

Liverpool Parish Church
Annual Parochial Church Meeting
25 April 2021

REPORT PACK

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Annual Parochial Church Meeting

25 April 2021

AGENDA

ANNUAL MEETING OF PARISHIONERS

1. Minutes of last Meeting of Parishioners on Sunday 25 October 2020
2. Matters arising from the minutes
3. Election of Churchwardens

ANNUAL PAROCHIAL CHURCH MEETING

1. Minutes of last APCM on Sunday 25 October 2020
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 2020
 - 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
6. Any other business (as notified in advance)

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

OUR LADY & ST. NICHOLAS, LIVERPOOL

ANNUAL PAROCHIAL CHURCH MEETING

M I N U T E S of the APCM held on Sunday 25th October 2020 during the course of the 10am Parish Eucharist.

PRESENT: 75 adults and 13 children.

APOLOGIESwere received from Margaret Sadler, Mark Boardman and Pamela Boardman.

The Rector explained that, following the pandemic, the rules around the holding of APCMs had been relaxed, the church having until 31st October to hold a meeting and complete the mandatory business. Fr Crispin had recommended a format of APCM within the Eucharist with the intention of causing minimal disruption to the weekly service at a time when there was little appetite for a lengthy meeting; however, he stressed that there would be opportunity for scrutiny of the reports both on line and via hard copies that would be made available. The Rector invited anyone who wished to raise issues with any aspect of the Report Pack to speak to him or any other relevant church officer.

ANNUAL MEETING OF PARISHIONERS

- 1. Minutes of the last APCM:** The Minutes of the meeting held on Sunday 7th April 2019 were received by the members present and the contents agreed for signing 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:** There were two nominations for the posts of Churchwarden, Eva Cookey and Pauline Lewis being duly elected.

Signed..... Dated 25 April 2021
Chairman

ANNUAL PAROCHIAL CHURCH MEETING

- 1. Minutes of the last APCM:** The Minutes of the meeting held on 7th April 2019 had been made available in electronic and hard copy. They were agreed by the members present and would be 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:**
Items 3(a) to 3(f) had been made available in electronic and hard copy consolidated into a Report Pack (Appendix A attached to these minutes). The Rector invited those present to raise any issues on the contents of any of these reports. In the absence of any issues the Report Pack was accepted unanimously.

Fr Crispin provided the following verbal report:

When delivering a report to the Annual Parochial Church Meeting, I normally try and stress what a fine and united church community we are; when I preach a sermon, I normally try and contrast opposing viewpoints to drill down in our understanding. And so as I try and deliver both a sermon and a report, I ask myself where I should begin. Unity or contrast? In fact our church life is often about looking for unity when we are not entirely convinced it is there. This has always been the case, which is why the Creeds developed. When we say the Nicene Creed together later, it is a corporate statement to show that we all believe the same thing. For the first thousand years after they were written, the Church always had the handy enforcement tool of excommunication, and sometimes just execution, of those who did not join in. So we say the Creed together, but although we do not shout about it, we all believe different things about it. This is one reason why we have chosen the Creed for our Confirmation preparation theme in the sessions which start this evening: let us tease out what we really do believe. But even in this congregation we would encounter a variety of views on creation, godhead, virgin birth, and resurrection, all springing from the Creed we say together. As a church community, I can confidently and proudly say that we do not agree on theology. The tyranny of agreement leads to minds closed to the dynamism of God, who cannot be constrained by a human summary of his existence. But there are things which, as a church community, we do agree on. The way that we, as a church community, have handled the last few months has made me particularly proud. There has been a unanimous approach that the default position of churches is that they should be open and public worship should take place, and that anything other than this is an exception. At every stage we have worked together to restore the default position, and with this common aim we have tested different approaches against each other, and we have stepped up to roles and tasks which we had not previously undertaken. Whilst we have taken everything in our stride, it was due to a lot of people working very hard, for which I am very grateful. This work, and the generosity of all the congregation, means that we have maintained a focus on ministry and pastoral care, on outreach and engagement, whilst not even denting the financial and institutional resilience which we have built over the last few years. But that unity has been evident in other areas as well.

Last week we saw yet more remarkable scenes in parliament at a time when the nation needs to be united. Just weeks after the pay increase for Members of Parliament was revealed, those same people have presented a less than generous financial package to those areas of the north of England being moved into Tier 3 and – to the genuine shock of so many – have withdrawn the provision for out-of-term support for those who receive free school meals, provision which itself was hard-won earlier in the summer. In the face of this, and within twenty-four hours of the vote in Parliament, the Church Council decided to put all the cash resources of our educational charity towards supporting those on free school meals in a local school. The conversation with the school began on Thursday, and I hope that over the next few months we can spend as much as we can on this. If this little-known charity controlled by the Church Council has been inactive in recent years, then it was because we were waiting for a rainy day, and at the moment it is raining. Even if we understand the Creed differently, there is obviously an underlying unity which governs our church community. What is it that we believe in which is drawing us together? Much of this relies on our standpoint. The challenge of the Creeds is that they are a series of definitive statements which we believe have been revealed by God to his Church, but they rely on a level of objective belief which not all are ready to make, and that includes people who identify as Christians. I can assent to the statements in the Creed with conviction, but only once I have explored what they might mean, how we might interpret them, and what filters we have placed on the source of revelation. So let us construct our Creed today on our unity, moving from the objective to the subjective. Look at ourselves, and what do we find? When we drill down beneath the public-facing unity I have described, we find that it can be summed up in statements we already know from today's Gospel: "You shall love the Lord your God with all your heart, and with all your soul, and with all your mind." This is the greatest and first commandment. And a second is like it: "You shall love your neighbour as yourself." On these two commandments hang all the law and the prophets." We call this a commandment, but it is in fact a Creed to which we assent. And it is an old Creed, because it picks up the language from our Old Testament reading in Leviticus, when God says, "You shall not hate in your heart anyone of your kin; you shall reprove your neighbour, or you will incur guilt yourself. You shall not take vengeance or bear a grudge against any of your people, but you shall love your neighbour as yourself: I am the Lord." This Creed starts by asking us what we believe about ourselves and our actions, and in this we find unity. Love your neighbour as yourself. We cannot leave it there, though, because what we believe about ourselves and our actions can be common to all people without a shared belief in the God who became present among us as Jesus Christ. The subjective – in this case what we believe about ourselves – needs to turn into some objective statements about God. Of course many have tried. For example, the cartesian proof is that because my own existence is proven because I am thinking, therefore anything which I can envisage must be a reality, and therefore the perfection which I envisage as God must be real. You don't have to accept that proof, but I say it to illustrate the leap which we can make from lived experience to objective definition. The objective definition which the Church has given us is the Creed and if you think it is a divisive document, then dig down and find where the Creed is real and incarnate in your own life. Which of us does not believe that we must love our neighbour? In you, in me, this is the indwelling of God. A church which does nothing is not a church, and although the Annual Parochial Church Meeting often looks backwards in church life, it is our shared belief which has carried us through the most challenging times of the last few months, and which will inspire and infuse both our common life and our actions in the next few months. "Teacher, which commandment in the law is the greatest?" Jesus said to him, "You shall love the Lord

your God with all your heart, and with all your soul, and with all your mind.” This is the greatest and first commandment. And a second is like it: “You shall love your neighbour as yourself”

4. Elections:

- a) Election of Parochial Church Councillors:** Guy Barker reported that nominations had been received for Sarah Wrightson, Nick Ledingham, Sarah Doyle, Rebecca Selman, David Large, Peter Summerfield, Peter Woods, Elaine Price, Martyn Cull, Guy Barker and Sarah Cull. There being no nominations from the floor; it was agreed unanimously that all the above were elected to the Council for the period ending 30th April 2021.
- b) Election of Deanery Synod Representatives:** Guy Barker reported that a nomination had been received for Lynn White. Lynn was duly appointed. [Following the meeting, Emily Ridgway was proposed and her nomination to a casual vacancy will be confirmed at the November PCC meeting]

5. Appointments

- a) Sidespersons:** Pauline Lewis thanked all the existing sidespersons for their valuable contribution to the ministry of the church and proposed that those on the current list covering the Covid arrangements on Sundays be approved. This proposal was agreed by all present.
- b) Independent Examiner:** The Rector 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. He was happy to propose that she be reappointed. This was seconded by Jim Wrightson and agreed by all present.

Any Other Business: there being no further business, the Rector declared the Annual Parochial Church Meeting closed and the Eucharist concluded with God’s blessing from Fr Bill Addy.

Signed.....

The Revd Canon Dr Crispin Pailing, Rector of Liverpool
25 April 2021

ELECTORAL ROLL REPORT 2021

Number on Roll 2020 = 134

Died	1
Moved away	0
Not been attending	0
New	3

Number on Roll 2021 = 136

Roger Merchant

Electoral Roll Officer

Charity number 1132856

DIOCESE OF LIVERPOOL

Liverpool Parish Church (Our Lady and St Nicholas)

Annual Report

of the Parochial Church Council

Year ending 31st December 2020

Annual Report for the Year Ended 31st December 2020

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 (until November 2020)
Wardens:	Mrs Pauline Lewis Mrs Eva Cookey
Deanery Synod Representatives:	Mr Mark Lewis (until October 2020) Mrs Lynn White (from October 2020) Mrs Emily Ridgway (from November 2020)
Secretary:	Mr Guy Barker
Treasurer:	Mr Nick Ledingham
Other Elected Members:	Dr Rebecca Selman Mr Nick Ledingham Mrs Sarah Wrightson Mr Martyn Cull Dr Sarah-Jane Cull Mrs Elaine Price Mr John Mason (until October 2020) Mr David Large Mrs Sarah Doyle Mr Guy Barker Dr Louis Johnson (until June 2020) Mr Peter Summerfield Captain Peter Woods (from October 2020) Ian Grant-Funck (Parish Assistant)
In attendance:	

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, Maggie Mullan Architects Ltd., 6 Percy St Liverpool L8 7LU

Independent Examiner: Susan Buckley, SBA Accounting Limited, 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 to 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

During an unusual year where the Government suspended public worship for two prolonged periods because of the COVID-19 pandemic, and further restrictions severely limited normal activities (from services to room lettings), the financial resilience of the Church has been tested but the year ended in surplus. This was in part owing to an appeal for the Music Endowment Fund, but whilst most income sources ceased (including fees and voluntary rate), a robust approach to stewardship and the use of the Government's Job Retention Scheme enabled a positive end to the year.

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”

Safeguarding

The PCC considers safeguarding at every meeting and reviews and re-adopts the Safeguarding Policy (for children and vulnerable adults) in September of each year. Members of the PCC are subject to a check from the Disclosure and Barring Service and a policy of Safer Recruiting is followed for all church appointments (paid and voluntary). The PCC has complied with the duty to have “due regard” to the House of Bishops’ guidance in relation to safeguarding.

Our objectives for 2020 were:

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 responded to these objectives in the following ways:

Mission & worship

- Our monthly Choral Eucharist was introduced on Sunday mornings in February. Unfortunately the suspension of public worship in the pandemic meant that we were not able to resume these choral services until July 2020. However, the prohibition on congregational singing meant that we relied on professional singers to act as cantor. Choral services, including carol services, took place throughout the year whenever it was possible.
- The pandemic led to the development of our capability in digital events on-line. Throughout much of the year we were able to produce high quality liturgical services ‘pre-recorded’ on the internet, and when public worship took place we were able to live-stream it for those unable to attend church. In addition Liverpool Parish Church featured frequently and prominently in national broadcast, print and digital media for our response to the pandemic.
- The planned conferences in 2020 did not take place because of the pandemic. However, we have been able to use our capacity and expertise to engage with local authority and public planning throughout the pandemic. Two members of our clergy sit on the Liverpool Health Protection Board. We have also been at the forefront of conversations across the city in response to the Black Lives Matter movement, and our engagement with our own history with the transatlantic trade in enslaved Africans led to a feature on BBC Songs of Praise as we unveiled a stone commemorating the first recorded black resident of Liverpool.
- We were unable to hold ‘in person’ study events, but during the year we were able to run both a vocations’ group and a confirmation class by video conference. Plans are developing for study groups in 2021.

Enhancement and development of church buildings

- Fundraising for remodelling the lavatories has had to be postponed until 2021 because of the pandemic.
- In February 2020 funding to a maximum of £75,000 was secured from Liverpool City Council for a floodlighting scheme. At the end of the year this went out to tender and the contract will be awarded in 2021.
- Work was completed to upgrade the digitization of the clock mechanism.

Finance, Giving and Fundraising

- Fundraising for lavatories was deferred until 2021.

- Despite the pandemic, following the launch of a Music Endowment Fund in February 2020 sufficient donations were received to bring the Fund to almost £40,000 at the end of the year.
- A contactless giving terminal was installed in July 2020.

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 2021 we have planned the following in addition to existing activities and projects:

Mission & worship

- We look forward to resuming public worship without additional measures because of the pandemic. The appointment of a new organist at the start of 2021 as well as the restrictions on music in the pandemic gives us the opportunity to review our use of music in worship.
- We shall hold a conference in 2021 with the HeartEdge network (from St Martin in the Fields in London).
- Our work in the leadership in tackling homelessness in the City will continue with the launch of a new city-wide strategy as well as building on the Homelessness Charter launched in 2019.
- Further outreach work is planned with the Gipsy, Roma, and Traveller community.
- A new approach to church social events is required.

Enhancement and development of church buildings

- The architect has drawn up plans for the remodelling and refurbishment of the lavatories in the Parish Centre. This project needs to be taken forward as the pandemic restrictions are lifted.
- Stonework repairs are needed at the base of the tower (as mentioned in the Quinquennial Report).
- Floodlighting will be installed.

Finance, Giving and Fundraising

- Fundraising will be required to pay for the refurbishment of the lavatories.
- As we recover from the pandemic, the usual sources of income need to be re-established and further work is required on reserves.
- We shall buy a property as a house for a stipendiary curate.

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 Liverpool Blitz Memorial Trust functions in relation to 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 year 2020 has been dominated by the impact the Covid-19 pandemic and the restrictions it has imposed on most activities and forward plans.

During the year, the trustees, Christine Hill (Secretary), David Massey (Chairman), John Mason (Treasurer), Fr Crispin Pailing, and, Ivan Woolfenden have conducted their meetings by email. We wish to express our thanks to Guy Barker, who stood down as a trustee and as Secretary at the start of the year, and to welcome Christine Hill as Secretary.

The Report & Accounts of the LBMT are presented alongside those of the Church, to which it closely relates. The Trust has to date maintained separate accounts from the PCC because of its broader public education role. 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 during the year.

The trustees completed the transfer of support funds and relevant policy documents for the care and maintenance of the Blitz Memorial sculpture to the PCC and to the Buildings Manager.

Following positive initial discussions with the Museum of Liverpool in 2020, it was not possible to make practical arrangements for the educational commemoration of the 80th anniversary of the Blitz in 2021 in view of the Covid restrictions. However, we remain mindful of this and other opportunities and will seek to follow them up as circumstances permit.

David Massey (Chairman)

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 18 March 2021

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

Susan Buckley FCA

SBA Accounting Limited
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 2020

	Notes	2020 Unrestricted Funds	2020 Restricted Funds	2020 Endowment Funds	2020 Total	2019 Unrestricted Funds	2019 Restricted Funds	2019 Endowment Funds	2019 Total
Incoming Resources									
Voluntary Income	2(a)	96,418	-	23,281	119,699	128,379	13,500	-	141,879
Activities for generating funds	2(b)	9,360	-	-	9,360	18,104	-	-	18,104
Investments	2(c)	6,641	-	-	6,641	7,926	5	-	7,931
Church Activities	2(d)	3,875	-	-	3,875	7,021	-	-	7,021
Other	2(e)	482	-	-	482	1,158	-	-	1,158
Sub Total		116,776	-	23,281	140,057	162,588	13,505	-	176,093
Resources Expended									
Church activities	3(a)	105,637	-	-	105,637	132,279	13,540	-	145,819
Costs of generating voluntary income	3(b)	-	-	-	-	-	-	-	-
Fund-raising trading costs	3(c)	118	-	-	118	367	-	-	367
Other costs	3(d)	21,284	-	-	21,284	22,731	-	-	22,731
Sub Total		127,039	-	-	127,039	155,377	13,540	-	168,917
Net Incoming Resources Before Other Recognised Gains & Losses									
Net Incoming Resources		(10,263)	-	23,281	13,018	7,211	(35)	-	7,176
Gains on investment assets									
On disposal	5(b)	-	-	-	-	-	-	-	-
Additions	5(b)	9,452	-	-	9,452	10,946	12,500	-	23,446
On revaluation	5(b)	-	1,635	7,749	9,384	-	2,356	71,350	73,706
Gross transfer between funds		500	(13,132)	12,632	-	(7,511)	(6,250)	13,761	-
Net Movement in Funds									
Movement		(311)	(11,497)	43,662	31,854	10,646	8,571	85,111	104,328
Balances at 1/1		160,342	25,372	494,446	680,160	149,696	16,801	409,335	575,832
Balances at 31/12		160,031	13,875	538,108	712,014	160,342	25,372	494,446	680,160

Parochial Church Council of Our Lady and St Nicholas
Balance Sheet
For the year ended 31 December 2020

	Notes	2020 £	2019 £
Fixed Assets			
Tangible Investment	5(a)	43,295	48,120
Sub Total	5(b)	562,163	530,140
		605,458	578,260
Current Assets			
Stock		-	-
Debtors	6	18,941	18,552
Cash at bank and in hand		88,533	92,975
Sub Total		107,474	111,527
Liabilities			
Creditors - amounts falling due < 1 year	7	918	9,627
Net Current Assets/ (Liabilities)			
Total assets less current liabilities		106,556	101,900
TOTAL NET ASSETS		712,014	680,160
Unrestricted*	8	160,031	160,342
Restricted		13,875	25,372
Endowment		538,108	494,446
TOTAL PARISH FUNDS		712,014	680,160

Approved by the Parochial Church Council on 18th March 2021.

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

* Note – contained within this unrestricted balance is a sum of £70,000 which has been designated by the PCC as provision for payment towards the acquisition of a house for a stipendiary curate.

Notes to the financial statements
For the year ended 31 December 2020

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 top 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								
	2020 Unrestricted Funds (£)	2020 Restricted Funds (£)	2020 Endowment Funds (£)	2020 Total £	2019 Unrestricted Funds (£)	2019 Restricted Funds (£)	2019 Endowment Funds (£)	2019 Total £
2(a) Voluntary Income								
Planned Giving	37,620	-	-	37,620	37,009	-	-	37,009
Tax recoverable	11,104	-	2,056	13,160	16,747	-	-	16,747
Other Gift Aid Donations	8,557	-	-	8,557	24,156	-	-	24,156
Collections	2,350	-	-	2,350	7,021	-	-	7,021
Grants	28,273	-	11,000	39,273	19,729	1,000	-	20,729
Donations, appeals	8,490	-	8,225	16,715	20,717	12,500	-	33,217
Legacies	24	-	2,000	2,024	3,000	-	-	3,000
Total	96,418	-	23,281	119,699	128,379	13,500	-	141,879
2(b) Activities for generating funds								
Fundraising non-church purposes	6,658	-	-	6,658	14,064	-	-	14,064
Fundraising – Misc	2,018	-	-	2,018	2,899	-	-	2,899
Catering	684	-	-	684	1,140	-	-	1,140
Total	9,360	-	-	9,360	18,104	-	-	18,104
2(c) Income from investments								
Dividends, interest & tax recoverable	641	-	-	641	2,226	5	-	2,231
Rent	6,000	-	-	6,000	5,700	-	-	5,700
Total	6,641	-	-	6,641	7,926	5	-	7,931
2(d) Income from Church Activities								
Parochial Fees retained by PCC	3,678	-	-	3,678	6,513	-	-	6,513
Sundry Income	197	-	-	197	508	-	-	508
Total	3,875	-	-	3,875	7,021	-	-	7,021
2(e) Other incoming resources								
Insurance claims/sale of fixed assets	482	-	-	482	1,158	-	-	1,158
Total	482	-	-	482	1,158	-	-	1,158
TOTAL INCOMING RESOURCES	116,776	-	23,281	140,057	162,588	13,505	-	176,093

3. RESOURCES EXPENDED

	2020 Unrestricted Funds (£)	2020 Restricted Funds (£)	2020 Endowment Funds (£)	2020 Total £		2019 Unrestricted Funds (£)	2019 Restricted Funds (£)	2019 Endowment Funds (£)	2019 Total £
3(a) Church activities									
Mission & charitable giving									
Overseas	-	-	-	-	-	-	-	-	-
Relief & development agencies	375	-	-	375	500	-	-	-	500
Home missions	200	-	-	200	-	-	-	-	-
Secular charities	1,290	-	-	1,290	360	-	-	-	360
Ministry									
Diocesan parish share	26,350	-	-	26,350	25,824	-	-	-	25,824
Clergy expenses	530	-	-	530	1,479	-	-	-	1,479
Parsonage	2,982	-	-	2,982	2,782	-	-	-	2,782
Assistant staff	11,723	-	-	11,723	14,126	-	-	-	14,126
Church running & maintenance									
Church running expenses	29,352	-	-	29,352	29,184	-	-	-	29,184
Church maintenance	10,967	-	-	10,967	6,607	40	-	-	6,647
Upkeep of services	8,782	-	-	8,782	9,179	13,500	-	-	22,679
Depreciation	7,711	-	-	7,711	5,611	-	-	-	5,611
Walton Park Cemetery	-	-	-	-	-	-	-	-	-
Parish centre									
Running costs	4,896	-	-	4,896	4,550	-	-	-	4,550
Other property upkeep	-	-	-	-	1,124	-	-	-	1,124
Major repairs / works	480	-	-	480	30,952	-	-	-	30,952
Total	105,637	-	-	105,637	132,279	13,540	-	-	145,819
3(b) Generation of voluntary income									
Stewardship costs	-	-	-	-	-	-	-	-	-
3(c) Fundraising costs trading									
Fundraising costs	118	-	-	118	367	-	-	-	367
Investment management	-	-	-	-	-	-	-	-	-
Total	118	-	-	118	367	-	-	-	367
3(d) Other resources expended									
Other	1,293	-	-	1,293	2,179	-	-	-	2,179
Support	19,991	-	-	19,991	20,552	-	-	-	20,552
Total	21,284	-	-	21,284	22,731	-	-	-	22,731
TOTAL EXPENDED	127,039	-	-	127,039	155,377	13,540	-	-	168,917

4. Staff Costs (Wages & Salaries)

Office Support, Cleaning, Security and Organist	23,820
Tax & National insurance	1,310
Pensions	443
Total	25,573

The head count of employees during the year was 5(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 £907 was reimbursed to 3 PCC members for expenses they incurred on behalf of the Church

PCC members' donations

Trustees contributed a total of £7,508 to the charity during 2020.

5(a) FIXED ASSETS

Tangible (Unrestricted)	Freehold land & building £	Church equipment £	Total £	
Actual / Deemed cost				
As at 1/1	-	66,889	66,889	
Disposal	-	-	-	
Additions at cost	-	2,886	2,886	
As at 31/12	-	69,775	69,775	
Depreciation				
As at 1/1	-	18,769	18,769	
Withdrawn on disposals	-	-	-	
Charge for year	-	7,711	7,711	
As at 31/12	-	26,480	26,480	
Net Book Value	As at 31/12	-	43,295	43,295

5(b) Investments

		2020 £	2019 £
GLADSTONE FUND	Historical cost	169,498	152,139
	Market value	191,602	189,039
HAMPSON AND SUNDAY BEQUESTS	Historical cost	251,577	232,922
	Market value	277,398	276,883
INVESTEC Income Account	Historical cost	20,398	10,946
	Market value	20,398	10,946
OLSN EDUCATIONAL FUND	Historical cost	19,902	19,902
	Market value	30,486	28,524
	Accrued Interest	5,546	4,671
L'POOL BLITZ MEM TRUST	Historical cost	6,250	6,250
	Market value	8,205	7,445
MUSIC ENDOWMENT FUND	Historical Cost	25,688	12,500
	Market Value	28,529	12,632
TOTALS	Historical cost	493,313	434,659
	Market value + Accrued Interest	562,164	530,140

The market value as at 31stDecember represents investments for:

	£
Unrestricted funds	20,398
Restricted funds	13,751
Endowment funds	528,015

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 available to the PCC without restriction and is currently accumulating in an Investec cash account.

The Hampson and Sundry Bequests is the new joint title for the fund which contains 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 the formerly separate Sundry Endowments Fund. With the redesignation of the small unrestricted sums last year as endowment funds, the two funds were merged during 2020 and are now reported as a single entity.

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.

The Music Endowment Fund was formally established early in 2020, following a generous donation late in 2019 which was initially described as restricted. It is intended to support the provision of music in worship. Funds donated are invested as endowment but the income from this fund is available to the church as unrestricted to apply to musical purposes.

6. DEBTORS

	2020 £	2019 £
Tax recoverable	11,040	14,910
Other debtors	7,901	3,642
Total	18,941	18,552

7. LIABILITIES (Amounts falling due in one year)

	2020 £	2019 £
Creditors	918	9,627
Total	918	9,627

8. FUNDS	Balance at 1/1	Incoming resources	Resources expended	Fund Transfers	Investment gains	Balance at 31/12
Unrestricted fund movements						
Investec Dividends	10,946	9,452	-	-	-	20,398
Accumulated funds	149,396	116,776	127,039	500	-	139,633
Total	160,342	126,228	127,039	500	-	160,031
Restricted fund movements						
Blitz Memorial Fund	8,069	2	(500)	760	8,331	
OLSN Educational Fund	4,671	-	-	-	875	5,546
Music Fund	12,632	-	-	(12,632)	-	0

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)	2,515
 Special Collections:	 £
Firefighters' Charity	64
Chief Constable's Charity	160
KIND	60
Liverpool Seafarers' Centre	192

A.P.C.M. – FABRIC REPORT – BUILDING MANAGER.

TO: A.P.C.M.
FROM: PETER A. WOODS
SUBJECT: A.P.C.M. - FABRIC REPORT – PETER WOODS
DATE: 25 APRIL 2021

A.P.C.M. – FABRIC REPORT - BUILDING MANAGER.

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 Churchwarden. 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. Work to start in April 2021 as funding now obtained for the 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 Auto-Restart Unit fitted in October 2021 by Smith of Derby for £880.00 + VAT. The new unit is completely automatic and does not require any manual change for BST / GMT.

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. This work has been included in the church floodlight replacement work which should be carried out in July 2021.

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.

STONEWORK:

Urgent repairs to stonework are noted in Quinquennial report above. This work in hand to be carried out by Messrs Mather and Ellis, stonemasons, in April after Easter as their work schedule permits.

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 Caunce 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.

Damaged security grille above boiler room entrance needs repaired by Challenger Forge in December 2020.

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 but Pepys Flat needs re-decorating before new Curate moves in, possibly in June. Quotes to be obtained from decorators in April.

FLOWER ROOM – SHELVING:

Flower room shelving updated with new shelving in November 2020 in sum £ 650.00 + VAT.

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

The contract for the floodlights has been awarded to a local firm in Liverpool. The next stage will be a planning application with installation, hopefully, taking place in June/July 2021. The tender evaluation was not on cost (as there is a fixed budget), but the quotation was low enough that there is room for some extension to the scheme to provide lighting in the Gardens. PCC has agreed to this work subject to on-sight survey.

4. Wi-Fi AND INTERNET UPGRADE.

Wi-Fi and Internet upgraded in February 2020. Work carried out by contractors BT and Ensign. Due to Covid-19 restrictions the outstanding work, particularly connecting up the present CCTV system to the new system, should be completed in April 2021.

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

A quote from Property Services North West in sum £ 2,340.00 + VAT has been agreed for the work.

The church is due a major upgrade of the floodlighting around the church in June/July 2021. It is therefore considered better to wait until the floodlighting work is carried out before the 5-yearly inspection. Once the church has had the floodlighting work done the Electrical Installation Report and Testing will be carried out.

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. A number of emergency lights were replaced following failure of the 1 hour emergency light test. Other lights which failed the 3 hour emergency lighting test will be replaced as funds permit. All new emergency lights are LED units.

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, April 2021.

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/0314844.

Section 1 - 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 6 March 2021.

Payment £ 963.06 per month by Direct Debit.

Buildings and contents sum insured:	£24,630,00
Artwork in the Open.	£123,000
Insured events and excesses: (N.B. Act of Terrorism not included).	£250

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.
- 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.

Extension 10 - Property in the Open:

Homeless Jesus – sum insured £21,000 any one claim.

Tidal Shame – sum insured £2,000. Any one claim.

MV Derbyshire Memorial – sum insured £40,000. Any one claim.

Blitz Memorial – sum insured £60,000. Any one claim.

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 3 - 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 4 - Money:

A Long-Term Agreement including a discount of 10% 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 6 Theft by officials:

Excess: £250.

Limit of indemnity: £10,000.

Section 7 - Liabilities:

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

Cover. Public and Products liability. Limit of Indemnity: £10,000,000.

Retroactive dates for standard liability extensions

Extension.	Retroactive Date.
Errors and omissions.	7 March 2007.
Errors and omissions – independent examination.	7 March 2007.
Pastoral care indemnity.	7 March 2007.

Liabilities Clauses.

Ownership of Gates Lodge.

We will indemnify you against your legal liability to pay damages tends arising out of your ownership of Gates Lodge (No.2) Walton Park Cemetery L9 1AW

No indemnity will be provided: (i) in respect of liability arising outside of the geographical limits (ii) if you are entitled to indemnity under any other insurance.

Section 8- Legal Expenses:

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

Limit of indemnity: £250,000

Section 9 - Personal Accident:

A Long-Term Agreement including a discount of 10% 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 per week	£ 50 per week.

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

Insured event 3 (Subsidence or heave of the site on which the buildings stand or
landslip): £1,000

Limit of Indemnity: £ 5,000,000

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
Damage to computer Equipment. For any one accident.	£ 500,000
Damage to portable computer equipment. For any one accident.	£ 5,000
Extensions:	
Reinstatement of data.	£ 50,000
Any one accident.	
Computer increased costs of working.	£ 50,000
Any one accident.	
Business Interruption.	£100,000
Any one period of Insurance.	
Public Relation Costs.	£ 25,000
Any one accident.	
Additional Access Costs.	£ 20,000
Any one accident.	
Hazardous Substances:	£ 10,000
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 2022.

9.0 CLAIMS DURING 2020/2021.

Claim made for sinkhole damage reported at Walton Park Cemetery. Claim was rejected as damage considered due to ground water levels which are exempted under our insurance policy.

Deanery Synod Report

Liverpool North Deanery Synod Update

Having only been a representative for OLSN since the last APCM in October, I have only attended two Deanery Synod meetings but what follows will be a summary of what has taken place in that time.

- Synod is working towards having a complete team to support the Lay Chair. Most positions are filled but a permanent secretary is still being sought. The Mission, Pastoral and Leadership team are also looking for representatives through Synod; Fr Bill represents OLSN.
- All present representatives were informed that between the PCCs of OLSN and St Athanasius a Self-Supporting Curate would be appointed to OLSN and supported by Rev Michelle. The curate will split their time between OLSN and St Athanasius.
- Finances have been a big talking point for obvious reasons. Liverpool North Deanery is the only deanery in the Diocese to have paid their Parish Share in full. Given the geographical locations of our parishes and the year that has passed, this is a remarkable achievement.
- At the next meeting, Synod will be having further discussions on Deanery Parish Share. Synod will need to decide how best to implement this new approach and has already been looking at a number of options.
- Representatives from all parishes have shared their experiences of this past year and the impact it has had. Most churches are now open again and welcoming congregations back into their buildings.
- The Church of England initiative, “Living in Love and Faith” will be a talking point for the next few meetings as we look at how we can bring this into church life.

Emily Ridgway
April 2021