

Annual Report

and

Financial Statements

of the

Parochial Church Council

St. James' Church, Denton Holme

for the year ended 31st December 2021

Incumbent:

Rev. Simon Bickersteth
The Vicarage
Goschen Road
Carlisle
CA2 5PF

Bankers:

*Cumberland Building
Society*
Cooper Way
Parkhouse
Carlisle
CA3 0JF

Independent Examiner:

Faye Armstrong FCA AIT
Dodd & Co Ltd
Fifteen Rosehill
Montgomery Way
Carlisle
CA1 2RW

ST. JAMES' CHURCH - ANNUAL REPORT FOR 2021

Aims and organisation

The Parochial Church Council is elected to share with the Vicar, the leadership of St. James; to supervise the day to day running of the church and enable us all to seek God's vision in making Jesus known in our parish and help people grow as followers of Jesus. It also has maintenance responsibilities for the church, the parish centre and Cornerstone café.

Council membership

Members of the PCC are either *ex officio* or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year the following served as members of the PCC.

Incumbent: Simon Bickersteth
Wardens: Julie Graham and Judith Moffat
Readers: Julie Graham, Mark Hurley and Joan Yarker

Representatives on the Deanery Synod: Paul Crooks and Paul McVittie

Elected Members and year due for re-election

2022	2023	2024
Caroline Browne	Chris Groves	Andy Blake
Kate Davidson	Paul Groves	Paul Crooks
Chris Dixon	Alan Johnston	Joanne Daly
Anthony Farrar		Helen Hamilton
Rachel Mitchell		Paul McVittie
David Robinson		Nigel Orchard

Committees

The PCC operates through a number of committees, which meet between full meetings of the PCC. It will also when required appoint task and finish groups to oversee any particular projects:

Standing Committee: This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the council. It constructs and prioritises the agenda for PCC meetings.

Finance Committee: Oversees the implementation of the PCC's financial procedures, co-ordinates the budgetary process, advises the PCC on the financial situation compared to the budget, prepares and presents the annual accounts and suggests to the PCC how the congregation is kept informed.

Shops Board: Oversees the appointment of staff, defines relevant policies and takes responsibility for the financial management of the shops.

There are also committees and individuals with responsibilities for the following areas who report to the PCC: Homegroups, Mission, Safeguarding, Staffing and Visiting.

DEANERY SYNOD REPORT

The Deanery Synod comprises two houses: lay and clergy. The house of laity is elected every three years and St. James is represented by Paul McVittie, Paul Crooks and Nigel Orchard. Simon Bickersteth became Area Dean and chairman in November 2021, taking over from Nigel Beer. We have had three meetings since Summer 2021, one in St. Elizabeth's, Harraby and two in St. Michael's, Stanwix. About a dozen people attend. We normally have some times of worship and liturgical prayer, as well as business. The lay chairman is Rob Cook.

It has been a good time to worship together. Many have shared experiences of God's blessing since coming out of the pandemic restrictions. This included increased internet presence and online streaming of services. But many shared a drop in numbers. Chris Angus gave a good presentation about what is involved in being on General Synod. A new General Synod was elected in October, to run for 5 years. Each church was asked to review the Living in Love and Faith course (LLF). The Diocesan Synod is looking for new members. The Deanery Synod is looking for a new treasurer. At the forthcoming meeting in June, we will be looking at the issue of churches becoming Net Zero, and it is hoped many people will attend.

TREASURER'S SUMMARY of the FINANCIAL STATEMENTS

Charity law requires us to give all the detail about our financial affairs that follow this page – however for most of us this summary might be more useful. (Paul wrote that if anyone speaks in a tongue, they should have an interpreter (1 Corinthians 14:27), hopefully this summary will act as such...)

Key Words

“Unrestricted Funds” – money given without a limitation placed on its use, which the PCC can use at its discretion in the best interests of the church.

“Restricted Funds” – money given with a restriction on it as to its use, or where the PCC has decided to restrict certain funds for a particular purpose. Monies given by individuals through the Freewill Offering (FWO) scheme to specific charities are also treated as restricted funds.

“Endowment Funds” – in our case, The Margaret Dinsmore Trust.

Frequently Asked Questions

Q1) What were St. James' 2021 financial results?

The accounts show a surplus for the year of £9,108 (page 5). This is after adjustments for statutory accounting purposes including capitalising new fittings and equipment of £8,516 (see note 6), a depreciation charge for church properties and equipment of £31,343 (see note 3b) and the increase in value of the endowment fund of £5,374. Without these accounting adjustments, the surplus for the year by comparing income with money spent would have been £26,561. During 2021, the church also repaid £8,500 of capital on the Cornerstone mortgage.

Q2) What are our main sources of income?

As in previous years, giving accounts for the largest slice of our income at £154,266 for the year. The income tax recovered on giving through the gift aid scheme came to £30,316. We received £47,033 in Government Grants mainly due to the closure of Cornerstone and the OpShop and also for furloughing some of the staff for part of the year. Income from Cornerstone and the OpShop amounted to £68,263 and lettings both at Cornerstone and the Parish Centre £14,199. Further details can be found at the accounts note 2.

Q3) How does St. James spend its money?

Excluding the accounting adjustment for depreciation (£31,343), the main sources of expenditure are below. The biggest proportion of expenditure is on staff salaries (£106,469). The second biggest area of expenditure is on the parish share to the diocese (£69,000). Expenditure on Cornerstone and Op Shop (running, supplies, repairs and interest on the mortgage) was £43,059. £8,516 of expenditure was capitalised (see note 6), which was mainly for new computer equipment and software for streaming church services. Expenditure on mission was £28,093. £13,173 was spent on parish centre running costs and maintenance. Church running costs and maintenance came to £15,451. Further details can be found at the accounts note 3.

Q4) How much did St. James contribute towards Christian mission?

St. James contributed £28,093 to mission in 2021. £17,367 of this was allocated by the PCC to its mission partners. The remaining £10,726 was all donated by individuals for specific mission organisations or appeals and this is passed onto these organisations by St. James.

Q5) How much does St. James have in the bank?

St. James had £134,764 in its bank accounts on 31st December 2021 and with petty cash this equates to the £135,045 shown on the Balance Sheet (page 6). At that date, St. James was owed £15,092 which included £4,374 due from lettings and £2,742 due from HMRC in respect of gift aid reclaimed. At the same time, St. James owed £28,256 (creditors falling due in one year). This was largely because the final amounts due to be paid to mission partners and organisations are only known at the year end. All of this means that St. James had net current assets of £121,881 at the year end.

Q6) How much is outstanding on the Cornerstone mortgage?

At 31st December 2021, the outstanding mortgage on the Cornerstone property was £104,533. The figure on the Balance Sheet shows £96,032 as the mortgage due in more than one year, and the £8,501 repayment due in the next 12 months is shown in the 'Creditors amounts falling due in one year' line (see note 9).

STATEMENT OF FINANCIAL ACTIVITIES

For the year ended 31 December 2021

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2021 £ 2020 £	
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	2(a)	216,664	25,551	-	242,215	285,935
Charitable activities	2(b)	2,824	-	-	2,824	7,529
Other trading activities	2(c)	82,462	-	-	82,462	54,876
Investments	2(d)	446	-	1,090	1,536	1,378
TOTAL		302,396	25,551	1,090	329,037	349,718
EXPENDITURE ON:						
Raising funds	3(a)	82,265	8,788	-	91,053	67,590
Charitable activities	3(b)	170,407	34,660	1,090	206,157	204,600
Missionary and charitable giving	3(c)	17,367	10,726	-	28,093	27,637
TOTAL		270,039	54,174	1,090	325,303	299,827
Net gains/ (losses) on investments		-	-	5,374	5,374	2,417
NET INCOME/(EXPENDITURE)		32,357	(28,623)	5,374	9,108	52,308
Transfers between funds		(2,273)	2,273	-	-	-
NET MOVEMENT IN FUNDS		30,084	(26,350)	5,374	9,108	52,308
BALANCES B/FWD 1 JANUARY		360,485	364,681	37,569	762,735	710,427
BALANCES C/FWD 31 DECEMBER		390,569	338,331	42,943	771,843	762,735

The notes on pages 7 to 13 form part of these accounts.

BALANCE SHEET
At 31 December 2021

	Note	2021 £	2020 £
FIXED ASSETS			
Tangible	6(a)	703,051	725,878
Investment	6(b)	42,943	37,569
		<u>745,994</u>	<u>763,447</u>
CURRENT ASSETS			
Debtors	8	15,092	33,080
Cash at bank and in hand		135,045	102,345
		<u>150,137</u>	<u>135,425</u>
LIABILITIES			
Creditors - amounts falling due in one year	9	28,256	31,294
Net current assets / (liabilities)		<u>121,881</u>	<u>104,131</u>
Total assets less current liabilities		867,875	867,578
Creditors - amounts falling due after one year:			
Mortgage on Denton Street		96,032	104,843
TOTAL NET ASSETS		<u>771,843</u>	<u>762,735</u>
PARISH FUNDS			
Unrestricted	7	390,569	360,485
Restricted	7	338,331	364,681
Endowment	7	42,943	37,569
		<u>771,843</u>	<u>762,735</u>

Approved by the Parochial Church Council on 21 March 2022 and signed on their behalf

Simon Bickersteth (Chairman)

Chris Dixon

The notes on pages 7 to 13 form part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

1. ACCOUNTING POLICIES

The accounts (financial statements) 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) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

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.

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.

Incoming Resources

Voluntary income and capital sources

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

Planned giving receivable under covenant is recognised only when received.

Income tax recoverable on covenants is recognised when receivable and on gift aid donations 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.

Funds raised by fundraising events are accounted for gross.

Sales of books are accounted for gross as are sales from the shop.

Fees collected on behalf of the diocese are not shown in either income or expenditure.

Other ordinary income

Rental income from the letting of church premises is recognised when the rental is due.

Income from investments

Dividends and interest are accounted for when receivable.

All such income is received gross of tax.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources Used

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. Any parish share unpaid at 31 December is provided in these accounts as an operational (though not a legal) liability and is shown in the balance sheet as a creditor.

Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts in line with the requirements of the Charities Act 2011, but the Parish Centre and Cornerstone (Denton Street) are included at cost. All expenditure during the year on consecrated or benefice buildings and movable church furnishings is capitalised and written off over its expected life, ranging from 4 to 10 years. The Parish Centre and Cornerstone are written off over 50 years, while the chancel alterations and West End are written off over 20 years.

NOTES TO THE FINANCIAL STATEMENTS (Continued)

Going Concern

The trustees have considered whether the use of the going concern basis for accounting is appropriate. To do this, they have considered whether there are any material uncertainties as to the Church's ability to continue as a going concern. Following the COVID-19 outbreak, the church and both retail outlets were interrupted during 2020 but the financial performance was healthy. Activities in 2021 returned to more normal levels with congregations allowed back into church, live streaming and recorded services. Free Will Offerings from the congregation have held up well. Sales at Cornerstone and OpShop outlets are back to pre-covid levels. The above together with the Church's historic free reserves means that the Trustees are satisfied that there are no material uncertainties about the Church's ability to continue as a going concern.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a straight line basis over 4 years. Individual items with a purchase price of less than £100 are written off when the asset is acquired.

Investments

Investments comprise the permanent endowment fund, being the Margaret Dinsmore Trust capital, and this is valued at market value at 31 December 2021. The difference between this and the original value is shown as an unrealised gain or loss.

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 any amounts that may prove uncollectible. Short term deposits include cash held on deposit either with the CBF Church of England funds or at the building socie-

NOTES TO THE FINANCIAL STATEMENTS (Continued)

2. INCOME AND ENDOWMENTS FROM :	Unrestricted funds	Restricted funds	Endowment funds	TOTAL FUNDS 2021	TOTAL FUNDS 2020
	£	£	£	£	£
(a) Donations and legacies					
Planned giving:					
Gift Aid donations	100,579	8,054	-	108,633	112,723
Income tax recoverable	30,316	-	-	30,316	31,600
Uncovenanted	13,362	1,317	-	14,679	11,584
Collections (open plate) at all services	7,286	392	-	7,678	4,812
Gift days	13,185	-	-	13,185	18,278
Sundry donations	7,836	2,255	-	10,091	15,341
Government Grants	44,100	2,933	-	47,033	54,087
Other Grants	-	10,600	-	10,600	7,510
Legacies	-	-	-	-	30,000
	<u>216,664</u>	<u>25,551</u>	<u>-</u>	<u>242,215</u>	<u>285,935</u>

Of the donations & legacies in 2020, £266,271 related to unrestricted funds, and £19,664 to restricted funds.

(b) Charitable activities

Refreshments	-	-	-	-	525
Youthwork	25	-	-	25	148
Interns	-	-	-	-	1,871
Toddlers	140	-	-	140	326
Weddings and funerals	2,094	-	-	2,094	3,952
Sundry income	565	-	-	565	707
	<u>2,824</u>	<u>-</u>	<u>-</u>	<u>2,824</u>	<u>7,529</u>

Of the charitable activities in 2020, £7,529 related to unrestricted funds.

(c) Other trading activities

Shop	52,558	-	-	52,558	32,367
Other trading income	2,705	-	-	2,705	3,244
Cornerstone cafe'	13,000	-	-	13,000	8,837
Lettings	14,199	-	-	14,199	10,428
	<u>82,462</u>	<u>-</u>	<u>-</u>	<u>82,462</u>	<u>54,876</u>

Of the other trading activities in 2020, £54,876 related to unrestricted funds.

(d) Investments

Dividends and interest	446	-	1,090	1,536	1,378
	<u>446</u>	<u>-</u>	<u>1,090</u>	<u>1,536</u>	<u>1,378</u>

Of the investments in 2020, £326 related to unrestricted funds, and £1,052 to endowment funds.

TOTAL INCOMING RESOURCES	<u>302,396</u>	<u>25,551</u>	<u>1,090</u>	<u>329,037</u>	<u>349,718</u>
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NOTES TO THE FINANCIAL STATEMENTS (Continued)

3. EXPENDITURE ON :	Unrestrict- ed funds £	Restricted funds £	Endow- ment funds £	TOTAL FUNDS 2021 £	TOTAL FUNDS 2020 £
(a) Raising funds					
Advertising and publicity	623	-	-	623	310
Mortgage and overdraft interest	2,836	-	-	2,836	3,255
Shops management	47,371	-	-	47,371	31,191
Other shop expenses	11,872	-	-	11,872	13,065
Cornerstone cafe' purchases	8,642	-	-	8,642	5,963
Resource Centre purchases	951	-	-	951	1,522
Other Cornerstone expenses	9,970	8,788	-	18,758	12,284
	<u>82,265</u>	<u>8,788</u>	<u>-</u>	<u>91,053</u>	<u>67,590</u>

Of the raising funds in 2020, £57,565 related to unrestricted funds, and £10,025 to restricted funds.

(b) Charitable activities					
Ministry : diocesan parish share	69,000	-	-	69,000	66,500
clergy expenses	1,781	-	-	1,781	1,371
Church - running expenses	9,941	-	-	9,941	14,396
Church maintenance	5,510	-	-	5,510	4,412
Parish centre - running expenses	9,392	-	-	9,392	5,818
Parish centre maintenance	3,781	-	-	3,781	5,332
Sunday school and youth work	23,487	16,375	545	40,407	39,803
Magazines and books	1,360	-	-	1,360	432
Upkeep of grounds	1,690	-	-	1,690	2,030
Organists' fees	475	-	-	475	260
Service costs	1,606	-	545	2,151	1,534
Refreshments	392	-	-	392	263
Printing, stationery and office sundries	4,156	-	-	4,156	6,085
Sundry expenses	4,540	-	-	4,540	1,622
Social support fund	0	-	-	0	500
Depreciation	13,058	18,285	-	31,343	30,054
Salaries of administrative staff	19,819	-	-	19,819	18,362
Telephone	419	-	-	419	528
Interns	0	-	-	0	5,298
	<u>170,407</u>	<u>34,660</u>	<u>1,090</u>	<u>206,157</u>	<u>204,600</u>

Of the charitable activities in 2020, £185,588 related to unrestricted funds, £17,960 to restricted funds and £1,052 to endowment funds.

(c) Missionary and charitable giving

Church overseas :					
- missionary societies	8,763	5,010	-	13,773	11,929
- relief and development agencies	1,223	2,067	-	3,290	3,679
Home mission and other church societies	7,381	3,649	-	11,030	12,029
	<u>17,367</u>	<u>10,726</u>	<u>-</u>	<u>28,093</u>	<u>27,637</u>

Of the missionary and charitable giving in 2020, £17,693 related to unrestricted funds and £9,944 to restricted funds.

TOTAL RESOURCES EXPENDED	<u>270,039</u>	<u>54,174</u>	<u>1,090</u>	<u>325,303</u>	<u>299,827</u>
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3. (d) Trustees expenses

During the year, expenses of £1,781 were reimbursed to Rev S Bickersteth and £76 to Mr Andy Blake. They are both trustees of the PCC.

NOTES TO THE FINANCIAL STATEMENTS (Continued)

4. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	100,683	83,632
Social security costs	2,831	1,939
Pension Costs	2,955	2,460
	<u>106,469</u>	<u>88,031</u>

During the year, the PCC employed an administrator, a shops manager, an assistant shops manager, a family and children's worker, a youth worker and a shops teams member, none of whom earned £60,000 per annum or more. The family & children's worker and shops manager were both PCC members and were paid £20,081 and £28,289 respectively in the year including NIC. A company which is owned and controlled by Mr Paul Crooks, a PCC member, provided IT services and equipment to the value of £5,572 to the PCC during the year. Apart from the above, no other PCC member received any remuneration.

5. GOVERNANCE COSTS

During the year Dodd & Co were paid £1,400 for the independent examination of the accounts for the year ended 31 December 2020 (2020 - £1,200).

6. FIXED ASSETS FOR USE BY THE PCC

		Freehold land		
		and build-	Equip-	Total
		£	£	£
(a) Tangible				
ACTUAL/DEEMED COST	At 1 January 2021	1,178,981	111,885	1,290,866
	Additions		8,516	8,516
	At 31 December 2021	<u>1,178,981</u>	<u>120,401</u>	<u>1,299,382</u>
DEPRECIATION	At 1 January 2021	463,494	101,494	564,988
	Charge for year	26,616	4,727	31,343
	At 31 December 2021	<u>490,110</u>	<u>106,221</u>	<u>596,331</u>
NET BOOK VALUE	At 31 December 2021	<u>688,871</u>	<u>14,180</u>	<u>703,051</u>
	At 31 December 2020	<u>715,487</u>	<u>10,391</u>	<u>725,878</u>

The freehold land and buildings include the Parish Centre, the West End alterations to the church, and Cornerstone (Denton Street). The Parish Centre and Cornerstone are being depreciated over 50 years on a straight line basis, and the West End over 20 years.

(b) Investments (all endowment fund)

	£
Market value 1 January 2021	37,569
Increase in value	<u>5,374</u>
Market value 31 December 2021	<u>42,943</u>

The investments comprise 1834 shares in the Central Board of Finance's Deposit Fund. The historical cost is £13,735.

NOTES TO THE FINANCIAL STATEMENTS (Continued)

7. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted fund £	Restricted fund £	Endowment fund £	Total 2021 £
Tangible fixed as- sets	365,253	337,798	-	703,051
Investment fixed assets	-	-	42,943	42,943
Net current assets	121,348	533	-	121,881
Liabilities due after more than one year	(96,032)	-	-	(96,032)
Fund balance	390,569	338,331	42,943	771,843

Prior year

	Unrestricted fund £	Restricted fund £	Endowment fund £	Total 2020 £
Tangible fixed as- sets	371,095	354,783	-	725,878
Investment fixed assets	-	-	37,569	37,569
Net current assets	94,233	9,898	-	104,131
Liabilities due after more than one year	(104,843)	-	-	(104,843)
	360,485	364,681	37,569	762,735

8. DEBTORS

	2021 £	2020 £
Income tax recoverable	2,742	10,108
Prepayments	7,071	962
VAT	905	1,175
Other debtors	4,374	20,835
	15,092	33,080

9. LIABILITIES

Amounts falling due in one year

	2021 £	2020 £
Other creditors	19,755	23,104
Mortgage on Denton Street	8,501	8,190
	28,256	31,294

NOTES TO THE FINANCIAL STATEMENTS (Continued)

10. FUND DETAILS

The restricted funds comprise the Development Fund until 1st July 1998, Cornerstone and a 2016 legacy. The main restricted fund includes money given for missionary funds and the West End alterations to the church. The endowment fund consists of the Margaret Dinsmore Trust fund. This is a permanent endowment, with the income being available to spend on the Sunday School and music of the church.

Fund movements

Y.E. 31/12/2021	Un- restricted	De- fibrillator	Corner- stone	Main	Developm- ent	Legacy 2016	Total Restricted	Margaret Dinsmore Endowment
	£		£	£	£	£	£	£
Balance at 1 Jan 2021	360,485		103,658	7,817	243,831	9,375	364,681	37,569
Incoming re-	302,396	1,110	11,745	12,696	-	-	25,551	1,090
Resources ex-	(270,039)	(325)	(11,087)	(22,786)	(10,601)	(9,375)	(54,174)	(1,090)
Transfers	(2,273)	-	-	2,273	-	-	2,273	-
Investment gain	-	-	-	-	-	-	-	5,374
Balance at 31 Dec 2021	390,569	785	104,316	-	233,230	-	338,331	42,943

Prior year	Un- restricted	Corner- stone	Main	Develop- ment	Legacy 2016	Total Re- stricted	Margaret Dinsmore En- dowment
	£	£	£	£	£	£	£
Balance at 1 Jan 2020	292,329	105,957	13,182	254,432	9,375	382,946	35,152
Incoming re-	329,002	10,025	9,639	-	-	19,664	1,052
Resources ex-	(260,846)	(12,324)	(15,004)	(10,601)	-	(37,929)	(1,052)
Investment gain	-	-	-	-	-	-	2,417
Balance at 31 Dec 2020	360,485	103,658	7,817	243,831	9,375	364,681	37,569

11. ASSESSMENT OF COVID-19 IMPACT

1. Whilst collection income has been affected we have introduced a card terminal to allow donations to be made by just tapping your card. This used at Church services/wedding/funerals/baptisms as well as other events in the Parish Centre. Regular Giving is being maintained.
2. The Church as well as our retail outlets (Cornerstone and OpShop) have been open since April and activity has grown throughout the year.
3. More of our regular meetings have been held face to face but occasionally we utilise Zoom when appropriate.
4. Some COVID related grants have been received and the use of the flexi-furlough scheme was utilised until it came to an end at the end of September.
5. We have not seen any undue pressure on our resources and the Food Bank has been well supported/funded throughout the year.

INDEPENDENT EXAMINER'S REPORT TO THE PCC

For the year ended 31 December 2021

This report on the financial statements of the PCC for the year ended 31 December 2021 which are set out on pages 5 to 11, is in respect of an examination carried out in accordance with the Church Accounting Regulation 2006 and section 144 of the Charities Act 2011.

Respective responsibilities of the PCC and the examiner

The PCC's trustees are responsible for the preparation of the accounts. The PCC's trustees 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.

The PCC's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

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 this report

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 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 trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements:
- to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare financial statements which accord with the accounting records and comply with the requirements of the Charities Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Faye Armstrong FCA
Dodd & Co Limited
Fifteen Rosehill
Montgomery Way
Carlisle
CA1 2RW

Missionary Giving in the Year

Allocated by the Mission Support Group and the PCC: (shown as unrestricted giving)

	£
Tear fund	1,737
Langham Partnership	2,605
CMS - Garry Ion	3,473
Jon and Elise Fletcher	6,776
Santa Sorlie	1,737
Miriam Westfall	1,303
Bettaway Community	1,195
Other	250
Increase/(decrease) in Discretionary Fund	(1,708)
Total per accounts	17,367

Allocated by Individuals through FWO and other donations: (shown as restricted giving)

	£
CMS	1,538
CPAS	200
Crosslinks	231
Bible Society	200
Church's Ministry Among Jewish People	260
Irish Church Mission	176
Overseas Missionary	200
Scripture Union	560
Tear Fund	1,577
Children's Society	260
NISCU - schools work	1,560
Mission Aviation Fel-	500
Keppleway	1,269
Jon and Elise Fletcher	1,705
Bettaway Community	
Church	490
Total per accounts	10,726

PCC SECRETARY'S REPORT

The PCC met eight times throughout the year with an average attendance of eighteen members, from a membership of two clergy, three lay readers, two wardens and fifteen PCC members. These took place both face to face and via Zoom. There was one extraordinary meeting called during the year and two 'away days' to discuss a vision for the future.

Various reports were received throughout the year including financial reports from the treasurer, safeguarding reports from the safeguarding officer and reports regarding the fabric of the buildings.

Issues discussed throughout the year included worship survey, installation of Wi-Fi in the Church building, a vision for the future and several fabric issues. A sub-committee was formed for staffing issues that will report back to the PCC.

FABRIC REPORT

Parish Church:

During 2021 various maintenance jobs and improvement work was undertaken on and within the church building. The gutters were cleaned in April to ensure removal of any deposits and allow rainwater to drain away properly. Clearance of a drain subsequently took place. A telephone line was installed to allow the building to receive broadband to improve the streaming of services. A service of both boilers was undertaken and repairs carried out. Finally, a thorough inspection of the spire took place which included the checking and servicing of mesh fixing on the windows.

Parish Centre:

Two areas that were focussed on in 2021 included the rear garden and the sports hall heating system. The work to eradicate Japanese Knotweed was concluded in the Autumn and this will be checked in 2022 to ensure that it is continuing to die out. Attempts were made to repair the heating system in the sports hall, but having the system back in a working order was short lived. A gas safety test for the whole building concluded that a new system needs installing. Maintenance of the gas boiler with repairs, was carried out. Following a fire risk assessment early in the year, hard wire testing and subsequent repairs took place in the centre. As with the church, a clean of the gutters, down pipes and drain gulleys was carried out, together with necessary slate repairs. Repairs were also carried out on the fire alarm sounders, intruder alarm sounding bell as well as a repair to one of the intruder alarm sensors.

ELECTORAL ROLL REPORT

In 2021 we had an Electoral Roll of 177 members, an increase of 7 on the previous year. 47 reside in the parish (of whom 1 is in Cummersdale) and 130 live outside the parish boundary. We had 7 new members (all living outside the parish) and no deaths or leavers. We had 1 member who left the parish and 1 member who was incorrectly listed as living in the parish. Both are now listed as living outside the parish.

SAFEGUARDING REPORT

(Safeguarding Officers: Michelle Graham - Children; Jane Clark - Adults)

TRAINING AND SAFER RECRUITING

Our parish supports the following groups working with children and young people, and with adults who are vulnerable.

Active groups include: Sunday Club, Boys Club, Baby Gather, Crèche, Holiday Club, Messy Church, Cornerstone café, VisitingTeam, Youth work.

We aim to ensure that the leaders and volunteers working with our groups and who are leaders at St. James have been safely recruited and undertake safeguarding training according to the Church's national guidance.

The training figures below were correct as of April 2022. The number of volunteers was 69.

	DBS checks	Basic Awareness	Foundation level	Leadership
Percentage of those who need to do the training / checks who have completed it .	98%	81%	74%	50% (this training was not available for most of the year)

POLICIES

St. James' PCC has adopted the House of Bishops 'Promoting a Safer Church; safeguarding policy statement', and of Church of England safeguarding policy and guidance

St. James' PCC has adopted a safeguarding policy drawn up in accordance with Church of England advice. The policy is reviewed annually. It is available on our website with links displayed in all St. James' buildings.

WHAT WAS ACHIEVED IN 2020/21?

- * There have been no new significant safeguarding issues. One outstanding case has been closed.
- * Joanna Van Lachterop (the new Diocesan Safeguarding Advisor) has also provided advice on two new minor concerns.
- * There has been new Church of England Guidance and training on safer recruiting and DBS checks and as activities have opened up post -Covid we are implementing the new guidance.
- * DBS checks are now completed on line which is a big improvement. They now need to be repeated every three years rather than five.

Minutes of St. James' Parish Annual Meeting

Wednesday 26th May 2021

St. James' Parish Church and via Zoom

Apologies.

Apologies were received from Julie Graham, Phil Hadwin, Sheila Hadwin and Ruth Scholes.

Reports

Rev Simon.

Simon began by thanking God for his faithfulness over the past difficult year. He expressed thanks to the Churchwardens and all the staff for their work and support throughout a very challenging year. It was with a great sense of sadness that the previous months had seen the closure of Cummersdale Church. Thanks were given to Bob Deans and Margaret Martindale for all they had done for the Church and thanks for the presence of the Church in Cummersdale over the past 90+ years. Thought needs to be given as to how as a Church we can reach out to the village of Cummersdale in the future.

Planning is underway to install WIFI into the Church building so that services can continue online following the lifting of restrictions. For the foreseeable future there will be 2 services on a Sunday morning as follows:

An all-age service at 10am which will meet on the Church lawn or Parish Centre, depending on the weather.

A service in Church at 11.15.

There will be no evening service, but it is hoped that this will recommence in the autumn.

There is difficulty in resourcing 3 services and Simon encouraged people to consider volunteering for the various roles required.

Simon also encouraged everyone to return to collective worship as it is important to meet as a Church family quoting Hebrews 10 v 24-25:

"And let us consider how we may spur one another on towards love and good deeds, not giving up meeting together, as some are in the habit of doing, but encouraging one another – and all the more as you see the Day approaching."

Despite the challenges of the previous year, St James is in a good financial position and Simon thanked the congregation for their continuing generous giving.

Due to the current and continuing restrictions around COVID it is unlikely that St James will host any interns from September.

Nina will be ordained as priest on the evening of Monday 28th June by Bishop James.

The Church of England is facing financial difficulties and it is expected that the Parish Offer will be increased.

In the coming months the Church of England will be discussing 'Living in Love and Faith: Christian Teaching and Learning about Identity, Sexuality, Relationships and Marriage'

Simon ended by reminding us that our hope for the future is based on Jesus and read from Isaiah 43 v 18 & 19:

'Forget the former things, do not dwell on the past. See I am doing a new thing!'

Rev Nina.

In a very strange year Nina and her family have felt very much prayed for and supported. Nina has enjoyed getting to everyone and all the different people involved in all aspects of the Church. Everyday has been different and Nina is enjoying working alongside a great team and looking forward to when restrictions are lifted, and plans can be made for the future.

Andy Blake – Cornerstone & OpShop Manager

The OpShop has moved into new premises on Denton Street.

Following the relaxation of restrictions, Cornerstone is now open with indoor seating.

Throughout the year Andy has been thinking how we can further support for our community and is hoping to offer Christians Against Poverty budgeting course, resume the work club and run a 'Renew Wellbeing Café' - A shared space where it's OK to not be OK. We were asked to pray and consider volunteering for these ventures.

Andy thanked all the volunteers, Katie and the shop board for their support.

Kate Davidson – Children & Families Worker.

Due to restrictions, there have been a number events online including Holiday Club in February.

However, a Christmas Experience and Easter Experience were able to take place in the Church and Parish Centre. A new Baby Gather group has recently started.

Kate has made good connections with families not linked to Church by delivering craft bags for various online events.

Plans are taking place to restart Boys Club soon, Messy Church in July and a trip to the beach. Kate hopes to be able to go back into schools to take part in assemblies after the half term break.

Kate asked us to pray for families, particularly those that have engaged in online events and that connections with them will continue. Also, for those families we know that we haven't seen over the past year. Kate thanked Simon and all the staff team, volunteers and the Church family for their support.

Ruth Scholes – Youth Worker (via video link)

During lockdown Ruth held weekly Zoom sessions for the young people to get together. Cell groups, drop-ins, Escape Rooms and Youth Alpha are planned for the future. Ruth hopes to be able to go back into schools from September. We were asked to pray for young people and their schooling after a disruptive year, teenagers in our Church family and all the camps taking place over the summer.

Ruth thanked the staff team and church fellowship for their support and prayers.

2021 ANNUAL MEETING OF PARISHIONERS

Election of Secretary: Simon Bickersteth proposed that Caroline Browne acted as secretary, unanimously agreed.

Election of two Churchwardens: Simon thanked Judith Moffat and Julie for their service as Churchwardens during the year and proposed that they continue as wardens for the coming year.

2021 ANNUAL PAROCHIAL CHURCH MEETING

Election of Secretary: Simon Bickersteth proposed that Caroline Browne acted as secretary, unanimously agreed.

Approval of 2020 Annual Report and Accounts.

Chris Dixon guided the meeting through the finance report.

Chris pointed out that despite this year's problems, the finances are in a good position and that was due to the generous giving of the congregation.

Thanks were given to Chris and David Robinson for their work in preparing the accounts and their work throughout the year.

Electoral Roll.

There are currently 177 names on the electoral roll which is an increase on last year's figure.

Thanks were given to Susan Burgess for her work in maintaining the roll.

Simon Bickersteth proposed that we approve the accounts and accept all reports as a whole. With one abstention all were in favour.

Elections and appointments.

Election of Tellers: No tellers required.

Election of Deanery Synod Deanery Synod Representatives.

Andy Blake proposed that Nigel Orchard be appointed as Deanery Synod Representative. Seconded by Sue Stevens. All were in favour.

Election of PCC Members.

There were 3 nominations that had already been proposed and seconded. The following nominations were received: Andy Blake, Joanne Daly and Helen Hamilton. Simon Bickersteth proposed that we invite them to take their places on the council. With one abstention all were in favour.

Appointment of Independent Examiner.

Simon Bickersteth proposed that Dodd & Co continue as Independent Examiner. All were in favour.

Question Time and Any Other Business.

Q – Who are debtors (who owe money to the Church)?

A – Those who have been invoiced for use of Parish Centre or Cornerstone and still have to settle their account.

Margaret Martindale thanked Simon for all he did in trying to keep Cummersdale Church open as a place worship for St James.

Donald Clark gave a vote of thanks to Simon for all his hard work over the past year. Particularly for his work in bringing Church to us through online services, the quality of the services and for his love and concern for all the congregation.

Date of next APCM.

25th May 2022.

The meeting ended in prayer.