are taken back to the committees to be acted upon.

Committees may include other Church members not on the PCC, but on the electoral role, as required. In this way every PCC member is made aware of decisions taken by each specific committee. This is especially important for any financial implications of decisions made at committee stage. The PCC is continually reviewing and updating policies and procedures, through the Governance Advisory Group, in line with guidance from the Church of England and the Charity Commission.

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Trustees

5 members elected each year at the APCM for a 3 year term, maximum 2 consecutive terms, giving a degree of continuity, with regular turnover.

PCC members for year 2023/24

Ex Officio members:

Incumbent: The Reverend Nicola Eastwood (until 10 November 2024)

Associate Vicar: The Reverend Alec Ham

Churchwardens: Mr Paul Eddon
Mrs Alison Elliott (appointed 27 April 2022, resigned 24 April 2023)
Dr Anne Tomlinson

Associate Wardens: Mr Mark Turner (appointed 27 April 2022)
Mrs Alison Elliott (appointed 24 April 2023)

2020-23

Mr Richard Farrell
Mrs Annemarie Gillet
Mrs Rosalind Carter
Mr Alastair Miatt

2021-2024

Miss Elizabeth Olsen
Mr David Roberts
Mrs Alison Elliott

2022 – 2025

Mrs Christine Allen
Mr Paul Wilson
Mrs Ruth Richards
Mr Ken London
Mr Martin Hallett

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
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ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

Deanery Synod 2022-2025

Mr Graham Morris

2023-2026

Mr Richard Farrell

Mrs Rosalind Carter

Mrs Annemarie Gillett

Treasurer:

Mr John Hughes

Assistant Treasurer:

Mr Stephen Johns

PCC Secretary:

Mrs Sian Turner

Main Bankers:

HSBC, 4 Dale St Liverpool

Independent Examiners:

GRC Accountants 166 Banks Road West Kirby CH48 0RH

Making a difference wherever we are as we share faith for life in Christ

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
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ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

Aims and Purposes

St Mary's Church, Upton (Overchurch) exists to promote the Christian faith through its five stated objectives, in accordance with the mission of the Church of England.

- Celebrating our faith through worship in the widest sense.
- Welcoming people and helping them to belong to our Church family.
- Becoming a healing community where people can be helped in their pain and struggles.
- Equipping disciples to 'make a difference wherever we are'.
- Sharing our faith in relevant ways.

In accordance with these objectives, St Mary's Parochial Church Council (PCC) has the responsibility for co-operating with the clergy and staff team, in promoting within our ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Staff team

Clergy

Rev Nicola Eastwood
Rev Alec Ham

Caretaker

Sandra Fletcher

Office Manager

David Steele (appointed 3 June 2024)

Administrators

Rhonda Anson (resigned 30 June 2023)
Inga Lanigan

Pastoral Coordinator

Tracey Pugh

Parish Nurse

Elizabeth Hsuan (appointed 1 October 2023)

0-18s team

Cat Farrell
Becca Johnson
Malcolm Kydd

Christians Against Poverty (CAP Wirral)

Jess Parkhouse
Christina Green

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
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ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

Cleaners

Karen Bradley (resigned early 2023)
Gretta Chadwick (resigned early 2023)
Di Collins (retired June 2023)
Emma Hoyle (resigned October 2023)
Joshua Hoyle (appointed June 2023, left August 2024)
Yuliia Pavlova (appointed November 2023, left July 2024)
Sandra Cookson (appointed July 2024)
Rachael Lavin (appointed September 2024)

Premises

St Mary's Parish Church complex and grounds
St Mary's Centre, Saughall Massie Road
The Bank, Upton Village
43 Grafton Drive, Upton
10 Manor Drive, Upton
Salacre Lane Graveyard

The PCC is also specifically responsible for the maintenance of the Church and all its buildings, grounds, two graveyards, car park. Maintenance of all the buildings is overseen by the Fabric and Property Committee, and the resident caretaker. The committee plans a rolling programme of maintenance and improvement and arranges any necessary work identified in the diocesan Quinquennial Church inspection. The Church building in particular needs careful maintenance being Grade 2 listed. The Centre on Saughall Massie Road, about a mile from the Parish Church, holds services and activities, mainly for people living in that area of the parish. It has its own congregation although there is some overlap with the Parish Church.

When planning Church activities for the year, the incumbent and the PCC have to consider the Charity Commission's guidance on public benefit and, in particular, the specific guidance to charities for the advancement of religion. We aim to enable people in the parish and local area to live out their faith as part of our commitment to "Faith for Life in Jesus". We also enable our buildings to be used by the community for a variety of purposes, and our car park is normally available for general use during the day.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, UPTON (OVERCHURCH)

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

Objectives and Activities

Celebrating our faith through worship in the widest sense

The PCC is committed to enabling as many people as possible to worship and to become part of our Church community. An overview of worship throughout the parish is maintained. Our aim is to make Church services varied, relevant, helpful and spiritually enriching to all who attend. We try to enable people to develop a deeper faith through participating in prayer, reading, music, learning from scripture, and the sacrament.

St Mary's has been fortunate that its modern comprehensive audio-visual system which provides high quality sound, recording, lighting and visual facilities and expertise has been able to support the livestreamed services.

The website and Facebook page have continued to inform, encourage and inspire our congregations and the local and wider community in their faith. Sermons, videos and bible study notes are available to view or listen to at leisure. We now have a card payment machine enabling contactless giving and payment for Church functions.

Welcoming people and helping them belong to our Church family

It continues to be important that St Mary's should constantly review and adapt activities where necessary to demonstrate the increasing relevance of the Christian message in people's daily lives.

Currently there are 4 services on Sundays, 3 at the Parish Church- a quiet, reflective traditional service (8.45am); a more lively family orientated service (10.30am) with children's groups running alongside; a relaxed style evening service (6pm), with a teenage group afterwards and a friendly informal service at The Centre (11am). Holy Communion is available on a monthly rotation between the Sunday services, and every week at a Wednesday 11am service at the Parish Church. The 10.30am service has been recorded when possible since the Covid19 pandemic as some people are unable to attend Church. We consider it an important way to make our services open and easily accessible.

The 0-18s staff run a variety of activities through the week for different age groups as well as the Sunday groups. The teenage work runs mainly from The Bank, with various groups and after-school drop-ins during the week. They also run "Treading the Boards" theatre group who do 2 shows per year, and a School of Rock instrumental teaching and performance group. Two residentials are also run each year with Christian input.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, UPTON (OVERCHURCH)

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

Welcoming people and helping them belong to our Church family (continued)

Groups and activities are in place to encourage people of all ages to connect with St Mary's and The Centre and to make friendships. The nature of such groups is fluid and adapted to specific needs and interests, including elderly, bereaved, lonely, toddlers and carers, children, teenagers, reading groups, new parents, Rainbows/Brownies and Guides, knitters/crafters, walkers, retired men, homegroups, Bible Studies and prayer groups. The Centre received a grant of £800 through a local councillor.

Numbers at our independent Pre-School have dropped this year but it has always had a good reputation and hopefully numbers will increase again soon. It has its own Facebook page for communication with parents and supporters. The NHS now hires rooms 3 times a week for respiratory clinics. Those attending are welcomed warmly by Church staff and volunteers. Similarly, a local children's dance club meets twice weekly. There is a lively weekly after-school FUSE club in association with a local primary school.

In May we held a Church weekend – 'All Together Now'. It was felt that it might be too expensive for some Church members if we went away from Wirral for the weekend so instead we spent the Saturday morning and afternoon at a Church a few miles away where we combined worship sessions with talks from an invited speaker. This was followed by a barbecue and ceilidh back at St. Mary's in the evening. On Sunday there was one morning service for all four congregations after which most people stayed for lunch.

St. Mary's has a great team of employed staff and none of them are paid less than the real living wage.

Becoming a healing community where people are helped in their pain and struggles

As a Church we recognise that there are times when people need additional support and help, because of circumstances such as crisis, need, illness or bereavement. The clergy and pastoral team support many needy or bereaved families, as well as those suffering physically and mentally. Some people who were supported during the pandemic have now become part of our Church community by attending services or other groups. This has given opportunities for learning about Christian faith through Bible study, prayer and discussion, and provided contact, healing and support. The Elder Branch group leaders have been especially careful to support their members, who mostly lack online media access, and need personal contact. Our Place, at The Centre and the Forget Me Not Café, Monday Makers and Midweek service at the Parish Church all provide refreshments and companionship.

This year we appointed a Parish Nurse who commenced working one day a week in October. She is able to support and advise people with health issues including end of life care. She holds drop-in sessions and can do home visits when needed. Her role is to link health and spiritual care but doesn't include prescribing or altering treatment regimes.

We have increased the number of trained First Aiders.

Following on from the Winter grant that we were awarded by Wirral Borough Council in 2022, this year we received a Summer grant. Like last year, this has been used to provide meals and food hampers for elderly people and families in particular need.

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ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

As well as this we have a team of licensed Communion Assistants who administer communion when needed to those who are housebound in their own home or nursing home. This is greatly appreciated by those who receive such visits. We have a bereavement team who are members of the congregation who have been trained to visit and support those who are newly bereaved. The bereaved families may have no prior association with St Mary's, but are invariably pleased and thankful to be supported during a very difficult time. Bereaved people are invited to the Forget Me Not Café each Monday morning.

Christians Against Poverty (CAP) is a national organisation which supports people in managing a way out of debt and back into solvency. Supported by the CAP head office in Bradford, CAP Wirral has for many years run a Debt Centre hosted and supported by St Mary's with other local churches. It has 2 part-time staff – a debt centre manager, and a debt coach, assisted by a volunteer network. There have been many life-changing stories of the impact CAP has had on lives of local people.

St Mary's staff continue to provide the Chaplaincy for the local Woodchurch CofE High School, and they have particular input in delivery of the RE lessons, assemblies and developing the school's values.

St Mary's believes that God answers prayer and Christians are called to pray for one another. There are several organised open prayer groups which anyone can join during the week, and specific prayer can be requested. Many Church members belong to small home groups which meet regularly for Bible study, prayer and fellowship.

Equipping disciples to make a difference wherever we are

Our clergy team carefully plan a preaching and teaching programme for Sunday services which is followed up in homegroups. This provides a solid base of practical and biblical teaching to help build up Church members into Christian maturity and equip them for service 'wherever they are'. As well as the varied activities referred to previously, Church members are encouraged to make their faith relevant in ways relating to their interests and concerns.

As a Church and PCC it is considered that part of Christian responsibility is to care for God's creation in line with the principles of the A Rocha organisation, which started from St Mary's in 1983. Our hardworking 'Eco team' help to raise our awareness of local and wider environmental issues and encourages people to think about their personal use of the Earth's resources based on the ethos of "Living Lightly". We have also developed a managed conservation garden in the Church grounds. We are very pleased to have received two Eco-Congregation Awards for this and other environmental initiatives. The Church of England has encouraged Churches to be carbon-neutral by 2030, a major challenge. In the year 2023/24 we reduced our energy use by 7%. We held a 'Living Lightly' and sustainability weekend in September to coincide with A Rocha's 40th birthday. In 2024 an air source heat pump and solar panels have been installed at the Bank.

Alongside initiating local outreach activities, St Mary's supports a number of Church members working overseas through its World Church Group. Our link missionaries are spread across countries in Europe and Africa, and are involved in projects such as medical work, Bible translation, water treatment, conservation, international justice and drug rehabilitation. They appreciate the prayer, financial and friendship support that St Mary's offers.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, UPTON (OVERCHURCH)

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

We distribute nearly £40,000 annually to our link missionaries and other mission organisations. For some of these people it is their only income. Within its scope is a Young People in Mission fund which helps to support young Church members who want to participate and gain experience in fulltime service for a short period with overseas or UK based Christian organisations; young people are encouraged to apply.

St Mary's also runs courses introducing the basics of Christian faith (ALPHA) and offers further teaching and training in more specific areas as the need arises. Throughout the year a series of courses and Bible Studies are held to enable Christians to develop and grow in their faith, knowledge and understanding. We continue to recognise our Christian responsibility to share our resources and personal wealth with others as we collect food, clothing and toiletries on a weekly basis which are then donated to local charities. As part of our decisions relating to our Faith Building project a tithe was made of money donated to be used to support local and worldwide mission. Discussions are ongoing to select suitable initiatives and organisations for these gifts. The total sum to be distributed is in the region of £173,000.

Delighting in sharing our faith in relevant ways

Church members are encouraged to share their faith when appropriate with people they know and meet. One way is by inviting them to events and activities where they can visit Church in a relaxed environment with hospitality and opportunities to meet other people. During 2023 we have held a ladies' curry night, a men's breakfast and a quiz night.

On the first Sunday of the month, eight or nine times a year, instead of the usual evening service, we have Sundays@7 during which a Christian with an interesting life story is interviewed, with time to chat and enjoy refreshments. This is an ideal opportunity for Church members to bring friends or family and invitation cards are widely circulated. Several members are actively involved with the Upton Village Community Group, and take part in activities such as litter-picking and gardening. St. Mary's and the Community Group jointly organise events which are often hosted by St Mary's. In September we held Heritage Open Days which included Heritage Trail walks, an exhibition in the Church, a talk about church bells and refreshments. In late November we hosted the Christmas Lights Switch On with included music, dancing displays and carol singing.

In September we held the first of our monthly Repair Cafés. People can bring household items, clothes, computers, bikes etc in need of repair and a group of volunteers will repair them if possible. Before Easter and Christmas each year, cards with details of Church services and other Church activities are delivered by volunteers to every home in the parish.

Future Developments

We continue to welcome new opportunities to forge links with the local community.

Training for volunteers who serve in many ways continues, along with renewal and updating of correct policies and procedures to ensure smooth and safe operations. Safeguarding training is imperative and there is an ongoing programme implemented by our Parish Safeguarding Officer who ensures volunteers, trustees and staff complete all relevant courses and DBS checks. All PCC members complete basic levels of Safeguarding Training. We intend to increase the number of people who have completed the Safeguarding Leadership course run by Chester Diocese.

The Church weekend in May was very successful and a similar weekend was held in 2024.

We will continue to look into ways of saving energy.

On 8 September 2024 our vicar, Rev Nikki Eastwood took her last service at St Mary's. The leadership team have already started the process of appointing her replacement.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
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ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

Volunteers

The Churchwardens would like to acknowledge the enormous contribution made by the very large number of volunteers to all aspects of St Mary's Church in its ministry to the Church family and wider community. Much valuable work is normally done in support of our Sunday services by welcomers, pray-ers and readers, musicians, audio-visual technicians, Holy Communion assistants and those who serve refreshments after each service.

We continue to be particularly grateful to the treasurers for their invaluable work on the Church finances and to all members of the PCC for their contribution and commitment to our ministry. It is not overstating things to say that without its willing volunteers St Mary's could not fulfil its ministry to the parish and we are immensely grateful to all those who give so generously of their time, skills and resources to enable this work to continue.

The Church is our people, God's people.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, UPTON (OVERCHURCH)

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

Financial Review

Results

The church made an overall deficit of £5,410 (see page 15) for the year. An analysis of this is as follows:-

World Church – Surplus	(2,439)
C.A.P – Surplus	3,958
Childrens Youth Project – Deficit	(1,140)
Faith Building Project – Surplus	3,021
General Fund – Deficit	(1,389)
Legacy Fund – Surplus	57,217
Reserve Fund – Deficit	(24,037)
Property Fund - Deficit	(36,078)
	<hr/>
Total Unrestricted Funds – Deficit	(887)
	<hr/>
Restricted Funds – Deficit	(4,523)
	<hr/>
Deficit	<u>(5,410)</u>

The Unrestricted Funds Deficit of £887 becomes a surplus of £35,191 if the movement on the Property Fund (largely depreciation) is excluded. However, if the exceptional net movement on the Legacy Fund (an increase of £57,217) is taken out and the transfers from the Parish Share Fund and Contingency Fund are similarly excluded then the deficit becomes £63,626. The treasurers are aware of this and as the general economic outlook is improving it is hoped that the Church members will meet the challenge to correct the situation over a period of time.

Following guidance from the Charity Commission, the PCC have agreed that the Church should have at least 2 months of normal expenditure in reserves at 31 December 2023 (approximately £87,000), was easily met.

Risk

The PCC is very aware of the risks that the Church is exposed to, and continues to undertake policies to minimize them. They include the proper DBS clearance according to Diocesan policy and training of people working with children, taking out insurance to cover all known risks, and from a financial point of view the large number of committed members giving regularly is thought to ensure the sustaining of the Lord's work at St Mary's.

Training

All elected members are asked to read the information contained in the booklet 'Trusteeship - an introduction for PCC members' a publication produced jointly by the Archbishop's Council and the Charity Commission outlining the duties and responsibilities of those engaged in PCC membership to ensure they are accepting of and familiar with, the requirements that will be made upon them. All members of the PCC are encouraged to go on courses where appropriate, to keep up-to-date.

Public Benefit

The trustees believe that the report and accounts clearly indicates continued compliance with the duty in section 17 of the Charities Act 2011 regarding public benefit.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
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ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

Statement of Trustees' responsibilities

Law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing financial statements giving a true and fair view, the trustees should follow best practice and:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with applicable law, regulations and trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of St Mary's Parish Church Council

Paul Eddon (Chairman)

20 October 2024

INDEPENDENT EXAMINERS' REPORT TO THE PAROCHIAL CHURCH COUNCIL OF

THE ECCLESIASTICAL PARISH OF ST MARY'S CHURCH, UPTON (OVERCHURCH)

I report on the accounts for the year ended 31 December 2023 set out on pages fifteen to twenty-eight.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under Section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required. The Charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Certified Accountants.

It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view ' and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention.:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with Section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act.

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

G Cooper

21 October 2024

GRC Accountants
166 Banks Road
West Kirby
Wirral
CH48 0RH

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2023

		General	FBP	Children & Youth Project	Restricted Funds	Total Funds	
	Note	£	£	£	£	2023 £	2022 £
INCOME AND ENDOWMENTS FROM							
Donations and legacies	2(a)	456,171	863	15,446	5,525	478,005	414,185
Charitable activities	2(b)	71,571	-	34,430	-	106,001	89,115
Other trading activities	2(c)	-	-	2,804	-	2,804	3,287
Investment income	2(d)	5,531	3,630	100	-	9,261	3,246
TOTAL		533,273	4,493	52,780	5,525	596,071	509,833
EXPENDITURE ON							
Raising funds	3(a)	-	-	2,300	-	2,300	2,239
Charitable activities							
Grants	3(b)	41,064	-	-	10,048	51,112	69,303
Other activities directly relating to the work of the church	3(c)	372,544	1,411	51,481	-	425,436	419,715
Management and administration	3(d) & (e)	122,271	61	139	-	122,471	120,063
TOTAL		535,879	1,472	53,920	10,048	601,319	611,320
Net gains/(losses) on investments	11	(162)	-	-	-	(162)	(600)
NET INCOME/(EXPENDITURE)		(2,768)	3,021	(1,140)	(4,523)	(5,410)	(102,087)
TRANSFERS:-							
To		-	-	-	-	-	-
From		-	-	-	-	-	-
NET INCOME/(EXPENDITURE) AFTER TRANSFERS		(2,768)	3,021	(1,140)	(4,523)	(5,410)	(102,087)
Total funds brought forward		2,131,665	101,024	48,007	16,149	2,296,845	2,398,932
BALANCES CARRIED FORWARD AT 31 DECEMBER 2023 (2022)		2,128,897	104,045	46,867	11,626	2,291,435	2,296,845

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
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BALANCE SHEET AS AT 31 DECEMBER 2023

	Note	2023	2022
		£	£
FIXED ASSETS			
Tangible fixed assets	5	1,822,370	1,840,879
CURRENT ASSETS			
Stock		1,166	706
Debtors	7	25,055	23,004
Investments	11	2,950	3,112
Short term deposits		405,878	377,076
Cash at bank and in hand		89,149	113,241
		<u>524,198</u>	<u>517,139</u>
CREDITORS			
Amounts falling due within one year	8	<u>55,133</u>	<u>61,173</u>
NET CURRENT ASSETS		<u>469,065</u>	<u>455,966</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u><u>2,291,435</u></u>	<u><u>2,296,845</u></u>
FUNDS			
Unrestricted:-	10		
Faith Building Project		104,045	101,024
Church		2,128,897	2,131,665
Children and Youth Project		<u>46,867</u>	<u>48,007</u>
		2,279,809	2,280,696
Restricted:-	9		
Church		10,651	14,274
Children and Youth Project		<u>975</u>	<u>1,875</u>
		11,626	16,149
		<u><u>2,291,435</u></u>	<u><u>2,296,845</u></u>

Approved by St Mary's Parish Church Council on 20 October 2024
and signed on its behalf by:-

Dr A Tomlinson (Warden)

Mr P Eddon (Chairman)

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	2023 £	2022 £
Cash flows from operating activities:			
Cash generated from operations	1	23,415	(94,971)
Interest paid		-	-
		<hr/>	<hr/>
Net cash provided by (used in) operating activities		23,415	(94,971)
		<hr/>	<hr/>
Cash flows from investing activities:			
Purchase of tangible fixed assets		(27,966)	-
Disposal of tangible fixed assets		-	-
Interest received		9,261	3,246
		<hr/>	<hr/>
Net cash provided by (used in) investing activities		(18,705)	3,246
		<hr/>	<hr/>
Net cash provided by (used in) financing activities		4,710	(91,725)
		<hr/>	<hr/>
Change in cash and cash equivalents in the reporting period		4,710	(91,725)
Cash and cash equivalents at the beginning of the reporting period		490,317	582,042
		<hr/>	<hr/>
Cash and cash equivalents at the end of the reporting period		495,027	490,317
		<hr/> <hr/>	<hr/> <hr/>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023

**1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM
OPERATING ACTIVITIES**

	2023	2022
	£	£
Net income/(expenditure) for the reporting period (as per the statement of financial activities)	(5,410)	(102,087)
Adjustments for:		
Depreciation charges	46,475	43,604
Loss(gain) on investments	162	600
Interest received	(9,261)	(3,246)
Decrease/(increase) in stock	(460)	(89)
Decrease/(increase) in debtors	(2,051)	(206)
(Decrease)/increase in creditors	(6,040)	(33,547)
	<hr/>	<hr/>
Net cash provided by (used in) operating activities	23,415	(94,971)
	<hr/> <hr/>	<hr/> <hr/>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES

Basis of accounting

The PCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCC's, and with the Regulations' 'true and fair view' provisions, together with FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP (FRS102)).

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

Financial instruments

The Charity has chosen to adopt Sections 11 and 12 of FRS 102 in respect of financial instruments.

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 purpose of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gathering of Church members.

Incoming Resources

- (a) Collections are recognised when received by or on behalf of the PCC.
- (b) Planned giving receivable under gift aid is normally recognised only when received, the exception being when it can be assessed with reasonable accuracy.
- (c) Income tax recoverable on covenants or gift aid donations is recognised when the income is recognised.
- (d) Donations are accounted for on receipt, legacies on a receivable basis when they can be determined with reasonable accuracy.
- (e) Rental income from the letting of church premises is recognised when the rental is due.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

1. ACCOUNTING POLICIES (continued)

Resources used

Donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

Other expenses are accounted for when payable. All expenses, including support and governances are allocated or apportioned to the general fund. Any expenses unpaid at 31 December are provided for in these accounts as an operational expense and are shown as creditors in the Balance Sheet.

Fixed assets

(a) Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by S.10(2)a of the Charities Act 2011.

No value is placed on movable church furnishings held by the church wardens 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 beneficed buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA.

(b) Other fixed assets

Fixed assets are stated at cost or valuation less depreciation. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Freehold Property (excluding land)	- 2% on cost
Grand Piano	- Nil on cost
Motor vehicles	- 25% on cost
Sundry equipment	- 10%/25%/33 1/3 on cost/reducing balance
Fixtures and fittings	- 10%/25%/33 1/3 on cost/reducing balance

Up until December 2015 no depreciation was provided for in relation to the freehold property owned by the Church due to it being all well maintained and therefore had a useful life in excess of 50 years if not substantially more. In 2016, the estimated remaining life of these buildings has been assessed as 50 years and depreciation commenced accordingly.

No depreciation is provided on the piano as it is well maintained and modernisations are not capitalised. Strictly this is not in accordance with FRS 102 but shows a more realistic view of the financial position.

Stocks

Stocks have been valued at the lower of cost and net realisable value, after making due allowances for obsolete and slow moving items.

Volunteers

The value of voluntary work done by Church members and associates is not accounted for in these accounts although much appreciated. Voluntary work by individuals/businesses not attached to the Church is accounted for as a donation and an expense when it occurs.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

2. INCOME AND ENDOWMENTS FROM

	General	FBP	Children & Youth Project	Restricted Funds	Total Funds	
	£	£	£	£	2023	2022
					£	£
(a) Donations and legacies						
Planned giving:						
Gift aid	192,855	650	8,254	-	201,759	221,359
Income tax recoverable on gift aid, etc.	48,210	213	2,063	-	50,486	55,339
Cash collections	11,818	-	-	-	11,818	11,930
Government Grants	-	-	-	5,525	5,525	5,000
Sundry donations	113,525	-	5,129	-	118,654	119,557
Legacy	69,763	-	-	-	69,763	1,000
Aspirational & Outreach	20,000	-	-	-	20,000	-
	456,171	863	15,446	5,525	478,005	414,185
(b) Charitable activities						
Courses, etc.	-	-	22,101	-	22,101	23,425
Wedding fees, etc.	7,987	-	-	-	7,987	9,919
Church hall lettings, etc.	33,274	-	12,329	-	45,603	36,818
Other	30,310	-	-	-	30,310	18,953
	71,571	-	34,430	-	106,001	89,115
(c) Other trading activities						
Sundry	-	-	776	-	776	402
Unique Shop	-	-	2,028	-	2,028	2,885
	-	-	2,804	-	2,804	3,287
(d) Investment income						
Bank deposit interest, etc.	5,531	3,630	100	-	9,261	3,246
	5,531	3,630	100	-	9,261	3,246
TOTAL	533,273	4,493	52,780	5,525	596,071	509,833

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)**

3. RESOURCES EXPENDED		Total Funds				
	General	FBP	Children & Youth Project	Restricted Funds	2023	2022
	£	£	£	£	£	£
(a) Raising funds						
Village Youth Project	-	-	354	-	354	321
Village Youth Project Unique	-	-	1,946	-	1,946	1,918
-	-	-	2,300	-	2,300	2,239
(b) Grants						
Missionary and charitable giving:						
Church overseas						
- missionary societies, etc.	16,200	-	-	-	16,200	31,030
- relief and development agencies	17,265	-	-	-	17,265	15,015
Home missions and other Church societies	7,599	-	-	-	7,599	21,358
Other	-	-	-	10,048	10,048	1,900
	41,064	-	-	10,048	51,112	69,303
(c) Activities directly relating to the work of the Church						
Ministry: Diocesan quota	136,337	-	-	-	136,337	132,367
Staff expenses	4,799	-	-	-	4,799	1,749
Salaries, etc.	122,976	-	11,000	-	133,976	126,232
Buildings – running costs	56,907	-	6,514	-	63,421	50,802
Building maintenance	37,009	1,411	2,058	-	40,478	56,538
Training	445	-	830	-	1,275	3,613
Catering	2,574	-	-	-	2,574	6,328
Cemetery maintenance, etc.	3,625	-	-	-	3,625	900
Music	1,519	-	-	-	1,519	4,308
Special activities	3,916	-	-	-	3,916	4,757
Minibus and travel expenses	-	-	2,037	-	2,037	2,015
Course costs, etc	-	-	29,042	-	29,042	30,106
Outreach	2,437	-	-	-	2,437	-
	372,544	1,411	51,481	-	425,436	419,715
(d) Church management and administration						
Printing and stationery, etc.	3,424	-	-	-	3,424	4,159
Telephone	2,894	-	-	-	2,894	6,833
Salaries	48,307	-	-	-	48,307	48,150
Consultancy	7,200	-	-	-	7,200	6,000
Depreciation	46,475	-	-	-	46,475	43,604
Equipment repairs, etc.	4,894	-	-	-	4,894	2,499
Sundries	6,077	61	139	-	6,277	5,818
	119,271	61	139	-	119,471	117,063
(e) Governance						
Independent examination	3,000	-	-	-	3,000	3,000
TOTAL RESOURCES USED	535,879	1,472	53,920	10,048	601,319	611,320

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

4. STAFF COSTS	<u>2023</u>	<u>2022</u>
	£	£
Wages and salaries	173,952	166,081
Social security costs (employment tax)	5,579	5,604
Pension contributions	2,752	2,697
	<u>182,283</u>	<u>174,382</u>

No employee earned more than £40,000 (2022 – £40,000).

The average number of employees (including part-time and clergy) during the year was:-

	<u>2023</u>	<u>2022</u>
Clergy (paid by Chester Diocese)	2	2
Administration	3	3
Others	9	9
	<u>14</u>	<u>14</u>

During the year the Church continued a pension scheme under the Government's Auto-Enrolment Regulations. The monies are invested with NEST on a defined contribution basis. Contributions payable are charged to the Statement of Financial Activities in the period to which they relate.

No trustees other than clergy received any remuneration or reimbursed expenses for services provided to the charity during the year (2022 – Nil).

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

5. **FIXED ASSETS FOR USE BY THE PCC**

	Freehold land & buildings £	Minibus £	Sundry equipt, etc £	Total £
GROSS BOOK VALUE				
At 1 January 2023	2,033,663	1,250	302,791	2,337,704
Additions	2,447	-	25,519	27,966
Disposals	-	-	-	-
At 31 December 2023	2,036,110	1,250	328,310	2,365,670
DEPRECIATION				
At 1 January 2023	206,047	1,248	289,530	496,825
Charge for the year	38,525	-	7,950	46,475
Disposals	-	-	-	-
At 31 December 2023	244,572	1,248	297,480	543,300
NET BOOK VALUE				
At 31 December 2023	1,791,538	2	30,830	1,822,370
At 31 December 2022	1,827,616	2	9,557	1,840,879

The historical cost of the freehold land and buildings purchased prior to 31.12.1997, is £127,149; the valuation of £150,000 was done as at 1 January 1996 by the PCC on an existing use basis. The properties purchased and improvements since then are shown at cost which amounts to £1,886,110. The trustees are not aware of any material changes since the last valuation.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, UPTON (OVERCHURCH)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

6.	ANALYSIS OF NET ASSETS BY FUND	Unrestricted Funds £	Restricted Funds £	Total £		
	Fixed assets	1,822,370	-	1,822,370		
	Current assets	512,572	11,626	524,198		
	Creditors – within one year	(55,133)	-	(55,133)		
	Fund balance	2,279,809	11,626	2,291,435		
7.	DEBTORS		<u>2023</u> £	<u>2022</u> £		
	Income tax recoverable (including NI refund)		21,054	18,900		
	Prepayments		1,788	4,064		
	Other debtors		2,213	40		
			25,055	23,004		
8. (a)	LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR		£	£		
	Accruals		40,917	48,283		
	Creditors for goods and services		14,216	12,890		
			55,133	61,173		
9.	ANALYSIS OF MOVEMENTS ON RESTRICTED FUNDS	<u>Balance @ 01.01.23</u> £	<u>Income</u> £	<u>Transfer</u> £	<u>Resources used</u> £	<u>Balance @ 31.12.23</u> £
(a)	CHURCH:-					
	Wirral Borough Council	5,000	5,525	-	8,148	2,377
	Miss W. Hodgson-Jones	114	-	-	-	114
	Mrs M.P. Owen dec'd	100	-	-	-	100
	Mrs G.H. Beasley (dec'd) Trust	3,883	-	-	-	3,883
	Roy Barker Young People in Mission Fund	5,177	-	-	1,000	4,177
		14,274	5,525	-	9,148	10,651
(b)	CYP:- TLG	1,875	-	-	900	975

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

Notes:

CHURCH:-

The WBC grants are to assist the needy in the locality.

The Miss W. Hodgson-Jones Fund is for the maintenance of the Church Bells and related assets.

The Mrs G.H. Beasley Trust Fund is for the furtherance of Church work as decreed by the Vicar and wardens.

Roy Barker Young People in Mission Fund – to assist and promote education and experience in overseas mission.

CYP:-

TLG (Transforming Lives for Good) is a charity for helping disadvantaged children develop their full potential.

10(a) ANALYSIS OF MOVEMENTS ON UNRESTRICTED FUNDS (excluding Faith Building Project)

	General	CAP	Reserve	Children & Youth	Property	World	Legacy	Total
	£	£	Funds	Project	£	Church	Fund	£
	£	£	£	£	£	£	£	£
Balance 01.01.23	63,646	22,118	147,708	48,007	1,827,616	8,437	62,140	2,179,672
Income	405,727	34,735	20,000	52,780	-	3,048	69,763	586,053
Transfer in	56,583	1,500	-	-	2,447	36,000	-	96,530
Transfer out	(39,947)	-	(44,037)	-	-	-	(12,546)	(96,530)
	486,009	58,353	123,671	100,787	1,830,063	47,485	119,357	2,765,725
Resources used	423,752	32,277	-	53,920	38,525	41,487	-	589,961
Balance 31.12.23	62,257	26,076	123,671	46,867	1,791,538	5,998	119,357	2,175,764

The transfer 'in' of £96,530 is made up as follows:-

CAP Fund ex Legacy	-
CAP Fund ex General Fund	1,500
World Church Fund ex General Fund	36,000
General Fund ex Legacy Fund	12,546
General Fund Ex Parish Fund	25,000
Property ex General Fund	2,447
General Fund ex Contingency Fund	16,600
General Fund ex Outreach Fund	2,437
	<u>96,530</u>

Reserve Funds

This is made up as follows:

Parish Share Fund	28,626
Contingency Fund	45,900
General Reserve	21,582
Aspirational Fund	15,000
Outreach Fund	12,563
	<u>123,671</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY, UPTON (OVERCHURCH)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

10(a) ANALYSIS OF MOVEMENTS ON UNRESTRICTED FUNDS (continued) (excluding Faith Building Project)

Notes:

- (a) The General Fund represents the general “trading” account of the Church.
- (b) The Reserve Fund is there to help fund unexpected expenses, and are effectively reserve accounts representing two months general expenses and other monies for unforeseen costs, and also to fund aspirational and outreach projects.
- (c) The Parish Share Fund is money effectively refunded by the Diocese to enable the Church to fund assistance to the Vicar.
- (d) The Legacy Fund is there to assist the funding of new projects that the PCC may decide to undertake such as pastoral workers and childrens worker and new capital projects.
- (e) The Village Youth Project Fund represents the unrestricted part of the Village Youth Project finances.
- (f) CAP (Christians Against Poverty) is a fund set up in 2012 to assist people in North Wirral get out of debt and manage their financial affairs.
- (g) The World Church Fund summarises the financial transactions of the World Church group.

(b) Faith Building Project

This represents monies donated by church members to fund substantial redevelopment of both the Church and adjacent buildings and is regarded as a designated unrestricted fund. The balance of £104,045 is shown on the Balance Sheet page 15. The balance will be substantially used to make donations to other charities.

11. INVESTMENTS	£
Value at 01.01.2023	3,112
Revaluation surplus (deficit)	(162)
	<hr/>
Valuation at 31.12.2023	2,950
	<hr/> <hr/>
Original cost £1,250 (2022 - £1,250).	
Stock market value £2,950 (2022 - £3,112)	

12. FINANCIAL COMMITMENTS

There were no material financial commitments as at 31 December 2023.

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2023.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF
ST MARY, UPTON (OVERCHURCH)**

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023 (continued)

14. GOING CONCERN

The trustees are confident that the Church will continue to be able to meet its liabilities for the foreseeable future, as they fall due. They therefore consider that it is appropriate to prepare the financial statements on a going concern basis.