

# St Boniface Church Bunbury

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## **Annual Report of the Bunbury Parochial Church Council and Accounts for the Year ended 31 December 2019**

The Parochial Church Council of the Ecclesiastical Parish of Bunbury  
a registered charity number 1133106

Cover photograph: Calveley Chapel, the “daughter” church of St Boniface.

## Administrative information

Incumbent:	Revd Tim Hayward	Chair
Readers:	Mr Nick Sanders	(to September 2019)
Churchwardens:	Mr David Cox	
	Mr David Kendrick	
Elected	Mrs Anne James	
Representatives on	Mrs Elsa Williams	Vice-Chair (to September 2019)
the Deanery Synod:		
Elected PCC	Mrs Gill Arnold	
members:	Mr Sean Augustin-Wood	(from January 2020)
	Dr Martin Cook	(to June 2019)
	Mrs Elaine Crotty	
	Mrs Anne James	Secretary (also ex officio)
	Canon Dr John Mason	Treasurer (also ex officio)
	Mrs Lucy Munro	
	Mrs Jill Robey	
	Dr Jeremy Shears	
	Mr Colin Stanyer	(from January 2020)
	Mrs Elsa Williams	(to September 2019, also ex officio)
	Mrs Yvonne Wood	
Other ex officio:	The Revd Vicky Barrett	as Curate to May 2019
	Canon Dr John Mason	Treasurer (as General Synod member)
	Mrs Amber Middlemiss	Licensed Pastoral Worker
Co-opted	Mr Sean Augustin-Wood	(to December 2019)
	Mr Colin Stanyer	(to December 2019)

## Structure, governance and management

*The PCC.* The PCC met 6 times during the calendar year. The standing committee and a number of sub-committees met between meetings, and minutes or oral reports of their deliberations were received by the full PCC and discussed where necessary.

*Health and Safety.* The PCC regards maintaining the Health & Safety of all people who visit, worship in or work at St Boniface to be very important. To this end Health & Safety matters continue to be discussed and reviewed at every PCC meeting. We continue to assess the risks associated with our activities and seek to minimise them. We also undertake regular inspections of the church premises and the churchyard to ensure no obvious hazards are present. Moreover our Fabric Committee ensures all areas are well maintained. When an accident or incident is reported, we investigate the causes to identify learnings and we discuss the outcomes at the PCC. We ensure learnings are extracted and are incorporated into our working practices.

*Data Privacy.* The PCC is committed to protecting and respecting your privacy. The processing of personal data is governed by the General Data Protection Regulation (the "GDPR"), which was introduced in 2018. Our systems are GDPR compliant and our Data Privacy Notice is available at <https://www.stbonifacebunbury.org/privacy-policy>

*Safeguarding.* The approach to our safeguarding is "The care and protection of children, young people and vulnerable adults involved in Church activities is the responsibility of the whole Church. Everyone who participates in the life of the Church has a role to play in promoting a Safer Church for all".

Using this approach, St Boniface is committed to implementing the Church of England's Safeguarding Policy for children, young people and adults, '*Promoting a Safer Church*'. and to demonstrating its compliance with that policy.

There was one concern raised this year in respect of the use of social media to support pastoral outreach activities. The review conducted found no breaches of policy or procedure. The opportunity was taken to review social media and activity through the formation of a dedicated church group.

There were no cases or attendance agreements being managed at the end of the reporting period.

The diocese set the task in 2019 for all parish websites to reflect dedicated safeguarding information. This was achieved successfully and so the parish remains compliant with all Church of England and the Diocese of Chester safeguarding requirements.

## Objectives and activities

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Bunbury PCC has the responsibility of co-operating with the incumbent in promoting in the ecclesiastical parish the whole mission of the Church: pastoral, evangelistic, social and ecumenical. In deciding what activities to undertake, the PCC has paid due regard to the guidance of the Charity Commission concerning public benefit.

Our vision is to be: "A parish church at the heart of our communities, seeing God's heart in everyone."

In this respect our goals are:

1. The discerning and developing of everyone's different gifts and talents, so we can all play our part in the life and worship of our churches and chapels;

2. Growing our church family across all generations, so God's love can be seen and shared by all in our communities; and

3. Wise stewardship of our buildings and finances, so they are fit for purpose for our generation and the next.

This is a shared mission and ministry, and the Vicar, Wardens and PCC are extremely grateful to all who serve in their own way to enable us to carry out our mission to see God's kingdom come in Bunbury and beyond. If we were to name, in this report, every volunteer who serves at St Boniface and Calveley, it would go on far too long, but what we can testify is that when we come together with a common purpose and faith by God's Spirit, we are greater than the sum of all our parts!

## Achievements and performance

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### Services and Worship

St Boniface continues to offer a broad mix of services. We are grateful to our clergy and lay readers who lead an eclectic mix of traditional BCP Communion services weekly, Evensong monthly, Compline during Lent, and contemporary services of the word twice a month. We are also grateful to our choir, our bellringers and to all our other musicians for their contribution. A music survey was carried out during the year and this highlighted the congregation's appreciation for our rounded musical offering, and our Music Fellowship Team, Choir and Music Group are in the process of creating a role description for a Musical Director.

A key focus this year has been the continued development of the 3rd Sunday Brunch with the objective of engaging and attracting younger families in particular (although older church members are also well represented). What has been lovely to witness is the growing participation of the younger people, and our thanks to Beth for facilitating that growth.

We have a number of key young people who are growing in confidence and are happy to lead various elements within the service: performing drama; producing animations, and leading prayers. A particular highlight has been the formation of a Youth Band involving all ages and abilities.

Special thanks too must go to Debbie Shears and her team of helpers who have created a lovely, welcoming environment with good food and hospitality at the centre of the service. With the church set out in café style and adopting more informal approach, we have seen an increase in younger families attending. The challenge now is for us to invite and involve some of the younger members of this congregation to take part in other opportunities to serve within the wider church family and community.

Another initiative has been the introduction within our 4th Sunday Communion service of a shorter sermon in order to allow time to include an interview with a member of the congregation. Feedback from the Brunch Service interviews was very positive, and it was suggested in our survey that we should provide more opportunities for our lay people to share their stories and faith within our Sunday worship. The emphasis has been on how our faith shapes our everyday life: Monday to Saturday.

Prayer continues to underpin all we do. We are grateful to our Monday Prayer group who meet weekly to pray especially for those in need. Special thanks is due here to Pat

Ellis for coordinating this group. It's also been lovely to see a new Wednesday evening Prayer Group form with some of our younger mums, whilst our monthly Tuesday Contemplative Prayer Group continues to meet and enjoy the prayerful silence of the Ridley Chapel. Thanks to Mike Rogers for leading this.

Thanks too to Alex Sanders for leading this year's World Day of Prayer Service followed by a soup and sandwich lunch and indeed for all the help that our retired clergy have given so willingly.

## Hospitality, Mission and Outreach

We believe one of our key strengths is our ability to bring the community together, often around food and friendship. Our Friday morning coffee group continues to go from strength to strength (see report of the Pastoral Visiting team below), and this has been joined by another initiative and highlight of the year: the ALIVE project (Alleviating Loneliness in Village Environments). This project, championed by Pat Blackwell, is reported more fully below. The establishment of the Tuesday Nags Head lunch and games afternoon provides another opportunity for the retired members of our community to gather and support one another. It has also been rewarding to see how our regular donations to the Nantwich Food bank have grown over the year and our new partnership with our local Co-op and the Fairshare scheme is developing.

Within the church we have also continued to host popular social events - Oktoberfest brought together a different community, as did the Launch Party for Peter McCleave and Lee Gordon's Charity single. The single reached the Top 10 on iTunes and Amazon, and attracted TV interest as it raised money for the charity DKMS which seeks to raise awareness about blood cancer and blood disorders and the registration of potential stem cell donors.

A new social committee has been formed too under the leadership of Elaine Crotty to plan our 700 years celebrations. As this is being written, sadly everything has been put on hold due to COVID-19, but the groundwork is in place for a wonderful series of events, including a music festival, Royal Visit, Cycling Sportive, flower festival, Open Tower event and concerts from acclaimed musicians. The mediaeval church building has been around 700 years and a worshipping community for over 1000 years, we can wait another year to celebrate.

Our 700 years celebrations has also given the PCC the opportunity to revisit our Mission and Ministry and we had a breakfast meeting to review our key objectives. We continue to be a parish church at the heart of our community seeing God's heart in everyone. And our aim in the coming months is to further reflect on our ministry in the light of the 5 Marks of Mission:

1. To proclaim the Good News of the Kingdom
2. To teach, baptise and nurture new believers
3. To respond to human need by loving service
4. To transform unjust structures of society, to challenge violence of every kind and pursue peace and reconciliation
5. To strive to safeguard the integrity of creation, and sustain and renew the life of the earth



*In 2019 we said farewell to Vicky who moved to be incumbent of Thornton Hough.*

One final thanks go to our Curate Rev Vicky Barrett for her ministry with us and our love and prayers go with her as she serves the wider church as Vicar of Thornton Hough having been instituted there in May 2019.

As one curate has left, however, we are delighted to announce that we will be receiving a new one in the Summer - Claire Wilson. We pray for Claire and her husband Graham, and for their children Hannah and Noah, that they will be richly blessed during Claire's ministry with us here.

## Pastoral Visiting Team

Amber Middlemiss writes that the Pastoral Team has continued to meet every two months and currently has eight members including Pat Blackwood from the ALIVE project, Elaine Crotty, Claire Dickens, the Rev Alex Sanders, and Martina Phillips who offers pastoral support to the St Jude's congregation, and performs a similar role for the WI. The other members are Roger Morris and

Mairi Harris who also act for the British Legion in a similar role, and Debbie Shears who is a founder member and usually offers us her wonderful hospitality for the meetings. We try to stay abreast of the pastoral needs in the village and to support one another in the work we do; the emphasis has gradually moved from visiting people in their homes (except where unavoidable) to checking in with people by phone or in church, or meeting them in cafés, and trying to signpost them to other services if required, or encourage them to join one of our many groups. We have addressed issues such as the keeping of personal data eg Next of Kin/Emergency Contact details as we feel it is important for us to know these things but we also need to handle the data responsibly. We are also in the process of making sure everyone is fully DBS checked and trained in line with current safeguarding best practice.

Friday at Tilly's has had another busy year with average weekly attendance at around 24. The Llandudno trip in July was a hit again, as was the Christmas meal, which was funded by a generous donation from Bunbury Parochial Charities. The group continues to be a hub of social support for many and is a good place to oversee what pastoral issues are arising and to host visiting professionals such as an Occupational Therapist from a new Neighbourhood Wellness Therapy service to help older people stay mobile at home.

We moved the meeting time forward to 9.30am to allow the Tilly's staff time to prepare for the lunchtime rush after we leave. Towards the end of the year Margaret Rogers stepped down from her role as administrator for the group; our heartfelt thanks to her for the work she has done managing the finances and applying for grants - most notably the Co-op funding which was substantial and has helped our financial situation considerably, though it will not last forever as our regular costs amount to approx £150 per month.

## ALIVE project

Pat Blackwood writes that in Bunbury there are many groups and societies available, but some gaps have been identified. A lot of elderly villagers have been reluctant to use computers or the internet so were not fully aware of what was available to them. Working with the pastoral visiting team, a project called ALIVE (Alleviating Loneliness in Village Environments) was launched in March 2019.



*The ALIVE project had a very successful launch on March 2019.*

We began with an information day. Eighteen groups attended: everything from community support from East Cheshire Council, WI, U3A to the Scrabble club. Each group set up interesting displays and talked to visitors, giving out information and offering to pick up and accompany new member to meetings. Over sixty visitors came along, encouraged by the promise of free tea and cake perhaps? Feedback from the day was 100% positive. The groups that attended reported an increase in their membership and all the visitors asked for another day to be held.

Picking up on suggestions from the feedback forms we decided to hold a Tuesday lunch club. The lovely landlord of our local pub agreed to offer a choice of hot meal for £5. Thirty two people came along. Shortly after the launch we extended the afternoon by offering a social with bingo, quizzes and a choice of many different games. A group of volunteers arrange to pick up and take home those who do not have transport or are less mobile.

Those attending the lunch group mentioned that weekends are when they really missed company, so a Sunday roast dinner club was also organised. The landlord now knows all of the group, so much so that whenever they call in he provides them with a hot meal for the same price.

Working with HealthBox, a Strength and Balance class has been set up at the GP surgery once a week. The class is run by a physiotherapist. For the first ten weeks it was possible to offer the classes for free using HealthBox funding. At the end of the ten week all attendees asked for the class to continue and it has done, charging a small fee to participate.

We were in the process of organising our next ALIVE day to be held in September with a bigger venue and much more on offer, but events overtook us and our groups have had to deal with much worse isolation due to Covid-19. With the help of the support networks we already have in place an emergency telephone number has been set up for people to call for help with prescription collection, pensions and shopping being delivered to the homes of the vulnerable. A book and DVD library is also to be available for delivery. At the time of writing we are working on a "call a villager for a chat" so all the isolated elderly will receive a call every few days and can hear a friendly voice.

## Youth work

*Bunbury Youth Club.* The Youth Club remains extremely popular following its relaunch in 2018. During 2019 it regularly had 25 young people attending per week, and there was a

waiting list for another 17 wishing to join. For most parishioners, the outward-facing aspect of the Youth Club is the annual Pantomime. We were extremely proud of the 2019 Panto which was once more put on in the village hall; both nights were sold out. Everyone was impressed by all the hard work the young people had put in, and by the resulting entertainment that was enjoyed by all. Special thanks are due to Gill Arnold and Tom Crotty and all the parent helpers behind the scenes.

We saw a spike of even more interest after the Panto, and were fortunate to have a new Duke of Edinburgh scheme helper who ran an excellent games session on the first week back. We are also delighted that Fiona Parker is now a leader at the youth club, bringing with her extensive experience of working with teenagers.

*Third Sunday Brunch.* This continued to be a popular service for young people to attend and contribute to. We had a strong start to the year with 23 children and young people attending January's brunch. This was driven by a number of young families helping to create a Noah ark animation. The videos that are being created for the services are also being widely shared on Facebook, and the social media team are looking at new ways of enhancing our online presence.

*Youth Band.* A musical development for the Third Sunday Brunch has been the introduction of a Youth Band. This has been a great success, and we currently have 11 musicians who participate. As well as playing at the brunch services, the Youth Band also played at a couple of the Christmas services which provided great experience for the young musicians. Their repertoire is now up to 4 songs! The aim has been to try to introduce a new song for them to learn every month.

*Sunday Club leaders.* We are extremely grateful to Amber and Kay for their many years of service with the Sunday clubs. With an opportunity to meet and interact with their friends during services, these clubs continue to provide gentle Christian nurturing for our younger church members. We are currently looking for new volunteers to go on the rota.

*Youth Alpha.* A new group for older teenagers – *Youth Alpha* - is set to start. We are delighted to have two new leaders, Kev and Jen Yates, who have a wealth of experience with teenagers and young people, in the driving seat. Currently 8 young people have shown an interest in such a group which we hope will fill a gap that churches often find in their provision to young people as they transition to adulthood.



*A welcome to Beth as youth worker who took up the role in February 2019.*

## Calveley Chapel

For our daughter Chapel at Calveley the well attended Christmas Eve Communion Service marked the end of another busy year. A total of 29 services were held in 2019, including two beautiful weddings, two baptisms and, sadly, one funeral. In addition there were 3 main fundraising events.

Having been established as a Chapel over 180 years ago, by the tenant of the now demolished Calveley Hall, our Calveley Chapel today provides an opportunity for traditional worship in a beautiful unique rural setting, with two regular services each month, the first Sunday Family Communion and the third Sunday Morning Worship. Special celebratory services are held at Easter, Harvest and Christmas, and the Chapel provides an excellent venue throughout the year for baptisms and smaller, more intimate, weddings, as well as a venue for various regular community meetings.

The Coffee Morning, Harvest Supper and the Funky Choir Concert all proved very popular fundraising events and meant that funds were available to carry out various routine maintenance works on the organ, central heating boiler, fire equipment and the electricals, and to have all the windows professionally cleaned and the heating in the Vestry improved.

The congregation continues to support the Nantwich Foodbank with regular donations.

## Church fabric

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The Church Fabric Committee meet every quarter to oversee building and churchyard matters. It reports and makes recommendations to the PCC.

Following the successful trial of cleaning the windows of the Ridley Chapel a comprehensive project to clean the more than 30 church windows at St Boniface, as well as those at Calveley Chapel, was successfully completed in 2019.

The PCC has approved two schemes of repairs to St Boniface church selected from the 2018 quinquennial report. The major one covers the Chancel roof and high-level rainwater goods and the second stone work and other masonry repairs. In March 2020 the DAC was requested to approve the planned repairs as required. The cost of these works is about £15k although the start has been delayed as a result of the Coronavirus lockdown and consequent financial constraints.

Permission has been received from Cheshire East to allow the removal of a badly damaged tree to the south of the church. This was required as it has a registered TPO. This and other minor works have been authorised by the PCC to be carried out once the weather is suitable.

A detailed scheme for an enlarged kitchen, second toilet and servery unit in the Nave was submitted to the DAC following informal advice. An outstanding issue is determination of the future use of the ornate dark oak kitchen screen wall and door that is replaced in the scheme. To avoid undue delay in obtaining approval, a new application has been submitted to the DAC for just the free-standing oak servery unit which carries over the style of the narthex bookcases.

Updated churchyard regulations have been agreed and will be made available in the coming months.

## Financial review

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In the biggest post balance sheet event in living memory, the world has become embroiled in the coronavirus pandemic. Effects on the finances of St Boniface are

numerous: collections from services ceased as a result of lockdown, as in large part did statutory and other fees for using the church; pressures on local businesses have reduced advertising income for the LINK magazine and many of those who give have been affected by financial hardship induced by loss of income or of job altogether. In addition year end valuations of investments have since changed, some drastically, and assumptions about the financial health of the church will have changed. This financial review is primarily about the calendar year to 31 December 2019, before the pandemic arose. As a result, it will concentrate on that year, apart from where subsequent events are relevant to it.

*Unrestricted funds.* Total income and endowments on ordinary unrestricted funds was £84k which was well down on the 2018 figure of £108k. Just under half of this £24k difference related to a series of insurance claims that had occurred in 2018, but there was a continuing underlying reduction in a number of sources of income, most notably fees received for conducting wedding blessings at Peckforton Castle (which are now more than £5k per year less than they once were). The level of giving has remained broadly constant over many years but in real terms this represents a reduction as the long-term inflation rate of 2-3% is not being matched. This is of significant concern for the future and the PCC has undertaken to address the issue. One positive area was the increased income that came from investments following the decision of the PCC to move cash into higher earning assets at the end of 2018.

Turning to expenditure, the reduction in the total unrestricted amount (from £110k in 2018 to £95k in 2019) was largely a result of the insurance claims in 2018, although there were also small variations as expected from year to year in various costs associated with church upkeep.

The overall position for the unrestricted funds was therefore (before transfers) a deficit of over £12k compared with a £2.6k deficit in 2018. This position was achieved after charging all electrical and heating maintenance costs (a total of £4k) to the designated fabric fund. (These costs have previously been expensed to unrestricted funds.) The usual 10% of giving was designated for future charitable giving, and the annual transfer from Calveley Chapel funds of £2k (previously £1k) was also made. As a result, the total unrestricted fund reserves saw a net decrease of about £12k (2018, a decrease of £6k).

*Calveley Chapel.* The accounts of Calveley Chapel are consolidated within these accounts and are treated as a designated fund. They show total income of about £8.5k (2018, £10.9k) including £1.8k from fundraising, £3.4k from collections, £0.3k of one-off donations and £0.6k from regular giving. Almost £1k came from tax recovered from gift-aided donations and nearly £1k of



*The Church finances were helped with a number of grants including through the Co-op community programme which supported "Friday at Tilly's".*

investment income was received. Unlike in 2018, there were no major repairs in 2019, although running costs were enhanced by the £1k cost of specialist window cleaning. The resulting total expenditure for the year was £4.9k (2018, £13.7k), giving an operating surplus for the year of about £1.6k (2018, deficit of £3.6k), after taking into account the increased £2k contribution to general funds. This agreed increase to the contribution reflected the effects of inflation over many years that had eroded the previous £1k per year.

*Other designated funds.* Once again the fete committee and others did great work in raising funds, so that the total from fund-raising was more than £11k. This helped to cover significant expenditure on building work and other church maintenance so that the church building fund made a surplus of £1.6k (before its £8k share of investment revaluation gain). The other main designated fund relates to support for the curate which is funded from the legacy left to the church in 2016. Vicky left in May, so there was relatively little expenditure in the year, and the reserve left should be sufficient to fund the costs associated with the welcome arrival of Claire Wilson as our new curate in 2020.

*Restricted funds.* With regard to restricted funds, there were significant movements in a number of funds.

As the youth worker was filled early in 2019 the reserves that had been built up were put to good use in supporting the post and this had a big impact on work with young people in the parish. The Target 1250 fund was wound up as its final funds were used to pay for planning costs associated with the new kitchen. The heating fund and overseas mission fund were also wound up with their remaining funds spent on approved objects, leading to a welcome simplification of the number of different restricted funds in the accounts. The Friday at Tillys group remained well funded following the successful receipt of grants in earlier years, and we were also delighted to help with the ALIVE project, another initiative that supports older members of the community. Other significant movements in restricted funds reflected more normal expenditure on churchyard and organ maintenance and on running of the youth club.

## Overview

The overall financial strength of the PCC has clearly diminished during the year. After last year's downward valuations, our investments (held with CCLA) once more gained value and enjoyed an overall increase of £66k (about 15% of asset value) in 2019. Only a small part of this increase (£13k) was however related to non-restricted funds. Because of the healthy investment revaluation (much of which has been wiped out post balance sheet date) the underlying value of assets still increased during the year. This can however, be misleading. Ignoring the investment valuations, the non-restricted funds decreased in value by nearly £19k, adding to the £10k diminution in 2018. There is a clear need to address the position as it has led to unrestricted funds being all but wiped out, raising the potential need to release back some designated funds that had been ear-marked for particular purposes. A clear target on which to concentrate is giving levels which have historically failed to increase with inflation unlike the church's 'fixed' costs such as parish share and insurance. As a result, the PCC decided at year-end to set up a group to conduct a review (although it recommended that implementation might wait until 2021 so as not to clash with the "700" celebrations due to take place in 2020).

## Reserves policy

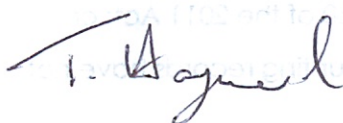
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The reserves policy was last reviewed by the PCC in 2017 where it was agreed that it should remain the same: to keep a balance on unrestricted funds (excluding designated funds if possible), which equates to approximately six months' unrestricted payments, to cover emergency situations that may arise from time to time.

There was a balance of £109k (2018, £114k) on unrestricted funds including £106k (2018, £99k) of designated funds at the year-end. Once again, with six months' unrestricted payments currently running at around £60k, this reserves target has formally been met but only once designated funds are included. Taking into account the large underlying deficit this year (see above), the desirability of retaining some of the designated funds, and the desire to use fund-raising at present for other specific projects rather than for general church running costs (such as the much awaited and needed new kitchen and the 700 celebrations) the PCC considers that some action is needed to avoid the reserves policy being breached (see above).

The PCC's policy in 2018 was to reduce cash reserves and increase the amount held as investments in CCLA funds. As mentioned above, this served the PCC well in 2019 as the markets rose sharply and income also increased. Although there is no intention to adjust this at present, it is noted that the amount of cash held is now much less than it was before 2018 so even those funds that have healthy level of assets could in principle have short term liquidity difficulties if large deficits were to continue. The position has been monitored carefully during the first six months of 2020, and at present it is believed that the statement made in last year's report remains true: sufficient cash has been retained to ensure that it is most unlikely that funds will need to be sold in a distressed manner in the short term (where a loss in capital value would be more likely). However, there are a range of contingency measures available (such as switching assets between funds or potentially seeking adjustment to the objects of restricted funds) to address the position should the situation worsen.

**Approved by the PCC on 1 September 2020 and signed on their behalf by the Chair of the meeting:**



**The Revd Tim Hayward, Vicar and PCC Chair**

## Independent Examiner's Report to the PCC of Bunbury

I report on the accounts for the year ended 31st December 2019 which are set out on pages 1 to 6.

### Respective responsibilities of the PCC and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They 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.

Signed:

Name:

Mr Mike Ridley

Address:

6 The Hawthorns  
Bunbury  
TARPORLEY  
CW6 9SJ

Date: 2 September 2020

**Parochial Church Council of St Boniface, Bunbury**  
**Statement of financial activities**

For the year to 31 December 2019						For the year to 31 December 2018					
	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2019 £	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2018 £
<b>INCOMING RESOURCES</b>											
Donations and legacies	2(a)	48,862	5,238	17,684	0	<b>71,784</b>	56,456	7,031	44,801	0	<b>108,288</b>
Other trading activities	2(b)	9,898	15,618	2,654	0	<b>28,170</b>	9,099	17,703	0	0	<b>26,802</b>
Income from investments	2(c)	2,177	2,468	2,869	0	<b>7,514</b>	2,310	263	530	0	<b>3,103</b>
Income from charitable activities	2(d)	21,531	508	185	0	<b>22,224</b>	28,493	607	1,050	0	<b>30,150</b>
Other income	2(e)	1,079	100	0	0	<b>1,179</b>	11,317	0	5,002	0	<b>16,319</b>
<b>TOTAL INCOME AND ENDOWMENTS</b>		<b>83,547</b>	<b>23,932</b>	<b>23,392</b>	<b>0</b>	<b>130,871</b>	<b>107,675</b>	<b>25,604</b>	<b>51,383</b>	<b>0</b>	<b>184,662</b>
<b>RESOURCES EXPENDED</b>											
Expenditure on raising funds	3(a)	(135)	(4,201)	(188)	0	<b>(4,524)</b>	(144)	(3,408)	0	0	<b>(3,552)</b>
Expenditure on charitable activities	3(b)	(92,047)	(22,431)	(25,067)	0	<b>(139,545)</b>	(105,975)	(20,500)	(13,887)	0	<b>(140,362)</b>
Other expenditure		(3,495)	(3,544)	(4,519)	0	<b>(11,558)</b>	(4,107)	(9,426)	(1,955)	0	<b>(15,488)</b>
Net gains/(losses) on investments	6(b)	0	13,174	42,109	10,615	<b>65,898</b>	0	(3,644)	(1,447)	(1,366)	<b>(6,457)</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>(12,130)</b>	<b>6,930</b>	<b>35,727</b>	<b>10,615</b>	<b>41,142</b>	<b>(2,551)</b>	<b>(11,374)</b>	<b>34,094</b>	<b>(1,366)</b>	<b>18,803</b>
Transfers between funds	12	(124)	(61)	185	0	<b>0</b>	(3,481)	2,952	529	0	<b>0</b>
Gains/(losses) on revaluation of fixed assets		0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
Other gains/(losses)		0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
<b>NET MOVEMENT IN FUNDS</b>		<b>(12,254)</b>	<b>6,869</b>	<b>35,912</b>	<b>10,615</b>	<b>41,142</b>	<b>(6,032)</b>	<b>(8,422)</b>	<b>34,623</b>	<b>(1,366)</b>	<b>18,803</b>
BALANCES B/FWD 1 JANUARY		15,270	99,213	261,585	51,374	<b>427,442</b>	21,302	107,635	226,962	52,740	<b>408,639</b>
Prior year adjustment		0	0	0	0	<b>0</b>	0	0	0	0	<b>0</b>
BALANCE AT 1 JANUARY RESTATED		15,270	99,213	261,585	51,374	<b>427,442</b>	21,302	107,635	226,962	52,740	<b>408,639</b>
BALANCES C/FWD 31 DECEMBER		<b>3,016</b>	<b>106,082</b>	<b>297,497</b>	<b>61,989</b>	<b>468,584</b>	<b>15,270</b>	<b>99,213</b>	<b>261,585</b>	<b>51,374</b>	<b>427,442</b>

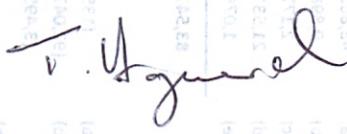
The notes on pages 3 to 6 form part of these accounts

**Parochial Church Council of St Boniface, Bunbury**  
**Balance sheet as at 31 December**

			Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2019 £	2018 £
<b>FIXED ASSETS</b>		Note						
Tangible		6(a)	1,811	0	0	0	1,811	835
Investments		6(b)	0	83,530	241,759	61,989	387,278	321,380
			<u>1,811</u>	<u>83,530</u>	<u>241,759</u>	<u>61,989</u>	<u>389,089</u>	<u>322,215</u>
<b>CURRENT ASSETS</b>								
Debtors		7	9,177	1,577	1,672	0	12,426	14,670
Short-term deposits		8	10,883	18,233	40,569	0	69,685	77,329
Cash at bank and in hand			(9,718)	2,742	13,497	0	6,521	19,991
			<u>10,342</u>	<u>22,552</u>	<u>55,738</u>	<u>0</u>	<u>88,632</u>	<u>111,990</u>
<b>LIABILITIES</b>								
Creditors: amounts falling due in one year		9	(9,137)	0	0	0	(9,137)	(6,763)
<b>NET CURRENT ASSETS/(LIABILITIES)</b>			<u>1,205</u>	<u>22,552</u>	<u>55,738</u>	<u>0</u>	<u>79,495</u>	<u>105,227</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>3,016</u>	<u>106,082</u>	<u>297,497</u>	<u>61,989</u>	<u>468,584</u>	<u>427,442</u>
Creditors: amounts falling due after one year			0	0	0	0	0	0
<b>TOTAL NET ASSETS</b>			<u>3,016</u>	<u>106,082</u>	<u>297,497</u>	<u>61,989</u>	<u>468,584</u>	<u>427,442</u>
<b>PARISH FUNDS</b>								
Unrestricted		10	3,016	0	0	0	3,016	15,271
Designated		10	0	106,082	0	0	106,082	99,214
Restricted		11	0	0	297,497	0	297,497	261,583
Endowment		6(b)	0	0	0	61,989	61,989	51,374
			<u>3,016</u>	<u>106,082</u>	<u>297,497</u>	<u>61,989</u>	<u>468,584</u>	<u>427,442</u>

Approved by the PCC on 1 September 2020 and signed on its behalf by the Revd Tim Hayward, Chairman

The notes on pages 3 to 6 form part of these accounts



## Notes to the financial statements

### For the year ending 31 December 2019

#### 1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the FRS 102 SORP.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible under 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. Also excluded are transactions where the PCC acts solely as a collection agent for another party (such as collections where it has been determined that all or a specified proportion will be passed on to a named charity).

#### Funds

*Endowment funds* are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon 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 object or invited by the PCC for a specific object. The funds may only be expended on the specific 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 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. On occasions the PCC may designate part of the unrestricted funds for a particular purpose. Although these designated funds are thereby ear-marked for that purpose they still form a part of the unrestricted funds of the PCC and may still be used for PCC ordinary purposes.

#### Incoming resources

Planned giving, collections and donations are recognized when received. Tax refunds are recognized when the incoming resource to which they relate is received. Grants and legacies are accounted for when received rather than when the PCC is legally entitled to the amounts due. Exceptionally, grants may be recognised earlier when they are deemed certain and relate to expenditure that occurred in the financial period. Dividends are accounted for when receivable, and interest is accounted for when received. All other income is recognized when it is receivable. All incoming resources are accounted for gross.

#### Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure is generally recognized when it is incurred and is accounted for gross.

#### Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993. Calveley Chapel is treated as having zero book value reflecting its perceived market value as affected by the restrictive covenants associated with it.

Movable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time).

Equipment used within the church premises or for church purposes outside of the building is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £1,000 or less (£500 prior to 2011) are written off when the asset is acquired, although at their discretion the Trustees may reduce this threshold to £500 in the case of items that are clearly of long-term value and capital in nature.

*Investments* are valued at market value at 31 December.

#### 2. INCOMING RESOURCES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2019 £	2018 £
2(a) <b>Donations and legacies</b>						
Planned giving:						
Gift Aid donations	23,191	548	8,199	0	31,938	34,701
Tax recovered	5,784	137	2,050	0	7,971	8,779
Other planned giving	2,344	0	180	0	2,524	1,947
Collections	10,583	3,397	0	0	13,980	12,038
Gift Days	0	0	0	0	0	0
Grants	1,000	0	6,193	0	7,193	12,437
Donations	5,960	1,156	1,062	0	8,178	18,154
Special appeals	0	0	0	0	0	0
Legacies	0	0	0	0	0	20,232
	48,862	5,238	17,684	0	71,784	108,288

<b>2(b) Other trading activities</b>						
Fund-raising	255	15,313	2,654	0	<b>18,222</b>	17,428
Advertising	7,103	0	0	0	<b>7,103</b>	6,764
Lettings	2,540	305	0	0	<b>2,845</b>	2,610
	<b>9,898</b>	<b>15,618</b>	<b>2,654</b>	<b>0</b>	<b>28,170</b>	26,802
<b>2(c) Income from investments and cash deposits</b>						
Dividends and interest including tax recoverable from investments	1,777	2,434	2,499	0	<b>6,710</b>	2,114
Interest from cash on deposit	175	34	370	0	<b>579</b>	758
Other investment income	225	0	0	0	<b>225</b>	231
	<b>2,177</b>	<b>2,468</b>	<b>2,869</b>	<b>0</b>	<b>7,514</b>	3,103
<b>2(d) Income from charitable activities</b>						
Parochial Fees	9,157	348	0	0	<b>9,505</b>	11,585
Bellringer and Organist fees	6,600	80	185	0	<b>6,865</b>	9,220
Other fees	5,774	80	0	0	<b>5,854</b>	9,345
	<b>21,531</b>	<b>508</b>	<b>185</b>	<b>0</b>	<b>22,224</b>	30,150
<b>2(e) Other income</b>						
Recharges	1,059	0	0	0	<b>1,059</b>	832
Insurance claims	0	0	0	0	<b>0</b>	15,477
Other income	20	100	0	0	<b>120</b>	10
	<b>1,079</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>1,179</b>	16,319
<b>3. RESOURCES EXPENDED</b>						
	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2019	2018
	£	£	£	£	£	£
<b>3(a) Expenditure on raising funds</b>						
Costs of generating voluntary income	135	0	0	0	<b>135</b>	144
Cost of goods for fund-raising	0	0	0	0	<b>0</b>	0
Other costs of holding events	0	4,201	188	0	<b>4,389</b>	3,408
	<b>135</b>	<b>4,201</b>	<b>188</b>	<b>0</b>	<b>4,524</b>	3,552
<b>3(c) Church activities</b>						
Missionary and charitable giving						
Overseas	0	0	1,600	0	<b>1,600</b>	1,300
Relief agencies	0	3,963	0	0	<b>3,963</b>	0
Home mission	37	0	0	0	<b>37</b>	0
Secular charities	50	2,726	0	0	<b>2,776</b>	0
	<b>87</b>	<b>6,689</b>	<b>1,600</b>	<b>0</b>	<b>8,376</b>	1,300
Diocesan parish share	49,480	0	0	0	<b>49,480</b>	48,274
Incumbent working expenses	1,708	0	0	0	<b>1,708</b>	1,646
Vicarage costs	4,789	96	0	0	<b>4,885</b>	5,333
Assistant staff costs	4,710	1,512	13,525	0	<b>19,747</b>	6,565
Church running costs	14,829	2,180	0	0	<b>17,009</b>	16,461
Church maintenance	(1,058)	11,856	3,955	0	<b>14,753</b>	4,758
Upkeep of services	2,505	23	3,318	0	<b>5,846</b>	9,446
Upkeep of churchyard	0	0	2,555	0	<b>2,555</b>	1,855
Magazine expenditure	7,646	0	0	0	<b>7,646</b>	6,496
Youth work, education and training	118	0	114	0	<b>232</b>	575
Structural repairs	0	0	0	0	<b>0</b>	15,741
Installation repairs	0	0	0	0	<b>0</b>	8,527
Decoration	0	0	0	0	<b>0</b>	0
Salaries, honoraria and fees	6,945	75	0	0	<b>7,020</b>	7,680
Depreciation	288	0	0	0	<b>288</b>	113
New building works	0	0	0	0	<b>0</b>	5,592
	<b>92,047</b>	<b>22,431</b>	<b>25,067</b>	<b>0</b>	<b>139,545</b>	140,362

#### 4. STAFF COSTS

A part-time Administrator was employed throughout the year. A part-time youth worker was employed from February.

#### 5. PAYMENTS TO PCC MEMBERS

A small immaterial portion of the expenses paid to the incumbent may have related to services as Chairman of the PCC. No other payments or expenses were paid to any other PCC member, persons closely connected to them or related parties.

## 6. FIXED ASSETS

### (a) Tangible

The only tangible fixed asset at the start of the period was a digital piano purchased at the end of 2018. As per the accounting policies this is being depreciated on a straight line basis over four years.

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2019 £	2018 £
Asset cost/value						
Balance b/f	835	0	0	0	835	1,358
Additions	1,264	0	0	0	1,264	835
Balance c/f	2,099	0	0	0	2,099	2,193
Accumulated depreciation						
Balance b/f	0	0	0	0	0	(1,245)
Charge for year	(288)	0	0	0	(288)	(113)
Balance c/f	(288)	0	0	0	(288)	(1,358)
Net book value						
Balance b/f	835	0	0	0	835	113
Balance c/f	1,811	0	0	0	1,811	835

### (b) Investments

*Endowment Funds.* There is now one endowment fund held by Chester DBF on behalf of Bunbury PCC. This is the Drury Trust and consists of 3,189 units of the CBF Investment Fund and which had a market value of £61,989 on 31/12/19 (31/12/18, £51,374).

*Restricted Funds.* The Challinor Fund is held as a restricted fund and, in accordance with the terms of the bequest that created it, is to be used for general church purposes with the Vicar and Churchwardens as trustees. As at 31/12/19, in addition to cash, the fund was invested in 3,465 accumulation units of CBF Investment Fund with a value of £155,970 (31/12/18, £127,393) and in 1,771 of income units of CBF Investment Fund valued at £33,863 (31/12/18, £28,523). The Flower, Organ and Youth restricted funds in addition to cash were at 31/12/19 also invested in the CBF Investment Fund with 295, 1475 and 944 of income units respectively valued at £5,643, £28,219 and £18,060 respectively (31/12/18, £4,754, £23,769 and £15,212 respectively).

*Designated Funds.* As at 31/12/19 the non-cash assets from the Restoration/Fete, Calveley and Curate Support designated funds were invested in 2656, 1357 and 354 income units of the CBF Investment Fund respectively with values of £50,795, £25,962 and £6,773 (31/12/18, £42,784, £21,867 and £5,705 respectively).

*Unrestricted Funds.* There were no investments of unrestricted funds during the period.

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2019 £	2018 £
Market value b/f 1 January	0	70,356	199,650	51,374	321,380	177,837
Prior year adjustments	0	0	0	0	0	0
Value at 1 January restated	0	70,356	199,650	51,374	321,380	177,837
Disposals at carrying value	0	0	0	0	0	0
Purchases at cost	0	0	0	0	0	150,000
Revaluation gain/(loss)	0	13,174	42,109	10,615	65,898	(6,457)
Market value at 31 December	0	83,530	241,759	61,989	387,278	321,380

## 7. DEBTORS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2019 £	2018 £
Tax recoverable	6,837	764	1,662	0	9,263	9,961
Prepayments and accruals - debtors	0	813	0	0	813	1,698
Other debtors	2,340	0	10	0	2,350	3,011
	9,177	1,577	1,672	0	12,426	14,670

## 8. SHORT TERM DEPOSITS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL FUNDS 2019 £	2018 £
CBF Deposit Accounts						
609021001D (General PCC)	10,883	13,620	16,639	0	41,142	48,999

609021007D (Calveley)	0	4,613	0	0	<b>4,613</b>	4,579
609021011D (Challinor)	0	0	11,396	0	<b>11,396</b>	11,311
609021012D (Organ)	0	0	9,643	0	<b>9,643</b>	9,571
609021013D (Bells)	0	0	2,891	0	<b>2,891</b>	2,869
	<b>10,883</b>	<b>18,233</b>	<b>40,569</b>	<b>0</b>	<b>69,685</b>	<b>77,329</b>

<b>9. LIABILITIES</b>	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	TOTAL FUNDS 2019	2018
		£			£	£
Prepayments and accruals - creditors	(8,709)	0	0	0	<b>(8,709)</b>	(5,522)
Trade creditors	(339)	0	0	0	<b>(339)</b>	(1,241)
Other creditors	(89)	0	0	0	<b>(89)</b>	(0)
	<b>(9,137)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(9,137)</b>	<b>(6,763)</b>

#### 10. UNRESTRICTED FUNDS

The PCC has ear-marked part of the unrestricted reserves (and specific sources of future income) for particular purposes. Such designated funds (see note 1) have been created for: Church Fabric (directed to which is the net income from the annual fete); an amount (10% of net voluntary unrestricted income averaged over time) for charitable giving; a Curate support designated fund that was created on receipt of a bequest in 2017, and which is intended to provide financial support for rent and other costs associated with having an assistant curate in the parish; and the income and expenditure associated with Calveley Hall Chapel. During 2019 the PCC decided that the existing designated Churchyard fund should be wound up (see note 12).

Designated Funds	Balance at Jan-19	Incoming	Outgoing	Investment	Transfers & Revaluation	Balance at Dec-19
Churchyard - designated	1,442	0	0	0	(1,442)	0
Restoration (Fete)	44,244	13,600	(13,251)	1,480	7,826	53,899
Charitable giving	6,690	0	(6,690)	0	3,566	3,566
Calveley Hall Chapel	27,471	7,764	(4,956)	791	2,095	33,165
Curate support	19,366	100	(5,279)	197	1,068	15,452
	<b>99,213</b>	<b>21,464</b>	<b>(30,176)</b>	<b>2,468</b>	<b>13,113</b>	<b>106,082</b>

<b>11. RESTRICTED FUNDS</b>	Balance at Jan-19	Incoming	Outgoing	Investment	Transfers & Revaluation	Balance at Dec-19
Churchyard - restricted	21,003	555	(2,555)	124	0	19,127
Choir	2,657	300	(105)	15	0	2,867
Kitchen	259	1,549	(1,139)	0	0	669
Challinor - accumulated income	157,267	0	0	994	33,920	192,181
Bells	3,191	0	(264)	22	0	2,949
Organ	25,727	185	(4,190)	835	4,451	27,008
Flowers	5,615	300	0	171	890	6,976
Churchyard steps	4,231	0	0	33	0	4,264
Heating	(685)	0	500	0	185	0
Target 1250	1,487	506	(2,005)	12	0	(0)
Overseas mission support	1,600	0	(1,600)	0	0	(0)
Fridays at Tillys	6,147	2,027	(3,485)	0	0	4,689
Youth Worker	33,086	12,499	(13,831)	663	2,848	35,265
ALIVE Project	0	1,424	(269)	0	0	1,155
Young Christians	0	1,178	(831)	0	0	347
	<b>261,585</b>	<b>20,523</b>	<b>(29,774)</b>	<b>2,869</b>	<b>42,294</b>	<b>297,497</b>

#### 12. FUND TRANSFERS

In 2019, in line with PCC policy, £3,566 was transferred from unrestricted funds to the charitable giving designated fund. The PCC also decided in 2019 that the Churchyard designated fund should be wound up by transferring its balance (£1,442) to unrestricted funds. This decision was based on having a related Churchyard restricted fund of sufficient size (see note 11). £2,000 was transferred from the Calveley Hall Chapel fund to unrestricted funds as its annual contribution to general parish costs (increased from £1,000 in previous years). Finally, the heating fund was wound up by transferring £185 to it from the Restoration (Fete) designated fund.