

LIVERPOOL PARISH CHURCH

OUR LADY & ST NICHOLAS

Annual Parochial Church Meeting

25 October 2020

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Annual Parochial Church Meeting

25 October 2020

AGENDA

ANNUAL MEETING OF PARISHIONERS

1. Minutes of last Meeting of Parishioners on Sunday 7 April 2019
2. Matters arising from the minutes
3. Election of Churchwardens

ANNUAL PAROCHIAL CHURCH MEETING

1. Minutes of last APCM on Sunday 7 April 2019
2. Matters arising from the minutes
3. To receive:
 - a) Annual Report on the Electoral Roll
 - b) Annual Report on the PCC and activities of the parish generally
 - c) Accounts and Statements of Funds and Property for the year ending 31st December 2019
 - d) Fabric Report
 - e) Churchwardens Reports
 - f) Deanery Synod Report
4. Elections:
 - a) Election of Parochial Church Councillors
 - b) Election of a Deanery Synod representative
5. Appointments:
 - a) Sidespersons
 - b) Independent Examiner

The Rector's Report will be given during the sermon at the Parish Eucharist

OUR LADY & ST. NICHOLAS, LIVERPOOL

ANNUAL PAROCHIAL CHURCH MEETING

MINUTES of the APCM held on Sunday 7th April 2019 at 11.30am in Church.

PRESENT: 30 members of the Electoral Roll were present.

Revd Fergus Butler-Gallie opened the meeting with prayer.

APOLOGIES were received from Gerry Morgan, Angela Willett, Louis Johnson, Nick Ledingham, Clare Ledingham, Mari Hughes Edwards, Mark Lewis, Eileen Godden, Rebecca Selman, Martyn Cull, Sarah Jane Cull, Sarah Wrightson, Rosalie Inglis, Margaret Sadler, David Brazendale, Hilary Brazendale and Barbara Lee.

ANNUAL MEETING OF PARISHIONERS

- 1. Minutes of the last APCM:** The Minutes of the meeting held on Sunday 22nd April 2018 were received by the members present, the contents agreed and were signed by the Rector.
- 2. Matters Arising from the Minutes:** There were no matters arising not otherwise covered by the Agenda.
- 3. Election of Church Wardens:** Peter Summerfield was standing down after five and a half years in the role. The Rector led thanks from all present for Peter's work, and wished to thank Peter (and Pauline Lewis who was proposed for a further term) more fully in his own report. There were two nominations for the posts of Churchwarden. Eva Cookey was proposed by Louis Johnson and seconded by Guy Barker. Pauline Lewis was proposed by Sarah Wrightson and seconded by Barbara Lee. The election of both was agreed unanimously.

Signed..... Dated April 2020

Chairman

ANNUAL PAROCHIAL CHURCH MEETING

- 1. Minutes of the last APCM:** The Minutes of the meeting held on 22nd April 2018 having been circulated were agreed by the members present and signed by the Rector.
- 2. Matters Arising from the Minutes:** There were no matters arising not otherwise covered by the Agenda.
- 3. Matters to be received**

- a) **Electoral Roll Report:** The Electoral Roll Officer, Roger Merchant, informed the meeting that there were now 147 on the Roll, of whom 16 had joined this year. A list of names on the Roll has been posted on the Notice board in the Narthex. The Electoral Roll Officer reported that twenty members of the roll bear the title ‘doctor’.
- b) **Annual Report on PCC and activities of the parish:** The Report (Appendix A) was circulated to all present, the Rector explaining statutory requirements, the various church officers and sub-groups set out on pages 2 & 3 of the Report. Fr Crispin expressed satisfaction with the action taken during the last year against the objectives, thanking all who had helped meet the objectives. Looking forward to the objectives for 2019, Fr Crispin advised that the refurbishment of the refectory kitchen would start on 29th April and also referred to the high level of interest shown in the recently installed *Homeless Jesus* statue. All present were satisfied with the report and agreed that it had been a productive and positive year for the church.
- c) **Accounts & Statement of Funds and Property:** The Rector began his summary of the Accounts by thanking Jim Wrightson in particular for his work in preparing the papers for this Report. Fr Crispin talked through the various heads of account, commenting that there was a significant (£14k) surplus; however, some of this was due to our accrual-based accounting. The significant expenditure on the new font was an example of how a “paper” surplus can disguise the full cost of a project, with more than half of the money for the font payable in 2019. That said, the finances were basically healthy, notwithstanding some dip in the investment portfolio that was to be expected following the market volatility of the last half of 2018. Drawing attention to page 12, the church should be encouraged by the increase of £2k in planned giving as more of the congregation joined the scheme. Fr Crispin warned that there would be significant expenditure over the next two years as an increase in Parish Share was due and it might also be necessary to invest in a clergy house, depending upon the circumstances of Fr Fergus’ successor. Fr Crispin expressed gratitude for a number of sources of external funding that had helped the church with some of the larger projects undertaken. There were no questions regarding the accounts.
- d) **Fabric report:** A report from Peter Woods (Appendix B) was circulated and noted. The Rector commented that the report spoke for itself, illustrating the often unsung work that Peter carried out to ensure that the church was maintained in good condition. Fr Crispin gave an example of the value that Peter added, commenting on particularly low utility bills Peter had negotiated. All present thanked Peter for his hard work, care and attention throughout the year.
- e) **Churchwardens Report:** Peter Summerfield commented on a very busy twelve months in which a great deal had been achieved. Citing the appointment and arrival of Fr Fergus, the Cunard service and the successful creation of the Liverpool Plinth, Peter also referred to the successful handling of challenges such as the Rock’n’Roll Marathon and Red Bull Drift Shifters’ event (the last of which facilitated the purchase of more effective bollards for the church forecourt). The church had suffered two burglaries but with help from our security systems one perpetrator had been convicted. The events at St Nick’s had been varied and all successful, Peter remarking on the unveiling of the Derbyshire memorial, removal and replacement of the font, Fr Fergus’ book launch, a busy programme of carol services, a barbecue and the fundraising lunch for Asylum Link Merseyside. Peter thanked Pauline Lewis, Peter Woods, Jean Wynne and Louis Johnson for their help during his term as warden which he described as having been a pleasure. Pauline spoke of her and Peter being a good team, saying this was largely

thanks to Peter, reminding those present that St Nick's was a seven-day-per-week church, requiring a lot of hard work in the background, much of which had been shouldered by Peter. Pauline expressed the view that St Nick's was a good example of Bishop Paul's vision of a Bigger Church making a difference. She concluded by reminding us that there was always room for additional volunteers and that if anyone had some hidden talent to share then they would be made very welcome.

- f) **Deanery Synod Report:** The report (Appendix C) prepared by Mari Hughes-Edwards was circulated and noted, with thanks to both Mari and Mark for representing the church.

4. Elections:

- a) **Election of Parochial Church Councillors:** Guy Barker reminded those present that the policy at St Nick's was to appoint for 1-year terms. It followed that any of the present PCC members who wished to continue required a nomination (seconded) from a member of the Electoral Roll. The Church Representation Rules allowed twelve elected members to serve based on the number on our electoral roll. Gerry Morgan and Margaret Sadler wished to retire from the Council, and nominations had been received for Martyn Cull, Sarah Cull, Peter Summerfield, Sarah Doyle, David Large, Nick Ledingham, John Mason, Louis Johnson, Elaine Price, Guy Barker, Sarah Wrightson and Rebecca Selman. There being no nominations from the floor; it was agreed unanimously that all the above were elected to the Council for a period of one year.
- b) **Deanery Synod Membership:** As advised in the Deanery Synod report, one vacancy remained outstanding. In the absence of a nomination, the post would remain vacant.

5. Appointments

- a) **Sidespersons:** Pauline Lewis thanked all the existing sidespersons for their valuable contribution to the ministry of the church and proposed that the 25 people already on the list be approved by the members present and this proposal was agreed by all present.
- b) **Independent Examiner:** Jim Wrightson advised that Susan Buckley of HBD Accountancy Services LLP had continued to act in this role *pro bono* for us most effectively for many years. Jim commented that Susan had been very helpful and looked after the church accounts with great care. He was happy to propose that she be reappointed. This was seconded by Lesley Martin-Wright and agreed by all present.

6. Rector's Report: Fr Crispin provided the following verbal report:

At the start of every year we have virtually an empty Parish diary, and yet within weeks of the beginning of this year we were gearing up for one of our busiest years. The opportunities we have to serve those around us and to lead them in worship are seemingly limitless. I'd like to spend a few minutes of this Report talking about our civic ministry, which is more extensive than any non-cathedral church in the country. When I arrived here, I think there was a feeling within the regular congregation that the civic side had nothing to do with them, or even the church itself, but was a role fulfilled by the Rector. Conversely, I think it was sometimes felt that the Rector's civic role meant that he was not available to be a parish priest for the congregation. Neither of these is true, and I hope that in the last few years we have managed to break down the barriers which separated civic and parochial ministry.

Some of this progress has been made by improved communication. Particularly through

the e-bulletin, I hope that more people know what is going on in the building between Sundays. In the last week alone Liverpool Parish Church has been at the heart of the City and Diocese. Last Saturday I brought forward a major motion to Diocesan Synod about blessing same-sex relationships; throughout the week I have been working on two civic events which will take place off-site: one for the Hillsborough anniversary, and one a civic celebration of faiths and cultures in Liverpool. On Tuesday I represented the Diocese at the Diocesan Interfaith Advisors Conference at Lambeth Palace. During the week we have hosted a photographs exhibition called 'Homeless Liverpool' before on Thursday running a major conference on homelessness in Liverpool with over 240 delegates. At the conclusion of the conference we unveiled a new sculpture in our church Gardens. And then on Friday we held the UK premiere of Alessandro Scarlatti's 'St John Passion', first written in 1679. And yet in the last week the clergy have also presided at twelve regular acts of worship, and taken Communion to people at home. We have had our second Lent House Eucharist, we have engaged with people wanting to get married or wanting their children baptized, and we have had all the normal attributes of parish life. For Liverpool Parish Church that counts as a 'normal' week. It has not just been the work of the Rector, but instead the work of a large number of us – both lay and ordained. In previous years I have used this Report to talk more about our congregational life, but I'd like to encourage us all to take pride in our unique ministry, and I'd like to invite everyone to share in it. From promoting events through to volunteering at carol services, this is 'our' ministry.

How does God's love abide in anyone who has the world's goods and sees a brother or sister in need and yet refuses help? Little children, let us love, not in word or speech, but in truth and action.

I John 3.17-18

This is a text which should inspire all ministry, but it seems to me to be particularly relevant to our ministry. It makes a direct link from seeing need to acting upon it. In the midst of a busy City, we are well placed to demonstrate truth and action.

The Church, as we all know, is a collection of people rather than a building. Whilst we all have a share in ministry, I should like to thank my clerical colleagues. In the last year we have all been blessed – and often entertained – by the ministry of Fr Fergus, and we look forward to celebrating his ordination to the priesthood in June. The Revd Michelle and Fr Bill give us far more than many self-supporting clergy can offer and are an integral part of the strategic direction of the Parish. Our honorary assistant clergy, Fr Ray and Fr Yazid, similarly play a full part in the liturgical and pastoral ministry of the Church, as do Fr David Emmott and other retired clergy.

But I should like to finish by paying particular tribute and saying thank you to Peter Summerfield, who is standing down as churchwarden after five and a half years. Not only has Peter been valiant in getting here jolly early on Sundays every week, and steadfast in his grumpiness when we have had three or more events in one day, he has been there whenever something is needed. Peter always calls in throughout the week, and has been the natural project-manager for so many ventures – most recently the Homeless Jesus sculpture. I am delighted to say that we won't lose his expertise: the PCC is creating a new role of Deputy Warden, so we won't be letting him go yet. Pauline Lewis continues as warden, deploying the pastoral gifts which I haven't got, and we are delighted that Eva has agreed to join the team. At the very least that will bring the excellence and pre-eminence of the Parish Church to the golf course as well.

But most of all I should like to thank all of you for making St Nick's such a happy place to pursue God's mission. For a Parish Church we are pleasingly un-parochial, and our practice confirms my belief that following Jesus Christ in Liverpool is a pilgrimage of service, but also of joy.

Any Other Business: Monica Lawrence read a short report in verse-form that captured the work of the flower arrangers in a light-hearted way but served to illustrate how important their work was. This was received with applause and thanks.

John Mason, offering a vote of thanks to the clergy, referred to our great city as a backdrop to many events, not least such films as *Fantastic Beasts*, which then had him thinking of our wonderful clergy! John spoke for us all in congratulating a richly and diversely talented team on their leadership, dedication and support throughout the year, fully living up to the objective set out at the beginning of the Rector's report of combining civic and parochial ministry to great effect. Fr Crispin thanked John for his kind words and commented that, as he completed five years' ministry in Liverpool, it sometimes felt that he had always been here. He could not over-emphasise the vibrancy he felt around the role and the city, and wished to thank all who had helped him during the last five years. Fr Crispin left his last thanks for the Parish Secretary Jean Wynne whose support had been invaluable, down to the small details such as judging the right moment to produce chocolates she had hidden away for a difficult day when she knew they would be all the more appreciated!

There being no further business, Revd Michelle concluded the meeting with the Grace.

Signed.....

The Revd Canon Dr Crispin Pailing, Rector of Liverpool
April 2020

ELECTORAL ROLL REPORT 2020

Number on Roll 2019 = 147

Died	5
Moved away	6
Not been attending	8
New	6

Number on Roll 2020 = 134

There was over-inflation of the roll when it was re-made in 2019. By comparison, in 2018 there were 135 on the electoral roll.

Roger Merchant

Electoral Roll Officer

DIOCESE OF LIVERPOOL

Liverpool Parish Church
(Our Lady and St Nicholas)

Annual Report

of the Parochial Church Council

Year ending 31st December 2019

Annual Report for the Year Ended 31st December 2019

Administrative information

Our Lady & St Nicholas, Old Churchyard, Chapel Street, Liverpool. L2 8TZ
Official correspondence to the Parish Administrator, Church Office at the above address.

PCC Members

During the year the following served as members of the PCC:

Rector:	The Revd Canon Dr Crispin Pailing (Chair)
Assistant Priest:	The Revd Michelle Montrose
Assistant Priest:	The Revd Bill Addy
Assistant Curate:	The Revd Fergus Butler-Gallie
Wardens:	Mr Peter Summerfield (until April 2019) Mrs Pauline Lewis Mrs Eva Cookey (from April 2019)
Deanery Synod Representatives:	Dr Mari Hughes-Edwards (until November 2019) Mr Mark Lewis
Secretary:	Mr Guy Barker
Treasurer:	Mrs Sarah Doyle (until May 2019) Mr Nick Ledingham (from May 2019)
Other Elected Members:	Dr Rebecca Selman (from April 2019) Mr Nick Ledingham Mrs Sarah Wrightson Mr Martyn Cull Dr Sarah-Jane Cull Mrs Elaine Price Mrs Margaret Sadler (until April 2019) Mrs Eva Cookey (until April 2019) Mr John Mason Mr David Large Mr Gerry Morgan (until April 2019) Mrs Sarah Doyle Mr Guy Barker Dr Louis Johnson (from April 2019)
In attendance:	Captain Peter Woods (Buildings' Manager)

Parish Advisors

Bankers: Barclays Bank PLC, Liverpool City Business Centre, 48b-50 Lord Street, Liverpool L2 1TD

Investments: Oliver Hall, Investec Wealth & Investment Limited, The Plaza, 100 Old Hall Street, Liverpool L3 9AB

Architect: Maggie Mullan, Austin Smith-Lord, Port of Liverpool Building, Pier Head, Liverpool L3 1BY

Independent Examiner: Susan Buckley, HBD Accountancy Services LLP, Gladstone House, 2 Church Road, Liverpool L15 9EG

Day to day management control of the Church is exercised by the Rector and Churchwardens, contactable via the church office on 0151 236 5287

Structure, Management and Governance

Our Lady & St Nicholas PCC operates under the Parochial Church Council Powers Measure 1956. The PCC has been a Registered Charity since 2009: No. 1132856.

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. All church members are encouraged to register on the Electoral Roll and are welcome stand for election to the PCC. The APCM in 2016 resolved that members should be elected to the PCC for annual terms.

Other related trusts:

Liverpool Blitz Memorial Fund – registered charity 1081035. There are five trustees, including the incumbent and 2 members of the PCC.

OLSN Educational Fund - registered charity 1068147, all members of the PCC are trustees.

Sub-committees

The Standing Committee - the only committee required by law. It meets at least once in the interval between scheduled PCC meetings to implement PCC resolutions, to transact other business on behalf of the PCC and to set future agendas. Membership comprises the Rector, Churchwardens, Assistant Clergy, the Treasurer, Secretary and one other member of PCC.

The Investment Committee - meets bi-annually to advise the Treasurer and Council on Parish investments. Membership comprises the Investment Advisor, the Treasurer, the Rector, at least one other member of PCC (currently John Mason), Mr Andrew Lovelady (Chartered Accountant) and Mr Adrian Maxwell (Rathbones).

The Church and World Action Committee – coordinates charitable giving through the Church and other activities such as Food Bank collections.

The Safeguarding Committee – conducts an annual review of our Safeguarding policies. The committee supports the incumbent and the Safeguarding coordinators in their work.

Financial Position at Year End

The PCC has continued to pursue a policy of maximizing income potential whilst keeping a tight control of the process of authorizing expenditure. This has resulted in a surplus, enabling the PCC to maintain its cash reserves above that policy objective, but with surplus funds intended for projects which the PCC have discussed for the future. In particular, the PCC wishes to make housing provision for future curates for whom the Pepys Flat would not be suitable. Measures such as increasing donation points within the building have enabled a more coherent approach to fundraising, and a consistent approach to stewardship and the Voluntary Rate has seen increased income in both areas.

Objectives and Activities

The PCC (Powers) measure 1956 states the PCC “is to co-operate with the minister in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical”

Our objectives for 2019 were:

Mission & worship

- Continuing to develop a varied programme of music and speakers throughout the year, including in the Lent Programme.
- The installation of the ‘Homeless Jesus’ sculpture in the Church Gardens, along with positive action to help engage others with the issue of homelessness in the City. In addition, the second year of the Liverpool Plinth will be launched with a new sculpture in June.
- Further work to help visitors to interpret the building and grounds.
- A more integrated approach to the place of children in the Church, including worship, is required: this begins with the new baptism strategy which was introduced at the end of 2018.

Enhancement and development of church buildings

- The Refectory Kitchen requires replacement/upgrade.
- The Quinquennial Survey by the architect is due at the beginning of the year, and we shall need to respond to any action points identified.
- An icon crucifix will be installed behind the altar.

Finance, Giving and Fundraising

- Fundraising will be required to pay for the Refectory Kitchen upgrade.
- The PCC needs to identify a more creative way of investing cash reserves.
- A contactless donation point can be installed in the Narthex, but this will require the installation of WiFi throughout the building first.
- To re-designate currently unrestricted balances within the Hampson Fund to endowment funds.

We responded to these objectives in the following ways:

Mission & worship

- We continue to ‘animate’ the City through art, music and speakers. Throughout the year we collaborated with a number of music organizations, including the Liverpool Bach Collective and the Metropolitan Cathedral Choir. As well as our Lent speakers, we welcomed human rights activist Peter Tatchell in the autumn.
- The installation of the Homeless Jesus sculpture at the end of a high impact conference on homelessness was the beginning of significant and on-going work with the business community on homelessness. Working with the Community Foundation, we launched a Business Charter on Homelessness in November.
- As well as promoting exhibitions in Church, we are working with the Blitz Memorial Trustees to produce a Guide to the Church Gardens.
- In September 2019 we launched a new pattern of children’s ministry. We have seen a swift growth of young families attending the Parish Eucharist.

Enhancement and development of church buildings

- The kitchen in the Refectory was replaced in May 2019
- The refurbishment of the bathroom and kitchen in the Pepys Flat was completed in the autumn.
- The Quinquennial Survey Report was received in November 2019 and showed that no significant work is required.
- During the year we received the new font (blessed by the Bishop of Liverpool) and an icon crucifix (blessed by the Archbishop of York).

Finance, Giving and Fundraising

- Sufficient funding was identified for all capital projects in 2019.
- The PCC and Investment Committee has identified a suitable investment product for our cash reserves (to be activated in January 2020)
- Work has begun to install WiFi in the building so that contactless donations can be made.
- The PCC and Investment Committee have considered how best to use our restricted investments.

Reserves Policy

The PCC aspires to maintain reserves of a sum equivalent to approximately 3 months normal income and a cash flow reserve of £10,000. This amounts to a total of approximately £40,000. The cash flow reserve is currently in place and we hope to establish a larger unrestricted reserve over the course of the next few years to fund clergy housing.

Investment Policy

The main investments are managed by Investec Wealth & Investment Limited and overseen by the Investment Committee. The current *Investment Policy Statement* was adopted by the Parochial Church Council on 31st March 2016.

Plans for the future

In 2020 we have planned the following in addition to existing activities and projects:

Mission & worship

- We plan to introduce a monthly Choral Eucharist on Sunday mornings with St Nicholas' Singers. This will start in February and we have begun a Music Endowment Fund to assist with the financing of it.
- We are planning two conferences in the year. The first is in collaboration with St Martin in the Fields (London) to explore different models of Church; the second is to collaborate on a regional Church response to asylum seekers and refugees.
- We hope to develop our congregational life through a new programme of study groups.

Enhancement and development of church buildings

- The architect has drawn up plans for the remodelling and refurbishment of the lavatories in the Parish Centre.
- We hope to install new floodlighting for the building to an ambitious scheme which has been designed.

Finance, Giving and Fundraising

- Fundraising will be required to pay for the refurbishment of the lavatories.
- A campaign will be launched to build the Music Endowment Fund.
- With the installation of WiFi throughout the building, a contactless donation point will now be possible.

We are also now aware of the potential impact of the coronavirus (COVID19) on the Church and its activities, and this might restrict some of our planning. However, the pandemic is also a context in which we can offer support to those around us in new ways.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit.

Activities of the Liverpool Blitz Memorial Trust (Charity 1081035)

The Report & Accounts of the LBMT are presented alongside those of the Church. The LBMT functions to maintain the monument that commemorates those from Liverpool and Bootle who lost their lives in the Blitz and to advance the education of the public in the history of the (local) Blitz. The trustees are Dr David Massey (Chair), Mr John Mason (Treasurer), the Rector, Mr Guy Barker (Secretary), Miss Christine Hill and Mr Ivan Woolfenden. The Trust has to date maintained separate accounts from the PCC because of the broader public education role.

Ivan Woolfenden has been welcomed as a new trustee. An enthusiastic and knowledgeable collector of bronzes, Ivan has agreed to lead on the maintenance of the statue. The trustees are grateful to Robin Riley for his advice on the condition of the statue during 2019 and the correct compound of wax for heritage bronzes has been obtained by John Mason.

A small float has been kept in the Virgin Money account, the majority of the funds being held in the managed "Wrapper" fund that has shown a competitive level of growth.

A leaflet outlining the memorials in the church gardens has been prepared and copies will be available for visitors to the church. Families of those named on the scroll of victims in the base of the statue have been contacted with a view to a service in May 2020 during which guests may read a citation for their bereaved.

Next steps, already in train, will include an arrangement with the Museum of Liverpool to house pictures of the memorial and direct people to the site, and for Ivan to take his maintenance "lead" into a general role for the PCC, including the two new bronze sculptures in the Church Gardens. The Buildings Manager has been included in discussions taking this forward.

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

The Revd Canon Dr Crispin Pailing, Rector

Date 12 March 2020

Independent Examiner's Report

Report to the Parochial Church Council (PCC) of Our Lady and St Nicholas, Liverpool on the accounts for the year ended 31st December 2019, as set out on pages 8 to 16.

Respective responsibilities of Trustees and Examiner

The PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC 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 the PCC 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 statement below.

Independent examiner's statement

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

- 1) which gives me cause to believe that in, any material respect:
 - accounting records were not kept in accordance with section 130 of the Charities Act;
 - the accounts do not accord with accounting records
- 2) I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached

Date: 4 June 2020

Susan Buckley FCA

HBD Accountancy Services LLP
Gladstone House
2 Church Road
Liverpool
L15 9EG

Parochial Church Council of Our Lady and St Nicholas

Statement of financial activities
For the year ended 31 December 2019

	Notes	2019 Unrestricted Funds	2019 Restricted Funds	2019 Endowment Funds	2019 Total	2018 Unrestricted Funds	2018 Restricted Funds	2018 Endowment Funds	2018 Total
Incoming Resources									
Voluntary Income	2(a)	128,379	13,500	-	141,879	112,899	1,000	-	113,899
Activities for generating funds	2(b)	18,104	-	-	18,104	19,008	-	-	19,008
Investments	2(c)	7,926	5	-	7,931	20,002	33	-	20,035
Church Activities	2(d)	7,021	-	-	7,021	9,240	-	-	9,240
Other	2(e)	1,158	-	-	1,158	2,086	-	-	2,086
Sub Total		162,588	13,505	-	176,093	163,235	1,033	-	164,268
Resources Expended									
Church activities	3(a)	132,279	13,540	-	145,819	118,298	-	-	118,298
Costs of generating voluntary income	3(b)	-	-	-	-	-	-	-	-
Fund-raising trading costs	3(c)	367	-	-	367	211	-	-	211
Other costs	3(d)	22,731	-	-	22,731	30,883	1,110	-	31,993
Sub Total		155,377	13,540	-	168,917	149,392	1,110	-	150,502
Net Incoming Resources Before Other Recognised Gains & Losses									
Net Incoming Resources		7,211	(35)	-	7,176	13,843	(77)	-	13,766
Gains on investment assets									
On disposal	5(b)	-	-	-	-	-	-	-	-
Additions	5(b)	10,946	12,500	-	23,446	-	-	-	-
On revaluation	5(b)	-	2,356	71,350	73,706	(876)	6,908	(33,119)	(27,088)
Gross transfer between funds		(7,511)	(6,250)	13,761	-	-	-	-	-
Net Movement in Funds									
Movement		10,646	8,571	85,111	104,328	12,967	6,831	(33,119)	(13,322)
Balances at 1/1		149,696	16,801	409,335	575,832	136,730	9,970	442,454	589,154
Balances at 31/12		160,342	25,372	494,446	680,160	149,696	16,801	409,335	575,832

Parochial Church Council of Our Lady and St Nicholas
Balance Sheet
For the year ended 31 December 2019

	Notes	2019 £	2018 £
Fixed Assets			
Tangible	5(a)	48,120	39,398
Investment	5(b)	530,140	432,988
Sub Total		578,260	472,386
Current Assets			
Stock		-	-
Debtors	6	18,552	11,897
Cash at bank and in hand		92,975	101,373
Sub Total		111,527	113,270
Liabilities			
Creditors - amounts falling due < 1 year	7	9,627	9,824
Net Current Assets/ (Liabilities)			
Total assets less current liabilities		101,900	103,446
TOTAL NET ASSETS		680,160	575,832
Unrestricted	8	160,342	149,696
Restricted		25,372	16,801
Endowment		494,446	409,335
TOTAL PARISH FUNDS		680,160	575,832

Approved by the Parochial Church Council on 12th March 2020

The Revd Canon Dr Crispin Pailing
Chair of Parochial Church Council

Mr Nick Ledingham
Treasurer

The notes on pages 10 to 16 form part of these accounts

Notes to the financial statements

For the year ended 31 December 2019

1 Basis of Preparation

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

These accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, and with the Charities Act 2011.

2. Income

- Recognition of income: These are included in the Statement of Financial Activities (SoFA) when:
- The charity becomes entitled to the resources;
 - It is more likely than not that the trustees will receive the resources; and
 - The monetary value can be measured with sufficient reliability.
- Offsetting: There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.
- Grants and Donations: Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10-5.12 FRS 102 SORP). In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP)
- Legacies: Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.
- Tax reclaims: Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.
- Support costs: The charity has incurred expenditure on support costs.
- Volunteer help: The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.
- Interest, dividends etc. Income from interest, royalties and dividends is included in the accounts when receipt is probable and the amount receivable can be measured reliably.
- Investment gains/losses This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

3. Expenditure and liabilities

- Liability recognition: Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.
- Creditors: The charity has creditors which are measured at settlement amounts less any trade discounts.
- Financial instruments: The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS 102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS 102 SORP.

4. Assets

- Investments: Fixed asset investments in quoted shares, traded bonds and similar investments are valued initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.
- Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments.
- Debtors: Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.
- Funds: *Endowment funds* are funds, the capital of which must be maintained; only income arising from the investment of the endowment may be used either as restricted or unrestricted funds depending on the purpose for which the endowment was established.
- Restricted funds* represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific purpose or object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.
- Unrestricted funds* are general funds, which can be used for PCC ordinary purposes.
- Fixed Assets: Consecrated and beneficed property of any kind is excluded from the accounts by s.96 (2) (a) of the Charities Act 1993.
- Moveable church furnishings* held by the Rector and Churchwardens on special trust for the PCC and which require a faculty for disposal are accounted for as inalienable property unless consecrated. They are listed in the Church's inventory, which can be inspected (at any reasonable time). For inalienable property acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the accounts. Items acquired since 1 January 2000 have been capitalised and depreciated in the accounts over their currently anticipated useful economic life (initially over 15 years) on a straight-line basis.
- Equipment* used within the church premises is depreciated on a straight-line basis over 4 years. All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £500 or on the repair of moveable church furnishings acquired before 1 January 2000 is written off.

2. INCOMING RESOURCES								
	2019 Unrestricted Funds (£)	2019 Restricted Funds (£)	2019 Endowment Funds (£)	2019 Total £	2018 Unrestricted Funds (£)	2018 Restricted Funds (£)	2018 Endowment Funds (£)	2018 Total £
2(a) Voluntary Income								
Planned Giving (G.A.)	37,009	-	-	37,009	36,280	-	-	36,280
Tax recoverable	16,747	-	-	16,747	12,312	-	-	12,312
Other Gift Aid Donations	24,156	-	-	24,156	4,228	-	-	4,228
Collections	7,021	-	-	7,021	8,685	-	-	8,685
Grants	19,729	1,000	-	20,729	250	1,000	-	1,250
Donations, appeals	20,717	12,500	-	33,217	27,144	-	-	27,144
Legacies	3,000	-	-	3,000	24,000	-	-	24,000
Total	128,379	13,500	-	141,879	112,899	1,000	-	113,899
2(b) Activities for generating funds								
			9					
Fundraising non-church purposes	14,064	-	-	14,064	16,325	-	-	16,325
Fundraising – Misc	2,899	-	-	2,899	1,103	-	-	1,103
Catering	1,140	-	-	1,140	1,580	-	-	1,580
Total	18,104	-	-	18,104	19,008	-	-	19,008
2(c) Income from investments								
Dividends, interest & tax recoverable	2,226	5	-	2,231	13,402	33	-	13,435
Rent	5,700	-	-	5,700	6,600	-	-	6,600
Total	7,926	5	-	7,931	20,002	33	-	20,035
2(d) Income from Church Activities								
Parochial Fees retained by PCC	6,513	-	-	6,513	7,130	-	-	7,130
Sundry Income	508	-	-	508	2,110	-	-	2,110
Total	7,021	-	-	7,021	9,240	-	-	9,240
2(e) Other incoming resources								
Insurance claims/sale of fixed assets	1,158	-	-	1,158	2,086	-	-	2,086
	1,158	-	-	1,158				
TOTAL INCOMING RESOURCES	162,588	13,505	-	176,093	163,235	1,033	-	164,268

3. RESOURCES EXPENDED

	2019 Unrestricted Funds (£)	2019 Restricted Funds (£)	2019 Endowment Funds (£)	2019 Total £	2018 Unrestricted Funds (£)	2018 Restricted Funds (£)	2018 Endowment Funds (£)	2018 Total £
3(a) Church activities								
Mission & charitable giving								
Overseas	-	-	-	-	-	-	-	-
Relief & development agencies	500	-	-	500	260	-	-	260
Home missions	-	-	-	-	-	-	-	-
Secular charities	360	-	-	360	1,000	-	-	1,000
Ministry								
Diocesan parish share	25,824	-	-	25,824	24,595	-	-	24,595
Clergy expenses	1,479	-	-	1,479	2,111	-	-	2,111
Parsonage	2,782	-	-	2,782	2,793	-	-	2,793
Assistant staff	14,126	-	-	14,126	5,253	-	-	5,253
Church running & maintenance								
Church running expenses	29,184	-	-	29,184	31,202	-	-	31,202
Church maintenance	6,607	40	-	6,647	11,095	-	-	11,095
Upkeep of services	9,179	13,500	-	22,679	9,677	-	-	9,677
Depreciation	5,611	-	-	5,611	3,488	-	-	3,488
Walton Park Cemetery	-	-	-	-	-	-	-	-
Parish centre								
Running costs	4,550	-	-	4,550	4,170	-	-	4,170
Other property upkeep	1,124	-	-	1,124	160	-	-	160
Major repairs / works	30,952	-	-	30,952	22,494	-	-	22,494
Total	132,279	13,540	-	145,819	118,298	-	-	118,298
3(b) Generation of voluntary income								
Stewardship costs	-	-	-	-	-	-	-	-
3(c) Fundraising costs trading								
Fundraising costs	367	-	-	367	211	-	-	211
Investment management	-	-	-	-	-	-	-	-
Total	367	-	-	367	211	-	-	211
3(d) Other resources expended								
Other	2,179	-	-	2,179	10,610	-	-	10,610
Support	20,552	-	-	20,552	20,273	1,110	-	21,383
Total	22,731	-	-	22,731	30,883	1,110	-	31,993
TOTAL EXPENDED	155,377	13,540	-	168,917	149,392	1,110	-	150,502

4. Staff Costs (Wages & Salaries)

Office Support, Cleaning, Security and Organist	23,258
Tax & National insurance	1,536
Pensions	391

Total **25,185**

The head count of employees during the year was 6 (all part-time) for office support, cleaning, security and organist.

All employees have had the opportunity to take annual leave to which they are entitled, so there is no financial provision needed for outstanding leave.

PCC members' expenses

During the year £1,171 was reimbursed to 2 PCC members for expenses they incurred on behalf of the Church

PCC members' donations

Trustees contributed a total of £12,223 to the charity during 2019.

5(a) FIXED ASSETS

Tangible (Unrestricted)		Freehold land & building £	Church equipment £	Total £
Actual / Deemed cost	As at 1/1	-	52,556	52,556
	Disposal	-	-	-
	Additions at cost	-	14,333	14,333
	As at 31/12	-	66,889	66,889
Depreciation	As at 1/1	-	13,158	13,158
	Withdrawn on disposals	-	-	-
	Charge for year	-	5,611	5,611
	As at 31/12	-	18,769	18,769
Net Book Value	As at 31/12	-	48,120	48,120

5(b) Investments

		2019 £	2018 £
GLADSTONE FUND	Historical cost	152,139	149,979
	Market value	189,039	156,994
HAMPSON BEQUEST	Historical cost	98,258	99,707
	Market value	123,818	108,355
SUNDRY ENDOWMENTS	Historical cost	134,664	135,726
	Market value	153,065	133,718
INVESTEC Income Account	Historical cost	10,946	0
	Market value	10,946	0
OLSN EDUCATIONAL FUND	Historical cost	19,902	19,902
	Market value	28,524	24,029
	Accrued Interest	4,671	3,810
L'POOL BLITZ MEM TRUST	Historical cost	6,250	6,250
	Market value	7,445	6,082
MUSIC ENDOWMENT FUND	Historical Cost	12,500	0
	Market Value	12,632	0
TOTALS	Historical cost	434,659	411,564
	Market value + Accrued Interest	530,140	432,988

The market value as at 31stDecember represents investments for:

Unrestricted funds	10,946
Restricted funds	24,748
Endowment funds	494,446

The Gladstone Fund was established following the sale of 62 Rodney Street, Liverpool, the birthplace of W.E.Gladstone. The capital cannot be spent but up to 4/5 of the fund can be borrowed interest free towards the costs of a new Rectory. The income from the fund is otherwise available to the PCC without restriction.

The Hampson Bequest is the overall title of the fund which now contains both the legacy given under the will of John Henry Hampson as well as an earlier bequest (the James Cross Fund), to which has been added PCC repair funds above the current £3,000 cash holding and a portion of two unrestricted legacies, pending a decision on a suitable memorial to the donors. Only the unrestricted funds can be spent, but all Hampson Fund income is unrestricted.

The Our Lady & St Nicholas Educational Fund was established in 1998 with the proceeds of the sale of the former church school in Vauxhall. The income from this fund is to be used to assist the education of both the young people associated with the Church and/or live in the parish.

6. DEBTORS (Unrestricted Funds)

	2019	2018
	£	£
Tax recoverable	14,910	10,300
Other debtors	3,642	1,597
Total	18,552	11,897

7. LIABILITIES (Amounts falling due in one year)

	2019	2018
	£	£
Creditors	9,627	9,824
Total	9,627	9,824

8. FUNDS	Balance at 1/1	Incoming resources	Resources expended	Fund Transfers	Investment gains	Balance at 31/12
Unrestricted fund movements						
Hampson Legacies	7,368	-	-	(7,368)	-	0
Hampson Repairs	6,393	-	-	(6,393)	-	0
Investec Dividends	0	10,946	-	-	-	10,946
Accumulated funds	142,185	162,588	155,377	-	-	149,396
Total	155,946	173,534	155,377	(13,761)	-	160,342
Restricted fund movements						
Blitz Memorial Fund	6,741	5	40	-	1,363	8,069
OLSN Educational Fund	3,810	-	-	-	861	4,671
Deanery Grant	0	1,000	1,000	-	-	0
Music Fund	0	12,500	-	-	132	12,632
Blitz Transfer	0	-	-	(6,250)	-	-
Total	16,801*	13,505	1,040	(6,250)	2,356	25,372

* Blitz Trust Investment purchase (2018) was incorrectly recorded as additional Restricted Income

9. OTHER FEES

The following amounts have also been received and subsequently paid out but which are not included in the accounts for the year:

	£
Fees for weddings, funerals and special services (Verger, Organist, Choir, Bellringers, Soloists)	11,524
Special Collections:	£
Liverpool Seafarers' Centre	269
KIND	60
Chief Constable's Charity	355
Firefighters' Charity	186
Peter Tatchell Foundation	500

TO: A.P.C.M.
FROM: PETER A. WOODS
SUBJECT: A.P.C.M. - FABRIC REPORT – PETER WOODS
DATE: 25 OCTOBER 2020

1. QUINQUENNIAL SURVEY OF CHURCH.

Quinquennial Survey carried out in November 2019.

Surveyor's Comments:

“Our conclusion is that this is an exceptionally well-maintained church property. The maintenance is undertaken in a well organised and systematic manner, with good records being maintained by the Churchwardens. This action will prolong the life of the components and finishes of this important parish church within the city of Liverpool”.

IMMEDIATE ACTIONS:

Clear roof outlet as identified on flat roof section – **Completed.**

URGENT ACTIONS:

Consider repairs to spalled stonework coincident with ferrous fixing damage; cut out damaged areas and replace with matching stone.

Undertake limited re-pointing works at boiler-flue housing and low levels of the church plinth where strong cement mortars have failed. Utilise traditional lime mortars in repairs.

Quote received from Messrs. Mather & Ellis Lt (Stonemasons) £ 8.071.00 + VAT. Grant application in hand for this work.

DESIRABLE WORK:

Consider removal of gloss paint finishes in areas where water ingress has damaged the plaster and paint finishes in lower ground floor hall area. **Work outstanding to be carried out as funds permit.**

Install replacement tell-tale devices across cracks at window cills/quoins within clock tower room/bell tower room. **Not considered required at this time.**

Refurbishment of toilets to church rooms, replacing flooring on stairs and landings. **Work in hand with our Architects Maggie Mullan Architects.**

2. GENERAL FABRIC OF THE CHURCH.

TOWER:

Tower including Ringing Room, Clock Room and Bell Chamber in good condition.

The clock re-set mechanism failed in September; a replacement modern unit has been ordered.

In the clock room 4 fluorescent fittings for the four clock faces are not working. Fittings require renewal along with relevant cabling and electronic timer for the clock face lighting. Last quote received for the work was £ 1,2=341.16 + VAT. Work awaiting funding.

ROOF:

In good condition but we still have a small leak above the Sanctuary which the church has been trying to trace and repair for many years. Leak only occurs with specific wind direction and heavy rain. Leak being continuously monitored.

Smartwater applied to copper sheathing on South and North Side rooves in 2020.

STONEMASONRY:

Urgent repairs to stonework are noted in Quinquennial report above.

Otherwise external wall faces are generally all in good condition, with only a few areas showing some lamination and descaling due to the strong mortar in use in joints adjacent to the ashlar face. Wall fixings are being damaged by ferrous window grille fixings on the north side of the external wall, where it was also noted that the sandstone faces are eroding due to a strong mortar in use.

CHURCH GLAZING EXTERNAL AND INTERNAL:

Mainly in good order. When funds allow secondary double glazing to be considered for Parish / Rector's and Curate's Offices.

CHURCHYARD:

Garden maintained in good order by City Council.

Monuments and memorials. Blitz Memorial to be cleaned and re-waxed. HMS Liverpool Memorial now rather faded and needs either upgrading or replacing with replica, otherwise all memorials in good order. Building Manager and David Massey will be carrying out a full audit of all memorials at the church and updating the Terrier.

Gulleys and pit outside Parish Centre. New contract agreed with Contractors Steve Counce Ltd for three visits a year to keep gulleys and pit clear.

Gates and railings around churchyard will require scaling and painting in the future along with minor repairs.

PATHS AND BOUNDARY WALLS:

Paths within the immediate boundary of the listed church are stone flagstones, which are in moderately good condition. The boundary walls are showing some signs of vegetation growth in between bedding joints. These should be very carefully removed to retain sound mortars. Where the mortar has been lost, replace using a traditional lime mortar mix.

PARISH CENTRE:

Refectory Kitchen refurbished and all equipment working well. Refectory in good order.

Alexandra Room. Carpet in Alexandra Room now very stained and requires replacement floor covering as church staff unable to remove stains.

Gents and Ladies toilets displaying some minor salt migration through the plaster and paint surface, causing the paint to blister and peel off. This defect will be remedied when new toilet work is carried out. Similar peeling noted above stairs to refectory and needs treatment.

A similar problem has been noted in the Vestry and will be repaired as funds allow. Not an urgent priority at this time.

The carpeting on the staircase from the ground floor to the Refectory is heavily stained and requires renewal. Found impossible to remove stains.

ELECTRICAL ROOM:

New Smart Meter fitted for electricity supply and new main fuses fitted to mains supply in September. Room requires all walls to have decaying plaster removed back to bare brick. Present plaster is very friable and dusty.

BOILER ROOM:

Boiler Room dry and in good condition.

The cast iron access gate to the basement plantroom is corroding; rustproofing and painting is recommended. Security grille above boiler room entrance needs repair and refitting to prevent unauthorised access to the boiler room. Boiler room access requires clearing due to rough sleepers using the space whilst the security grille has been out of use.

Suggest wooden separation of boiler room entrance and old coal storage area be removed to allow for better storage area.

GLADSTONE AND PEPYS FLAT:

Maintained in good order.

FLOWER ROOM – SHELVING.

The Flower Room shelving needs sorting out to allow better and safer storage. Flower Room to be refurbished when funds allow.

3. FLOODLIGHTS -TOWER FACES, PLINTH AND EAST FACE OF CHURCH.

The Project Manager for Liverpool City Council has put out a tender for the work which will be funded by Liverpool City Council. An application for planning permission has been included in the tender document.

4. Wi-Fi AND INTERNET UPGRADE.

Wi-Fi and Internet upgraded in February 2020. Work carried out by contractors BT and Ensign. Outstanding work to be carried out having been delayed by Covid-19: Security Licence to Aruba System. CCTV system to be connected up to new Wi-Fi system and Server. Team meeting arranged with contractor Ensign on 15th October to complete this work.

5. 5 YEARLY ELECTRICAL INSTALLATION REPORT AND TEST DUE MARCH 2021.

Details of work required sent out to two contractors for tender, work to be carried out in February 2021.

6. SERVICES WORK THROUGHOUT THE YEAR.

Central Heating.

Annual Gas service and Safety Inspection carried out on main boilers, Pepys Flat and Gladstone Flat boilers. All in good order.

Donation Boxes in Narthex.

Following damage to both donation boxes on two occasions in the year new donation boxes purchased and fitted. The new boxes are polycarbonate panels strengthened with steel frames which should be far more difficult to break into.

Elevator:

Regular Service Visits carried out by Messrs A1 Lifts throughout the year. Elevator in good order.

Electrical.

A number of small repairs carried out to lighting during the year.

Emergency lights tested monthly at church by church staff and quarterly by Messrs Atlas Fire and Security. All emergency lighting in good order.

Fire Alarm System:

Serviced regularly throughout the year by Atlas Fire and Security. Monthly checks carried out by church staff.

Fire Fighting Apparatus:

Serviced annually by Celtic Fire and Security. Monthly checks carried out by church staff.

Hygiene Services.

Sanitary Services carried out by Messrs PHS during the year.

Lightning Conductor System

Surveyed and passed by PTSG Electrical Services Limited in 2020. Insurers have now advised that Lightning Conductor Surveys are now only required every 4 years.

PAT Testing:

Carried out in September 2020 by Wirral PAT Ltd. Insurers have advised that PAT is now only required every 2 years.

PARISH OF LIVERPOOL

Our Lady and St Nicholas

Annual Report to the APCM on Insurance Arrangements, October 2020.

1.0 BACKGROUND:

The PCC has the duty to take out adequate insurance cover for the fabric, goods, and ornaments of the church. The current insurance arrangements are largely the outcome of past actions by the Rector and churchwardens.

2.0 PURPOSE OF THE REPORT:

To advise the PCC of existing insurance arrangements for the church and related matters.

3.0 INSURANCE ARRANGEMENTS:

Our insurance advisors are Griffiths & Armour, 12 Princes Parade, Princes Dock, Liverpool, L3 1BG (contact: Simon Hooson). Our insurance policies are held with the Ecclesiastical Insurance Group (EIG) (Diocesan Insurance Consultant and Surveyor: Mr. John Cain). The policies are in the three white 'Insurance' files on the top shelf of the steel cabinet in the Parish Office.

4.0 CHURCH INSURANCE INSPECTION AND REVIEW:

HSB Haughton Engineering Insurance Services, Cairo House, Greenacres Road, Oldham, Lancs OL4 3JA make six-monthly (e.g. March and September) inspections of the hydraulic lift in the Parish Centre and annual (e.g. July) inspections of the hot water boiler and report any recommendations. An annual service inspection of the main central heating equipment and boiler in the basement and other gas hot-water boilers (e.g. in the flats) will be carried out by Halsall Heating Limited of Southport, with whom a new service contract will be negotiated in August 2015.

Separate 'Incident' (e.g. damage to church windows) and 'Accident' Books (e.g. personal accidents) are located on the top shelf of the steel cabinet in the Parish Office and in the "Accident Book" display unit, also within the Parish Office. Those involved are encouraged to enter details of incidents and accidents in these books for inspection, and, if appropriate, for follow-up by the churchwardens and other officers.

A general review is held regularly by the EIG in association with Griffiths & Armour, the Rector and Building Manager. The last review and evaluation were carried out in September 2020.

5.0 EXISTING SUMS INSURED: CHURCH:

Commercial Combined Insurance 04/XPG/9115690.

Property Damage

Cover is provided against accidental loss, destruction, or damage on an indemnity basis. A range of cover limits, excess and exclusions applies. A Long-Term Agreement including a discount of 25% applies to this section. Agreement expires on 7 March 2021.

Buildings and contents sum insured: £19,240,000

Insured events and excesses: £250
(N.B. Act of Terrorism not included).

Limits applying to theft or attempted theft:

- a). Theft of Contents subject to a limit of £25,000 any one item.
- b). External metal £7,500 any one period of insurance. External metal must be protected by SmartWater or an alternate forensic marking system, associated signage displayed and registered with SmartWater Technology Limited or the alternative provider.

Church external metal protected with SmartWater in 2020.

- c). Subsequent damage £7,500 any one period of insurance.
- d). For contents in unlocked outbuildings £ 1,000 any one claim.
- e). Cost is on an indemnity basis and the Sums Insured should therefore reflect the cost of replacement in modern materials at last valuation inspection by insurers.

All Risks Insured Property:

All risks cover for insured property anywhere in the UK. £5,000
(Excess £100).

Property damage clauses:

- a). Fire alarm system installed in accordance with specification agreed by insurers. No variation of the system or structural alteration to the premises which would affect the system shall be made without insurers written consent.

- b). Interested parties – specific items. It is noted that Lynbrook has an interest in the insurance provided by this policy in respect of Item Konica Photocopier. A/N A7939523

Section 2 Loss of Income:

A Long-Term Agreement including a discount of 10% applies to this section. Agreement expires on 7 March 2021.

Limit of indemnity: £100,000 any one event.

Maximum indemnity period: 48 months.

Section 3 Money:

A Long-Term Agreement including a discount of 25% applies to this section. Agreement expires on 7 March 2021.

Excess £250.

a). Non-negotiable money.	£250,000
b). In transit or in a bank night safe:	£5,000
c). While being counted or in the home of a church official:	£5,000
d). In a locked safe on premises:	£5,000
e). Any other loss:	£500

Section 4 Theft by officials:

Excess: £250.

Limit of indemnity: £10,000.

Section 5 Liabilities:

A Long-Term Agreement including a discount of 25% applies to this section. Agreement expires on 7 March 2021.

Cover 1 Employer's liability. Limit of indemnity: £10,000,000.

Cover 2. Public and Products liability. Limit of Indemnity: £5,000,000.

(N.B. Indemnity provided by Cover 2 (Public and Products Liability) extends to liability arising in respect of Gates Lodge (No 2) Walton Park Cemetery L9 1AW. Also, to the grounds of Walton Park Cemetery in conjunction with Liverpool City Council.

Section 6 Legal Expenses:

A Long-Term Agreement including a discount of 25% applies to this section. Agreement expires on 7 March 2021.

Limit of indemnity: £250,000

Section 7 Personal Accident:

A Long-Term Agreement including a discount of 25% applies to this section. Agreement expires on 7 March 2021.

Occurrence	Benefit 3-15 yrs age.	Benefit 16-80 yrs age.
Death.	£5,000	£10,000
Loss of one or more limbs or eyes.	£10,000	£10,000
Permanent total disablement.	£10,000	£10,000
Temporary total disablement – Amount per week.	£10	£100.

Temporary partial disablement – Amount per week up to 104 weeks.	£5	£ 50
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6.0 OTHER INSURANCES:

Property Owners Insurance Policy 04/HHP/0155980

Buildings Insurance Issued by EIG for No 1 Lodge, Walton Park Cemetery

Sum Insured:	Buildings.	£288,100
	Contents of Common Part.	£ 25,000

Excess:

For Claims other than insured event 3 (See policy documents in Insurance File 1 of 2):	£50
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Insured event 3 (Subsidence of heave of the site on which the buildings stand or landslip):	£1,000
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Limit of Indemnity:	£ 5,000,000
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N.B. When new rental agreements are in force for this property the insurance premium will be recovered from the tenant.

Engineering Insurance Policy 04/CEN9114347 – Equipment Breakdown Insurance.

Damage to covered equipment. For all claims in any one period of insurance.	£ 5,000,000
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Damage to computer Equipment. For any one accident.	£ 500,000
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Damage to portable computer equipment. For any one accident.	£ 5,000
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Extensions:

Reinstatement of data. Any one accident.	£ 50,000
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Computer increased costs of working. Any one accident.	£ 50,000
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Business Interruption. Any one period of Insurance.	£100,000
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Public Relation Costs. Any one accident.	£ 25,000
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Additional Access Costs. Any one accident.	£ 20,000
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Hazardous Substances:	£ 10,000
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Any one accident.	
Expediting expenses:	£ 20,000
Any one accident.	
European Union and Public Authorities (including undamaged)	£ 1000,000
Any one accident.	
Damage to own surrounding property:	£ 2,000,000
Any one accident.	
Hire of substitute Item	£ 10,000
Any one accident.	
Storage tanks and loss of contents:	£ 10,000
Any one accident.	
Debris removal.	£ 25,000
Any one accident.	
Repairs costs investigations:	£ 25,000
Any one accident.	
Additional Access Costs:	£ 20,000
Any one accident.	
Energy efficiency improvements.	
25% of the new replacement cost of the damaged covered equipment or £ 25,000	
Whichever is less in any one accident.	
Temporary plant:	£ 50,000
Any one accident.	
Policy Excess. All claims under this policy.	£ 100.00

BSE Engineering Inspection Policy 04CEN0387178.

Boiler / Pressure Plant

Lifting and Handling Plant. Passenger/Goods Lift – Pennine Ser No 10673.

Annual Inspection in accordance with Statute.

7.0 PREMIUMS

Commercial Combined Insurance 04/XPG/9115690.

Date due: Annual 7 March.

£11,556.80 (2020/21 inc. Tax) - (2019/20 £11,366.69) (inc. Tax)
 Increase £190.11 (+ 1.67%).
 Premium paid monthly £47.22 including handling charge and Insurance Premium
 Tax.

Residential Property Owners Insurance 04/HHP/0155980.

Date due: Annual 30 June.

£413.95 (inc. Tax) (2020/21) (2019/20: £ 279.12 inc. Tax) + £ 134.83 + 48.3 % due
 Limit of Liability now £ 5,000,000.

Engineering Insurance Policy 04/CEN9114347

Annual 29 September.

£ 242.82 (inc. Tax) (2020-2021) N.B. Engineering Policy split 2020 between two policies.

BSE Engineering Inspection Policy 04CEN0387178.

Annual 29 September.

£ 663.67 (inc. Tax) (2020-2021) N.B. Engineering Policy split 2020 between two policies.

8.0 DISPLAY OF EMPLOYERS' LIABILITY INSURANCE:

The current certificate is displayed on the Notice Board in the Parish Office.
Date of expiry of insurance policy 6th March 2021.

9.0 CLAIMS DURING 2019/2020.

February 2020.

Claims made for damage to Narthex Donation Boxes. Acrylic tops to two boxes irreparably damaged during theft. As two separate incidents only one incident was claimed for.

Recovery made in sum £ 482.20 net of £250 Policy Excess.

Deanery Synod Report

Our Deanery Synod representatives for the year were Mari Hughes-Edwards (until November 2019) and Mark Lewis. The clergy are *ex officio* members of Deanery Synod. Fr Bill became Area Dean in October 2019, and Fr Fergus has served on the Deanery Leadership Team.

Since the last APCM, Deanery Synod has met formally in June, September and November 2019, and a more informal meeting by Zoom in July 2020.

During the year a number of topics have been discussed. In June 2019 the Synod received a presentation from Annie Merry from Faiths4Change encouraging us to engage with the diocesan project that we should become Eco Churches. In September 2019 the Synod received a presentation from Emma Howarth from Mission in the Economy, telling us about chaplaincies across Merseyside and inviting us to consider whether we (or others in our churches) could become volunteer chaplains. In November 2019 we welcomed Fr Bill as the new Area Dean and began talking about renewing the Deanery Plan. Meetings in the first half of 2020 were cancelled because of COVID-19, but a Zoom Synod in July 2020 enabled parishes to come together to share experiences and draw out common themes and concerns.

Throughout the year finance was a recurrent topic. Diocesan Synod has voted to introduce a new Parish Share system where the Deanery, rather than a Parish, is asked for a contribution. The Deanery is then able to apportion different amounts to different parishes. During 2020 it was agreed that there should be minimal change to the amounts which each parish pays, but this will be addressed properly in 2021 with a view to a new approach from 2022.

This is my last report as I shall be standing down at the APCM. There are often spaces to fill on Deanery Synod so please consider standing as it is a good way to be part of the wider church in the area.

Mark Lewis
Deanery Synod Rep