

ST. ANDREW'S AND EMMANUEL CHURCHES, CHEADLE HULME
Annual Report and Financial Statements of the Parochial Church Council
For the year ended 31 December 2020

Registered Charity Name:

The Parochial Church Council of the Ecclesiastical Parish of St Andrew Cheadle Hulme (Charity Number 1130324)

Principal Address:

St Andrew's Church, Cheadle Road, Cheadle Hulme, Cheadle, Cheshire SK8 5ET

Incumbent:

The Revd. Christopher Hobbs, The Vicarage, 2 Orrishmere Road, Cheadle Hulme, Cheadle, Cheshire SK8 5HP

Bank:

National Westminster Bank, Cheadle Branch, 34 High Street, Cheadle, Cheshire SK8 1QQ

PCC Treasurer:

David Bennett, 46 Old Wool Lane, Cheadle Hulme, Cheadle, Cheshire SK8 5JA

Independent Examiner:

Philip Wells, 6 Hume Hall Avenue, Cheadle Hulme, Cheadle, Cheshire SK8 6LN

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PCC 2020-2021

Ex Officio	
Revd Christopher Hobbs (Vicar)	
Revd Peter Selby (Curate)	
Jane Holland (Pastoral Visitor)	
<i>Adrienne Staines Churchwarden</i>	<i>Paul Clifford Churchwarden</i>
<i>Roger Hand Deputy Warden</i>	<i>Frances Kimm Deputy Warden</i>

Deanery Synod (till 2023 APCM)
Barbara Farrar
Arthur Jackson
Scott Middleton (until APCM 2020) Geoff Cooke (from APCM 2020)
Jane Holland (from APCM 2020)

Elected Members		
Till 2021	Till 2022	Till 2023
Ruth Drury	Hazel Boustany	Alma Budd (from July)
Shirley Eaton	Lindsay Shakeshaft	Margaret Clerc (from APCM)
Philip Readdy	Joan Shaw	Jenny Wildsmith
John Bell (from APCM)	Lisa Irvine	David Bennett
<i>Hon Secretary</i>	Wendy Kennerley (from APCM)	<i>Hon Treasurer</i>
1 St Andrew's vacancy		1 Emmanuel vacancy
	2020	
	Emma Hewitt (till Feb 2020)	
	Tony Kelly (till June 2020)	
	Sarah Brown (till APCM)	
	Roger Phillips (till APCM)	
	Derek Eaton (till APCM)	

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The Parochial Church Council (PCC) of the Parish of St Andrew, Cheadle Hulme presents its reports and financial statements for the year ended 31 December 2020. The Parish is a part of the Church of England, in the Diocese of Chester, located in the Deanery of Cheadle.

The financial statements that are part of this report comply with the current statutory requirements, Church Accounting Regulations and the FRS102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2016 (as amended by the Bulletin issued in February 2016) published by the Charity Commission in England & Wales, effective January 2016. Note is also made of the recommendations of "The Charities Act 2011 and the PCC" 4th edition published by Church House in 2013.

STRUCTURE GOVERNANCE AND MANAGEMENT CONSTITUTION

The Parochial Church Council (PCC) is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The PCC was registered as a charity in England & Wales in June 2009 under the name "The Parochial Church Council of the Ecclesiastical Parish of St Andrew, Cheadle Hulme", Charity Number 1130324. The appointment of PCC members is governed by and set out in the Church Representation Rules.

The primary object of the PCC is the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England. In particular and under the PCC (Powers) Measure 1956 the PCC is to co-operate with the incumbent, the Reverend Christopher Hobbs, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

There are a number of committees.

Standing Committee

This is the only sub-committee required by the Church Representation Rules. It has power to transact the business of the PCC between its meetings, subject to any direction given by the PCC.

In 2020 four Committees reported to the PCC:

Emmanuel Church Committee, Sites and Buildings Committee, Social and Outreach Committee and the Finance Committee.

Finance Committee

This committee monitors overall income and expenditure in the parish.

Sites, Buildings and Technology Committee

This committee oversees the general maintenance of the St Andrew's church property, including all meeting rooms and the house at 68 Henley Avenue.

Social and Outreach Committee

This committee organises community activities in the life of St Andrew's

Emmanuel Committee

This committee oversees the work at Emmanuel Church.

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The council has complied with its duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults. Lisa Irvine at Emmanuel and Helen Price were appointed Parish Church Safeguarding Officers, with Trevor Kimm remaining in post until Helen finishes her training.

We were required to examine our records in the church archives and at the County Record Office to see if there were any references to historic safeguarding lapses. No references were found. In 2019, a man was convicted of historic child abuse committed in the 1970s when he was a Reader in this Church. There were no recorded or remembered allegations of his inappropriate behaviour within St Andrew's.

The PCC met five times in 2020, the St Andrew's Church Committee met a further six times and the Emmanuel Committee met a further five times.

One of the meetings was a brief meeting after the Annual Church Meeting, this year held in October, to appoint officers of the PCC.

Overshadowing the year was the Covid 19 pandemic.

The year began with the Vicar as the only full-time member of staff, and with our part time Administrator Gill Pennells at St Andrew's, and Time For God volunteer Bence Szabo. Emmanuel Church House was let out for the whole of the year. We wanted to pay off the historic underpayment of parish share before seeking another minister. The Vicar and Readers led and preached at both churches. At the beginning of the year we had All Age services monthly in both churches (on different Sundays) and Holy Communion was celebrated at least once a Sunday between the two churches. Café Church was held in January and February, with the Capernwray students interviewed at the first one, and Bishop Graham Dow in February. Messy Church was held at Emmanuel in January with 30 children and families present.

The usual activities were underway at both churches with for instance: the weekly café on Mondays at St Andrew's; an after school club in Oaktree school (led by Margaret Hobbs); Ladies' fellowship and Senior Seekers at Emmanuel; Kasta for primary age children (led by Christopher Hobbs and Josh Baxter) and Next Stop (led by Ruth Drury and Josh Baxter) at St Andrew's; new Sunday School teachers, in particular Lindsay Tipper and Geoff Cooke, had come forward to fill the gap at St Andrew's; Little Rews and Little Fishes (the groups for carers with small children at both churches) were well underway; Saturday morning coffee had moved into the church foyer at Emmanuel as the hall was let out for keep fit; the University of the Third Age were meeting monthly in St Andrew's

The Capernwray students returned for a week at the end of February and outreach events such as a dinner in the Red Fort, women's brunch and youth and children's clubs took place.

On 15 March Archdeacon Ian Bishop was going to preach in both churches, but the Vicar had to stand in as the archdeacon was self-isolating. That was the end of normality. By Sunday 22 March (Mothering Sunday) we were in a national lock down, and all activities at our buildings were suspended. Gill Pennells was put on furlough, returning part time in September. Bence Szabo went back to Hungary.

Following a questionnaire to the congregation and the vote of the PCC, the churches opened again for Sunday 6 September, but with restrictions such as hand sanitisation, social distancing, track and trace, no singing and no celebration of Holy Communion. We restarted Sunday School at St Andrew's but there were fewer children than before the lockdown. Little Rews started back with numbers limited to six bubbles, all isolated from each other. At Christmas we had a carol service in the

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morning at Emmanuel, and in the evening at St Andrew's, with the Emmanuel music group singing (in a socially distanced way) at both.

From March 22 Services went online at both churches. A new Facebook group for members of Emmanuel and St Andrew's was set up by our webmaster Keith Simons. Christopher and Margaret Hobbs recorded services in their home and put them up online. The Readers and Nick Feist also contributed. A weekly email was sent to everyone for whom we had email addresses, and a letter posted to everyone else. Both of these practices have continued into 2021. A daily prayer meeting started at St Andrew's, and a weekly prayer meeting at Emmanuel. These took place over Zoom, and they also continue. The morning service at St Andrew's was also available on Zoom as an alternative to the recorded service. Members of the congregations were all allocated in a phone up list, so that people in the congregation would keep in touch with one another that way. Also on zoom during the lock-down there was a weekly "I-Singalong". St Andrew's house groups adapted to that format, which continues to the present. During the year amongst other things the house groups did studies from the book of Job and the theme of listening to the Bible from "Hearing God's Word" a book by Tim Chester that Christopher and Margaret had given to the congregations.

At the beginning of the year in our Sunday services we were going through the letters to the Seven Churches in Revelation, and the Ten Commandments at the All Age services. In the evening we were preaching through 1 Peter. The recorded services (separate recordings for Emmanuel and St Andrew's) carried on the programme with the Ten Commandments, and Genesis 6-12 as planned. Then, as well as the festivals of Palm Sunday, Easter, Ascension, Pentecost and Trinity, we looked at Christian Basics topics like church, Bible, prayer, giving, evangelism, the environment, guidance and suffering. In September, when we were back in the building, we began preaching through the Sermon on the Mount. In the evenings Peter Selby conducted a service of Evening prayer but these remained online, and continue so.

From March to July Josh Baxter and Ruth Drury ran online youth activities for 8- 16 year olds with a variety of activities including scavenger hunts, cooking and games. Ruth and Josh also organised an in person Light Party in October. At Christmas we were able to include video of children from the church and community in a "Play It By Ear" online Nativity. Another activity of the parish that young people and children were involved with was the Advent Window Trail, with 24 different Christmas Carols depicted in windows of houses around the parish.

At the beginning of 2020 St Andrew's had already decided to help Emmanuel with a new laptop, and with access to I-Sing worship for recorded songs. New video projectors were needed in Emmanuel to cope with the different video format and people from St Andrew's also helped with that. We received £2000 as a gift from the Diocese of Chester. The PCC decided to allocate £1000 for community parties in both churches when the pandemic is over, and to upgrade installations in both churches so that we could live cast services from the churches with the rest. A member of Emmanuel contributed to the additional cost at Emmanuel, and members at St Andrew's to the cost of putting in two screens in the side aisles, so that people seated in the side aisles could see the screens. By the time we returned to the churches in September we were able to live cast in each church, as well as putting the recordings online for people to watch afterwards. Josh and Ian Baxter, with Trevor Kimm at St Andrew's, and Peter Goman at Emmanuel had to learn a whole new set of skills as had Margaret Hobbs in compiling the recorded services, with members of the church sending her recordings of the prayers and readings.

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Things were not quiet on the buildings front. It had been planned that the new sound desk at St Andrew's would be dedicated by the Archdeacon. The leaking tower at St Andrew's was investigated, and in the summer repair and repainting works were completed, the down pipes painted and some slates fixed. Bence Szabo returned for a few weeks from Hungary and other maintenance jobs such as painting the bollards at the front of church were completed. He was also able to help with the distribution of a June "Round The Houses" leaflet to all the houses in the parish. Volunteers continued to look after the grounds (weeding between the paving stones) at Emmanuel, alongside the paid contractors at both St Andrew's and Emmanuel. Volunteers also took over putting out the bins at Emmanuel, which the minister had usually done.

On the missionary and charitable front, the Thanksgiving Day Collection at Emmanuel in January raised £983.75 for MIND, and the Christmas Day collection for Francis House raised £663.95. We had a visit from JP Carvalho on his way from Japan back to Brazil. While there he decided to leave OMF and to become engaged. The PCC decided in December to support his friend Levi Booth, also working with OMF in Japan. St Andrew's increased its mission support by adopting former member of the congregation Joey Kirkham who began work as a Staff-worker with UCCF in York in September. Emmanuel had been looking forward to the visit of Andy and Rose Roberts home on furlough from Revive International in Brazil. Andy was able to record a sermon and show some pictures about the work in Brazil. We were pleased to hear that Andy was made an M.B.E. for the work with street children in Brazil.

Despite the lockdown some community events still ran. Ruth Drury organised a Cake delivery service in the parish during the lockdown in aid of Macmillan, instead of the "Big Coffee Morning". There were Zoom quiz nights at Emmanuel and at St Andrew's. The St Andrew's quiz night was in aid of Tear Fund and raised over £1000. Harvest gifts were collected at Emmanuel for Wellspring in Stockport, and at St Andrew's for Barnabus. In December members of St Andrew's donated goods and money for more than 70 hampers and gifts that were given to various people in need or on their own in the community and church.

Sad losses to our congregation occurred with the death of Jean Doherty, Muriel Smith, Allan Simons, John Dutton and Ron Davies at St Andrew's, and Maureen Barker, Ron Dicken, Dora Manners, Norman Staines, Clifford Richardson and Beryl Reeve at Emmanuel. For the Annual Meeting in October 49 people were removed from and 6 people added to the combined electoral roll.

As well as Café church with special guests, planned events that could not take place included: an Easter Holiday club, a summer Hog Roast, the Model Railway Exhibition. The Cheadle Passion was also cancelled but the PCC paid a share of £1375 towards the costs of writing the script and publicity. The Annual Meeting was originally planned for May, but took place in October, with some people present in person, and some following live on zoom.

At the Annual Meeting Graham Stanley was thanked for being our Independent Examiner for many years, and the meeting accepted the recommendation of the PCC that Phil Wells from St Mary's Cheadle be appointed.

The PCC approved a change to the constitution of the Cheadle Hulme Churches Together to allow someone who was not ordained to be appointed as Chair. Don Phillips of Cheadle Hulme URC was appointed. Barbara Reeve and Carole Hand continue as our representatives.

Financially the effects of people who left St Andrew's during 2019 and 2020 was felt. The plate giving in both churches was much less than usual, but a number of people transferred from plate to

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standing orders and that helped to keep the income relatively stable. A legacy of £2000 was received from the estate of Mavis Worthington. Gill Pennells received her full pay, but 80% of this was covered by the Government furlough scheme. Letting out Emmanuel Church House meant we were able to increase the designated property reserve (for maintenance of the residential properties) to £15,000, and also to pay off an accumulated underpaid parish share of £33,407.80 to the Diocese of Chester. £30,000 of this came directly from the Emmanuel giving for 2020. hall lettings had started at both St Andrew's and Emmanuel, but they had to cease due to Covid restriction, significantly reducing this income stream.

Expenditure in 2020 exceeded income, but this was largely due to the purchase of the St Andrew's sound system, for which funds had been raised in 2019. We continue to be thankful for God's provision and the faithful giving by the congregation which mean that we continue to meet our obligations and to have sufficient reserves.

Adopted by the Parochial Church Council on 13 April 2021 and signed on its behalf by:

.....
Christopher Hobbs (Vicar)

.....
Paul Clifford
.....
Adrienne Staines (Churchwardens)

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STATEMENT OF FINANCIAL ACTIVITIES

	Note	St Andrews 2020 Unrestricted £	St Andrews 2020 Restricted £	Emmanuel 2020 Unrestricted £	Emmanuel 2020 Restricted £	Total 2020 £	Total 2019 £
INCOMING RESOURCES							
Voluntary income	2a	94,321	2,292	41,936	3,478	142,027	179,237
Activities for generating funds	2b	25,984	0	5,110	0	31,094	43,123
Investment income	2c	870	0	5	10	885	160
Incoming resources from charitable activities	2d	906	0	273	0	1,179	2,253
TOTAL INCOMING RESOURCES		122,081	2,292	47,324	3,488	175,185	224,773
RESOURCES EXPENDED							
Fund-raising trading	3a	139	0	0	0	139	2,140
Charitable activities	3b	144,081	0	49,162	3,478	196,721	220,172
TOTAL RESOURCES EXPENDED		144,220	0	49,162	3,478	196,860	222,312
NET CHANGE IN RESOURCES		-22,139	2,292	-1,838	10	-21,675	2,461
NET MOVEMENT IN FUNDS		-22,139	2,292	-1,838	10	-21,675	2,461
BALANCES B/FWD 1 JANUARY		335,370	22,130	10,648	11,523	379,671	377,210
Property Valuation		382,109	0	0	0	382,109	0
Use of Restricted funds in the year	7a	0	0	0	0	0	0
BALANCES C/FWD 31 DECEMBER		695,340	24,422	8,810	11,533	740,105	379,671

Notes 1 to 12 on pages 12 to 18 form part of these accounts

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STATEMENT OF FINANCIAL ACTIVITIES

	Note	St Andrews 2019 Unrestricted £	St Andrews 2019 Restricted £	Emmanuel 2019 Unrestricted £	Emmanuel 2019 Restricted £	Total 2019 £	Total 2018 £
INCOMING RESOURCES							
Voluntary income	2a	121,253	8,529	43,190	6,265	179,237	182,299
Activities for generating funds	2b	27,023	0	16,100	0	43,123	53,933
Investment income	2c	129	0	8	23	160	97
Incoming resources from charitable activities	2d	1,974	0	55	0	2,253	2,683
TOTAL INCOMING RESOURCES		150,379	8,529	59,353	6,288	224,773	239,012
RESOURCES EXPENDED							
Fund-raising trading	3a	2,140	0	0	0	2,140	1,300
Charitable activities	3b	154,155	0	59,528	6,265	220,172	224,898
TOTAL RESOURCES EXPENDED		156,295	0	59,528	6,265	222,312	226,198
NET CHANGE IN RESOURCES		-5,916	8,529	-175	23	2,461	12,814
NET MOVEMENT IN FUNDS		-5,916	8,529	-175	23	2,461	12,814
BALANCES B/FWD 1 JANUARY		318,286	36,601	10,823	11,500	377,210	364,396
Use of Restricted funds in the year	7a	23,000	-23,000	0	0	0	0
BALANCES C/FWD 31 DECEMBER		335,370	22,130	10,648	11,523	379,671	377,210

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BALANCE SHEET

	Note	St Andrews 2020 £	Emmanuel 2020 £	Total 2020 £	Total 2019 £
TANGIBLE FIXED ASSETS	4	622,354	0	622,354	243,021
CURRENT ASSETS	5				
Stock			0	0	100
Debtors	5a	4,414	11,262	15,676	23,036
Short term deposits	5b	59,339	0	59,339	58,469
Cash at bank and in hand	5c	36,099	12,957	49,056	68,978
		<u>99,852</u>	<u>24,219</u>	<u>124,071</u>	<u>150,583</u>
LIABILITIES	6				
Creditors - amounts falling due in one year		2,444	3,876	6,320	13,933
NET CURRENT ASSETS		<u>97,408</u>	<u>20,343</u>	<u>117,751</u>	<u>136,650</u>
TOTAL NET ASSETS		<u>719,762</u>	<u>20,343</u>	<u>740,105</u>	<u>379,671</u>
PARISH FUNDS	7				
Restricted		24,422	11,533	35,955	33,653
Unrestricted		695,340	8,810	704,150	346,108
		<u>719,762</u>	<u>20,343</u>	<u>740,105</u>	<u>379,761</u>

Approved by the Parochial Church Council on 13 April 2021 and signed on its behalf by:

Christopher Hobbs - Vicar

David Bennett - Treasurer

Notes 1 to 12 on pages 12 to 18 form part of these accounts

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NOTES TO THE FINANCIAL STATEMENTS

1 ACCOUNTING POLICIES

Basis of preparation

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

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

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

Funds

General Funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC.

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

Restricted Funds are donations received with restrictions as to their use.

Incoming Resources

Voluntary Income and Capital Sources

Collections and giving are recognised when received by or on behalf of the PCC.

Planned giving received under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due is quantifiable and its ultimate receipt by the PCC is reasonably certain.

Vouchers received from other charitable intermediaries are accounted for when received, not when funds are remitted.

Income from Events & Activities

Funds raised by special events are accounted for gross. All income from events and activities is recognised when due.

Income from Investments

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

Resources Expended

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

Activities directly relating to the work of the church The diocesan parish share is accounted for when payable.

Fixed Assets

Consecrated and beneficed property is excluded from the accounts by section 96(2)(a) of the Charities Act 1993.

All expenditure incurred in the year on consecrated or benefice buildings and moveable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities.

Other fixtures, fittings and office equipment

Equipment & Furniture used within the church premises is depreciated on a straight line basis over 20 years.

Office & Electronic Equipment used within the church premises is depreciated on a straight line basis over 5 years.

Individual fixed assets with a purchase price of £1,000 or less are not capitalised.

Current Assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short term deposits are the amount of cash held on deposit at Building Societies and banks,

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NOTES TO THE FINANCIAL STATEMENTS (continued)

2 INCOMING RESOURCES

Note	St Andrews 2020 Unrestricted £	St Andrews 2020 Restricted £	Emmanuel 2020 Unrestricted £	Emmanuel 2020 Restricted £	Total 2020 £	Total 2019 £
2a Voluntary income						
Planned giving:						
Gift Aid donations	41,574	0	26,073	0	67,647	75,430
Tax recoverable	10,394	0	8,172	0	18,566	20,366
Other giving	22,312	0	0	0	22,312	19,856
Grants	3,123	0	0	0	3,123	0
Collections (open plate)	7,918	0	5,191	0	13,109	19,849
Thanksgiving day - St Andrews none	0	0	0	1,029	1,029	2,615
Sound Desk Appeal to spend in 2020	0	0	0	0	0	19,804
Mission envelopes	0	0	0	1,785	1,785	2,001
General Donations	9,000	0	2,500	0	11,500	9,138
Restricted Donations	0	2,292	0	664	2,956	10,178
	94,321	2,292	41,936	3,478	142,027	179,237
2b Activities for generating funds						
Bookstall	139	0	0	0	139	2,221
Café	0	0	194	0	194	1,144
Church & hall income	1,905	0	4,916	0	6,821	26,540
House Rental Income	23,940	0	0	0	23,940	13,218
	25,984	0	5,110	0	31,094	43,123
2c Investment Income						
Bank interest	870	0	5	10	885	160
2d Incoming resources from charitable activities						
Fees	876	0	273	0	1,149	2,233
Printing and literature	30	0	0	0	30	20
	906	0	273	0	1,179	2,253
TOTAL INCOMING RESOURCES	122,081	2,292	47,324	3,488	175,185	224,773

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NOTES TO THE FINANCIAL STATEMENTS (continued)

3 RESOURCES EXPENDED

	Note	St Andrews	St Andrews	Emmanuel	Emmanuel	Total	Total
		2020	2020	2020	2020	2020	2019
		Unrestricted	Restricted	Unrestricted	Restricted		
		£	£	£	£	£	£
3a Fund-raising trading							
Bookstall cost of goods sold		139	0	0	0	139	2,140
		139	0	0	0	139	2,140
3b Charitable activities							
Missionary and charitable giving	9	10,700	0	0	3,478	14,178	16,265
Ministry - Parish Share		71,033	0	30,000	0	101,033	105,580
Working expenses of Clergy		1,606	0	0	0	1,606	2,301
Parsonage house		3,317	0	0	0	3,317	2,544
Emmanuel House		0	0	0	0	0	3,092
Staff Costs	3c	7,614	0	0	0	7,614	32,370
Church & Hall Running expenses		467	0	259	0	726	1,856
Church & Hall Insurance		2,278	0	2,896	0	5,174	7,439
Church & Hall Utilities		2,733	0	4,703	0	7,436	10,861
Church & Hall maintenance		30,827	0	6,150	0	36,977	15,062
Emmanuel Church costs		0	0	0	0	0	955
Upkeep of grounds		2,110	0	1,349	0	3,459	3,030
Administration expenses		3,432	0	3,055	0	6,487	7,976
Independent examination fee		0	0	750	0	750	2,100
Bank charges		285	0	0	0	285	382
Books, Training and Youth Work		393	0	0	0	393	1,955
Henley Avenue and Emmanuel House		3,172	0	0	0	3,172	3,373
Special events	10	1,338	0	0	0	1,338	224
Depreciation of equipment	4	2,776	0	0	0	2,776	2,807
		144,081	0	49,162	3,478	196,721	220,172
TOTAL RESOURCES EXPENDED		144,220	0	49,162	3,478	196,860	222,312

	St Andrews	
	2020	2019
	£	£
3c Staff Costs		
Wages and Salaries	7,614	32,370

During 2020 and 2019 the church employed an Administrator. A Youth Worker was employed in 2019

There are no Employer National Insurance costs as the amounts due are recovered under the small payroll scheme. The Church operates a Pension Scheme. The Employer costs are £246 in 2020 and £771 in 2019

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NOTES TO THE FINANCIAL STATEMENTS (continued)

4 FIXED ASSETS

Tangible	(all unrestricted)	Freehold land and buildings £	Church equipment £	Total £
Cost Brought Forward	at 1 January 2020	233,594	32,805	266,399
Disposals in the Year		0	0	0
198 Bruntwood Lane estimation of cost		382,109	0	382,109
Cost Carried Forward	at 31 December 2020	<u>615,703</u>	<u>32,805</u>	<u>648,508</u>
Depreciation	at 1 January 2020	0	23,378	23,378
Disposals in the Year		0	0	0
Charge for the Year		0	2,776	2,776
Depreciation Carried Fwd	at 31 December 2020	<u>0</u>	<u>26,154</u>	<u>26,154</u>
NET BOOK VALUE	at 1 January 2020	<u>233,594</u>	<u>9,427</u>	<u>243,021</u>
NET BOOK VALUE	at 31 December 2020	<u>615,703</u>	<u>6,651</u>	<u>622,354</u>

The freehold land & buildings are Emmanuel House Bruntwood Lane, included at estimation of cost, and 68 Henley Avenue at purchase value, the purchase was completed on 27th February 2015.

The PCC has many other assets, in particular moveable church furnishings which are recorded in the Inventory. Replacement insurance values as of 2018 are £188,000, which is 100% of the value.

The property 198 Bruntwood Lane, was previously only shown as a note in the accounts. The estimation used is the insured cost.

5 CURRENT ASSETS

	St Andrews 2020 £	Emmanuel 2020 £	Total 2019 £
5a DEBTORS			
Tax refunds and other Debtors due	3,329	7,211	16,670
Prepayments	586	4,051	3,236
Other income due	499	0	3,130
	<u>4,414</u>	<u>11,262</u>	<u>23,036</u>
5b SHORT TERM DEPOSITS			
Vernon Building Society	21,847	0	21,684
Bath Building Society	587	0	587
Virgin Money	36,905	0	36,198
	<u>59,339</u>	<u>0</u>	<u>58,469</u>

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NOTES TO THE FINANCIAL STATEMENTS (continued)

5c CASH AT BANK AND IN HAND

	St Andrews	Emmanuel	Total	Total
	2020	2020	2020	2019
	£	£	£	£
Bank Current Account	36,099	12,957	49,056	68,978
	<u>36,099</u>	<u>12,957</u>	<u>49,056</u>	<u>68,978</u>

6 LIABILITIES

CREDITORS - AMOUNTS FALLING DUE IN ONE YEAR

	St Andrews	Emmanuel	Total	Total
	£	£	£	2019
	£	£	£	£
Accruals	550	3,876	4,426	2,725
Creditors	1,709	0	1,709	10,576
Missionary Collections not yet paid	185	0	185	632
	<u>2,444</u>	<u>3,876</u>	<u>6,320</u>	<u>13,933</u>

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NOTES TO THE FINANCIAL STATEMENTS (continued)

7 FUND DETAILS

7a FUNDS

St Andrews Church	2020			2019		
	General	Restricted	Total	General	Restricted	Total
	£	£	£	£	£	£
Balance at 1st January	335,370	22,130	357,500	318,286	36,601	354,887
Transfer of Funds	-	-	-	23,000	-23,000	-
Donations Received - youth work	-	2,292	2,292	-	8,529	8,529
Property included Bruntwood Lane	382,109	-	382,109	-	-	-
Sound Desk Appeal	-	-	-	19,804	-	19,804
Net Reduction in General Funds	-22,139	-	-22,139	-25,720	-	-25,720
Balance at 31st December	695,340	24,422	719,762	335,370	22,130	357,500

Restricted funds are being received since 2018 in order to fund Youth and Outreach work. -
 During 2020, no funds were used for this purpose (2019 £23,000).

The PCC determined that the parish should retain funds to maintain the vicarage and the residential properties that are owned. The amount provided at the end of the year is £15,000. As a designated fund this is part of the General Fund.

Emmanuel Church	General	Restricted	Total	General	Restricted	Total
	£	£	£	£	£	£
Balance at 1st January	10,648	11,523	22,171	10,823	11,500	22,323
Utilised/ paid to 3rd parties in the year	-	-	-	-	-	-
Restricted Donations Received	-	-	-	-	-	-
Loss - 2019 Gain on General funds	-1,838	10	-1,828	-175	23	-152
Balance at 31st December	8,810	11,533	20,343	10,648	11,523	22,171

Movements in the Year for restricted funds relate to Mission collections, payments and interest received. The Restricted balances relate to Maintenance, Pathfinders, Gardens and Coffee Shop/OAP Party.

7b ANALYSIS OF NET ASSETS BY FUND

	General	Restricted	Total	Total
	£	£	£	2019
Fixed Assets	622,354	0	622,354	243,021
Current Assets	88,116	35,955	124,071	150,583
Current Liabilities	-6,320	0	-6,320	-13,933
Fund Balance	704,150	35,955	740,105	379,671

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8 FEES	St Andrews 2020 £	Emmanuel 2020 £	Total 2020 £	Total 2019 £
Parochial fees Received	4,247	273	4,520	4,441
Parochial fees Paid to Diocese	3,371	0	3,371	2,208
	876	273	1,149	2,233

9 MISSIONARY AND CHARITABLE GIVING	St Andrews 2020 £	Emmanuel 2020 £	Total 2020 £	Total 2019 £
CHURCH OVERSEAS				
Crosslinks	1,200	0	1,200	1,700
MAF	1,200	0	1,200	1,200
OMF	1,200	0	1,200	1,200
CMS	1,200	595	1,795	2,617
Wycliffe	1,200	0	1,200	1,200
Revive International	0	0	0	2,780
Barnabas	0	0	0	667
CRU	0	595	595	941
	6,000	1,190	7,190	12,305
RELIEF AGENCY				
Tearfund	500	0	500	1,000
	500	0	500	1,000
HOME MISSIONS				
Barnabus	500	595	1,095	500
Christians In Schools Trust	500	0	500	500
Message Trust	500	0	500	500
True Freedom Trust	500	0	500	500
UCCF	1,700	0	1,700	500
North West Gospel Partnership	500	0	500	0
Stockport & District MIND	0	1,029	1,029	0
Frances House	0	664	664	0
Signpost	0	0	0	254
Wellspring	0	0	0	141
D Fewster	0	0	0	65
	4,200	2,288	6,488	2,960
TOTAL MISSIONARY GIVING	10,700	3,478	14,178	16,265

Other Missionary Giving is set out in Notes 11 and 12

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NOTES TO THE FINANCIAL STATEMENTS (continued)

10 SPECIAL EVENTS

	St Andrews	Emmanuel	Total
	£	£	£
2020 Events			
Men's Breakfast	37	0	37
Cheadle Passion	-1,375	0	-1,375
	<u>-1,338</u>	<u>0</u>	<u>-1,338</u>

2019 Events

	£	£	£
Capernwray	-42	0	-42
Holiday Club	-137	55	-82
Big Church Day Out / Youth Weekend	0	0	0
Parish Weekend	-187	0	-187
Sports Afternoon	-84	0	-84
Rews	146	0	146
Foyer Meals	25	0	25
	<u>-279</u>	<u>55</u>	<u>-224</u>

11 MISSIONARY COLLECTIONS

As well as donations from the General Fund and Special Collections the PCC also acts as a collection agency for members of the congregation who wish to direct their missionary giving through the church. Details are given below.

Other members of the congregation send their missionary giving directly to the societies they wish to support.

These amounts are not included in the PCC accounts

	2020	2019
	£	£
Barnabus - Manchester	97	196
Crosslinks	10	50
OMF International	10	15
CMS	0	278
Tear Fund	65	337
Message Trust	0	5
	<u>182</u>	<u>881</u>

Emmanuel Church Missionary Envelope giving is included in note 9.

12 SPECIAL COLLECTIONS

Tear Fund - Cyclone / Tsunami	0	409
Tear Fund - Crib Service	0	389
Tear Fund - Christmas	110	0
	<u>110</u>	<u>798</u>

ST. ANDREW'S AND EMMANUEL CHURCHES, CHEADLE HULME
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**Independent Examiner's Report to the members/trustees of St Andrew's Church, Cheadle Hulme,
Parochial Church Council**

I report on the accounts for the year ended 31st December 2020 which are set out on pages 8 to 18

Respective responsibilities of the Trustees and Independent Examiner

The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

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

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with s.130 of the 2011 Act; or to prepare accounts which accord with these accounting records have not been met; or

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

P Wells FCA

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13 April 2021