

# Annual Report

and

## Financial Statements

of the

Parochial Church Council

St. James' Church, Denton Holme

*for the year ended 31st December 2022*

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**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 2022

## ***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, Cornerstone Café and the OpShop.

## ***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.

<b>Incumbent:</b>	Simon Bickersteth
<b>Curate:</b>	Nina Orchard
<b>Wardens:</b>	Julie Graham and Judith Moffat
<b>Readers:</b>	Julie Graham, Mark Hurley and Joan Yarker

*Representatives on the Deanery Synod:* Paul McVittie and Nigel Orchard

## ***Elected Members and year due for re-election***

<b>2023</b>	<b>2024</b>	<b>2025</b>
Chris Groves	Andy Blake	Caroline Browne
Paul Groves	Paul Crooks	Kate Davidson
Alan Johnston	Joanne Daly	Heather Druce
Paul McVittie	Helen Hamilton	John Edwards
	Nigel Orchard	Rachel Mitchell
		David Robinson
		Andrew Walford

## ***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 Crooks, Paul McVittie and Nigel Orchard.

There have been three meetings since April 2022. Views were shared about doing the Living In Love and Faith course and there was not much appetite and some aversion for churches to do it. Rob Cook has stood down as Chair. The highlight was the visit from Bishop Rob at St Cuthberts earlier this year, which was well attended. +Rob outlined plans for the city parishes, a meeting with PCC's of St Herberts, St Aidans and St Cuthberts who currently do not have a vicar, and exciting plans for church plant at St Lukes / St Barnabas.

## 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 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' 2022 financial results?

The accounts show a deficit for the year of £28,558 (page 5). This is after adjustments undertaken for statutory accounting purposes including capitalising new fittings and equipment of £24,259 (see note 6), a depreciation charge for church properties and equipment of £33,801 (see note 6 and also the sum of notes 3a and 3b) and the decrease in value of the endowment fund (£4,913). Without these accounting adjustments, the deficit for the year in cash terms by comparing income with money spent would have been £14,103. During 2022, the church also repaid £7,157 of capital on the mortgage on Cornerstone.

**Q2) What are our main sources of income?**

As in previous years, giving is the largest slice of our income and amounted to £188,621 from all sources. This includes income tax recovered on giving through the gift aid scheme. We received £12,333 in grants, mainly from local government, and £5,000 in legacies. Income from Cornerstone and the OpShop (excluding grants and rental income) was £98,493. Lettings from Cornerstone and the Parish Centre combined came to £20,498. Further details can be found at the accounts note 2.

**Q3) How does St. James spend its money?**

Excluding the accounting adjustment for depreciation (£33,801), the main sources of expenditure are below. The biggest proportion of expenditure is on staff salaries (£108,009). The second biggest area of expenditure is on the parish share to the diocese (£72,500). Expenditure on Cornerstone and Op Shop (running, supplies, repairs and interest on the mortgage) was £68,808. £24,259 of expenditure was capitalised (see note 6), which included approximately £11,000 on replacing the heating in the parish centre sports hall and £10,000 being a deposit for a new lift at Cornerstone. Expenditure on mission was £27,334. £16,454 was spent on parish centre running costs and maintenance. Church running costs and maintenance came to £16,881. Further details can be found at the accounts note 3.

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

St. James contributed £27,334 to mission in 2022. £17,573 of this was allocated by the PCC to its mission partners. The remaining £9,761 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 £112,597 in its bank account on 31<sup>st</sup> December 2022, and with petty cash etc. this equates to the £112,807 shown on the Balance Sheet (page 6). At that date, St James was owed £15,539 which included £4,056 in VAT and £2,743 due from HMRC in respect of gift aid reclaimed. At the same time, St James owed £26,381 (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 £101,965 at the year end.

**Q6) How much is outstanding on the Cornerstone mortgage?**

At 31<sup>st</sup> December 2022, the outstanding mortgage on the Cornerstone property was £97,376. The figure on the Balance Sheet shows £90,219 as the mortgage due in more than one year, and the £7,157 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 2022

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS	
					2022 £	2021 £
<b>INCOME AND ENDOWMENTS FROM:</b>						
Donations and legacies	2( a )	184,731	21,222	-	205,953	242,215
Charitable activities	2( b )	8,984	-	-	8,984	2,824
Other trading activities	2( c )	118,991	-	-	118,991	82,462
Investments	2( d )	645	-	1,128	1,773	1,536
<b>TOTAL</b>		<b>313,351</b>	<b>21,222</b>	<b>1,128</b>	<b>335,701</b>	<b>329,037</b>
<b>EXPENDITURE ON:</b>						
Raising funds	3( a )	115,280	12,119	-	127,399	91,053
Charitable activities	3( b )	186,263	17,222	1,128	204,613	206,157
Missionary and charitable giving	3( c )	17,573	9,761	-	27,334	28,093
<b>TOTAL</b>		<b>319,116</b>	<b>39,102</b>	<b>1,128</b>	<b>359,346</b>	<b>325,303</b>
Net gains/ (losses) on investments		-	-	(4,913)	(4,913)	5,374
<b>NET INCOME/(EXPENDITURE)</b>		<b>(5,765)</b>	<b>(17,880)</b>	<b>(4,913)</b>	<b>(28,558)</b>	<b>9,108</b>
Transfers between funds		(4,736)	4,736	-	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>(10,501)</b>	<b>(13,144)</b>	<b>(4,913)</b>	<b>(28,558)</b>	<b>9,108</b>
<b>BALANCES B/FWD 1 JANUARY</b>		<b>390,569</b>	<b>338,331</b>	<b>42,943</b>	<b>771,843</b>	<b>762,735</b>
<b>BALANCES C/FWD 31 DECEMBER</b>		<b>380,068</b>	<b>325,187</b>	<b>38,030</b>	<b>743,285</b>	<b>771,843</b>

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

**BALANCE SHEET**  
**At 31 December 2022**

	Note	2022 £	2021 £
<b>FIXED ASSETS</b>			
Tangible	6( a )	693,509	703,051
Investment	6( b )	38,030	42,943
		<u>731,539</u>	<u>745,994</u>
<b>CURRENT ASSETS</b>			
Debtors	8	15,539	15,092
Cash at bank and in hand		112,807	135,045
		<u>128,346</u>	<u>150,137</u>
<b>LIABILITIES</b>			
Creditors - amounts falling due in one year	9	26,381	28,256
<b>Net current assets / (liabilities)</b>		<u>101,965</u>	<u>121,881</u>
<b>Total assets less current liabilities</b>		833,504	867,875
<b>Creditors - amounts falling due after one year:</b>			
Mortgage on Denton Street		90,219	96,032
<b>TOTAL NET ASSETS</b>		<u>743,285</u>	<u>771,843</u>
<b>PARISH FUNDS</b>			
Unrestricted	7	380,068	390,569
Restricted	7	325,187	338,331
Endowment	7	38,030	42,943
		<u>743,285</u>	<u>771,843</u>

Approved by the Parochial Church Council on 23 March 2023 and signed on their behalf by:

Simon Bickersteth (Chairman )

David Robinson (Treasurer)

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

## **NOTES TO THE FINANCIAL STATEMENTS**

### **For the year ended 31 December 2022**

#### **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**

##### *Donations and legacies*

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.

##### *Charitable activities*

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.

**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. Income has increased in spite of the reduction in Government grants with increased sales from the Church's shops and the Cornerstone cafe, as well as increased lettings. Giving from the congregation has held up well. All this together with the Church's reserves brought forward has enabled the Church to meet the demands of increased expenditure. Therefore 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 2022. 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 society.



<b>2. INCOME AND ENDOWMENTS FROM :</b>	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
<b>(a) Donations and legacies</b>					
Planned giving:					
Gift Aid donations	97,368	6,797	-	104,165	108,633
Income tax recoverable	28,356	-	-	28,356	30,316
Uncovenanted	10,283	1,462	-	11,745	14,679
Collections ( open plate ) at all services	8,149	540	-	8,689	7,678
Gift days	14,980	-	-	14,980	13,185
Sundry donations	16,596	4,090	-	20,686	10,091
Government Grants	4,000	8,033	-	12,033	47,033
Other Grants	-	300	-	300	10,600
Legacies	5,000	-	-	5,000	-
	<u>184,731</u>	<u>21,222</u>	<u>-</u>	<u>205,953</u>	<u>242,215</u>

Of the donations and legacies in 2021, £216,664 related to unrestricted funds, and £25,551 to restricted funds.

**(b) Charitable activities**

Youthwork	-	-	-	-	25
Interns	890	-	-	890	-
Toddlers	1,091	-	-	1,091	140
Weddings and funerals	6,643	-	-	6,643	2,094
Sundry income	360	-	-	360	565
	<u>8,984</u>	<u>-</u>	<u>-</u>	<u>8,984</u>	<u>2,824</u>

Of the charitable activities in 2021, £2,824 related to unrestricted funds.

**(c) Other trading activities**

Shops	71,314	-	-	71,314	52,558
Resource centre	2,071	-	-	2,071	2,705
Cornerstone cafe'	25,108	-	-	25,108	13,000
Lettings	20,498	-	-	20,498	14,199
	<u>118,991</u>	<u>-</u>	<u>-</u>	<u>118,991</u>	<u>82,462</u>

Of the other trading activities in 2021, £82,462 related to unrestricted funds.

**(d) Investments**

Dividends and interest	645	-	1,128	1,773	1,536
	<u>645</u>	<u>-</u>	<u>1,128</u>	<u>1,773</u>	<u>1,536</u>

Of the investments in 2021, £446 related to unrestricted funds, and £1,090 to endowment funds.

<b>TOTAL INCOMING RESOURCES</b>	<u>313,351</u>	<u>21,222</u>	<u>1,128</u>	<u>335,701</u>	<u>329,037</u>
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<b>3. EXPENDITURE ON :</b>	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2022 £	TOTAL FUNDS 2021 £
<b>(a) Raising funds</b>					
Advertising and publicity	770	-	-	770	623
Mortgage and overdraft interest	3,740	-	-	3,740	2,836
Shops management	45,359	-	-	45,359	47,371
Other shop expenses	18,488	-	-	18,488	11,872
Cornerstone cafe' purchases	15,203	-	-	15,203	8,642
Resource Centre purchases	1,840	-	-	1,840	951
Depreciation	10,163	2,299	-	12,462	12,964
Other Cornerstone expenses	19,717	9,820	-	29,537	18,758
	<u>115,280</u>	<u>12,119</u>	<u>-</u>	<u>127,399</u>	<u>104,017</u>

Of the raising funds in 2021, £92,930 related to unrestricted funds, and £11,087 to restricted funds.

<b>(b) Charitable activities</b>					
Ministry : diocesan parish share	72,500	-	-	72,500	69,000
clergy expenses	2,518	-	-	2,518	1,781
Church - running expenses	14,232	-	-	14,232	9,941
Church maintenance	2,649	-	-	2,649	5,510
Parish centre - running expenses	9,666	-	-	9,666	9,392
Parish centre maintenance	6,788	-	-	6,788	3,781
Sunday school and youth work	31,723	-	564	32,287	40,407
Magazines and books	415	-	-	415	667
Subscriptions and donations	503	540	-	1,043	693
Upkeep of grounds	1,362	-	-	1,362	1,690
Organists' fees	1,290	-	-	1,290	475
Service costs	998	-	564	1,562	2,151
Refreshments	1,132	-	-	1,132	392
Printing, stationery and office sundries	4,935	-	-	4,935	4,575
Sundry expenses	4,476	-	-	4,476	4,540
Depreciation	5,434	15,905	-	21,339	18,379
Salaries of administrative staff	19,776	-	-	19,776	19,819
Social security contributions	2,825	-	-	2,825	-
Staff pension contributions	3,041	-	-	3,041	-
Interns	-	777	-	777	-
	<u>186,263</u>	<u>17,222</u>	<u>1,128</u>	<u>204,613</u>	<u>193,193</u>

Of the charitable activities in 2021, £159,742 related to unrestricted funds, £32,361 to restricted funds and £1,090 to endowment funds. In 2021 social security and pension contributions were included in salaries.

### **(c) Missionary and charitable giving**

Church overseas :					
- missionary societies	5,096	4,256	-	9,352	13,773
- relief and development agencies	4,569	2,098	-	6,667	3,290
Home mission and other church societies	7,908	3,407	-	11,315	11,030
	<u>17,573</u>	<u>9,761</u>	<u>-</u>	<u>27,334</u>	<u>28,093</u>

Of the missionary and charitable giving in 2021, £17,367 related to unrestricted funds and £10,726 to restricted funds.

<b>TOTAL RESOURCES EXPENDED</b>	<u>319,116</u>	<u>39,102</u>	<u>1,128</u>	<u>359,346</u>	<u>325,303</u>
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### **3. (d) Trustees expenses**

During the year, expenses of £2,498 were reimbursed to Rev S Bickersteth and £20 to Rev Nina Orchard. They are both trustees of the PCC.

#### 4. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	102,143	100,683
Social security costs	2,825	2,831
Pension Costs	3,041	2,955
	<u>108,009</u>	<u>106,469</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 £20,085 and £28,840 respectively in the year. A company which is owned and controlled by Mr Paul Crooks, a PCC member, provided IT services to the value of £630 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 £1,300 for the independent examination of the accounts for the year ended 31 December 2021 (2021 - £1,400) and £1,050 for xero training (2021 - £nil).

#### 6. FIXED ASSETS FOR USE BY THE PCC

		Freehold land and build- ings	Equipment	Total
(a) Tangible		£	£	£
<b>ACTUAL/DEEMED COST</b>	At 1 January 2022	1,178,981	120,401	1,299,382
	Additions		24,259	24,259
	At 31 December 2022	<u>1,178,981</u>	<u>144,660</u>	<u>1,323,641</u>
<b>DEPRECIATION</b>	At 1 January 2022	490,110	106,221	596,331
	Charge for year	26,616	7,185	33,801
	At 31 December 2022	<u>516,726</u>	<u>113,406</u>	<u>630,132</u>
<b>NET BOOK VALUE</b>	At 31 December 2022	<u>662,255</u>	<u>31,254</u>	<u>693,509</u>
	At 31 December 2021	<u>688,871</u>	<u>14,180</u>	<u>703,051</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>(b) Investments (all endowment fund)</b>	£
Market value 1 January 2022	42,943
Decrease in value	<u>(4,913)</u>
Market value 31 December 2022	<u>38,030</u>

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

## 7. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted fund £	Restricted fund £	Endowment fund £	Total 2022 £
Tangible fixed as-	373,915	319,594	-	693,509
Investment fixed assets	-	-	38,030	38,030
Net current assets	96,372	5,593	-	101,965
Liabilities due after more than one year	(90,219)	-	-	(90,219)
Fund balance	380,068	325,187	38,030	743,285

### Prior year

	Unrestricted fund £	Restricted fund £	Endowment fund £	Total 2021 £
Tangible fixed as-	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)
	390,569	338,331	42,943	771,843

## 8. DEBTORS

	2022 £	2021 £
Income tax recoverable	2,743	2,742
Prepayments	7,400	7,071
VAT	4,056	905
Other debtors	1,340	4,374
	15,539	15,092

## 9. LIABILITIES

### Amounts falling due in one year

	2022 £	2021 £
Other creditors	19,224	19,755
Mortgage on Denton Street	7,157	8,501
	26,381	28,256

## 10. FUND DETAILS

The restricted funds comprise the Development Fund until 1 July 1998, Cornerstone and a defibrillator. 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

<b>Y.e. 31/12/2022</b>	Un-restricted	De-fibrillator	Corner-stone	Main	Developm-ent		Total Restricted	Margaret Dinsmore Endow-ment
	£		£	£	£		£	£
Balance at 1 Jan 2022	390,569	785	104,316	0	233,230		338,331	42,943
Incoming resources	313,351	-	9,820	11,402	-		21,222	1,128
Resources expend- ed	(319,116)	(244)	(12,119)	(16,138)	(10,601)		(39,102)	(1,128)
Transfers	(4,736)	-	-	4,736	-		4,736	-
Investment loss	-	-	-	-	-		-	(4,913)
Balance at 31 Dec 2022	380,068	541	102,017	-	222,629		325,187	38,030

  

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

## **INDEPENDENT EXAMINER'S REPORT TO THE PCC**

### **For the year ended 31 December 2022**

This report on the financial statements of the PCC for the year ended 31 December 2022, which are set out on pages 5 to 13, 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  
Rosehill Estate  
CARLISLE  
CA1 2RW

## Missionary Giving in the Year

### Allocated by the Mission Support Group and the PCC:

(shown as unrestricted giving)

	£
Tear fund	2,757
Langham Partnership	2,636
CMS - Garry Ion	3,515
Jon and Elise Fletcher	5,096
Jonny and Miriam Potts	1,757
Bettaway Community Church	1,757
Increase (decrease) in Discretionary Fund	54
<b>Total per accounts</b>	<b>17,573</b>

### Allocated by Individuals through FWO and other donations:

(shown as restricted giving)

	£
CMS	1,450
CPAS	120
Crosslinks	120
Bible Society	120
Church's Ministry Among Jewish People	180
Irish Church Mission	96
Overseas Missionary Fellowship	910
Scripture Union	480
Tear Fund	2,098
Children's Society	400
NISCU - schools work	1,349
Mission Aviation Fellowship	420
Keppleway	1,178
Jon and Elise Fletcher	840
<b>Total per accounts</b>	<b>9,761</b>

## **PCC SECRETARY'S REPORT**

The PCC met eleven times throughout the year with an average attendance of sixteen members from a membership of two clergy, three lay readers, two wardens and sixteen PCC members. These took place both face to face and via Zoom. There was one extraordinary meeting called during the year to discuss the heating in the Sports Hall.

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 and agreements made throughout the year included: timings of Sunday services, energy efficiency report, future vision for St James, the role of the Youth Worker, heating in the sports hall and the role of an E-commerce assistant for Cornerstone. Members also took part in the Church of England Living in Love and Faith course.

## **FABRIC REPORT**

### **Parish Church:**

Further progress was made on works identified in the Quinquennial Report of 2019. These included refurbishing the trap door to the tower bell chamber and repairs to the stud wall and ceiling in the welcome area. Stone compound repairs were carried out to the east vestry wall outside. A lighting fitting above the sound desk and a waste pipe in the vestry toilet were replaced. A replacement lock was installed on the music vestry door. Finally, the annual lightning conductor testing was undertaken on the spire.

### **Parish Centre:**

The largest project that was undertaken in 2022 was the installation of a new heating system for the sports hall, which was completed in October, just in time for the winter season. This has proved effective and easy to use. Earlier in the year, following recommendations from a gas safety test, the installation of a gas safety system was completed in the kitchen. This prevents use of the gas hobs and oven without the fans being activated. Other improvements to the centre were carried out including installation of replacement door closers which close the doors much more slowly and so reduce the impact of closing and associated noise. Replacement hand dryers were installed in the main gents toilet, as well as in the sports hall, the latter having been out of action for several years. Installation of an Automated External Defibrillator was carried out, which was fitted to the external wall of the sports hall, enabling access by the general public when needed. Annual servicing of fire extinguishers, fire alarms and intruder alarm were carried out. Finally, replacements of various emergency light fittings took place.

## **ELECTORAL ROLL REPORT**

In 2022 we had an Electoral Roll of 173 members, a decrease of 4 on the previous year. 46 reside in the parish (of whom 1 is in Cummersdale) and 127 live outside the parish boundary. We had 2 new members (1 inside and 1 outside the parish). We had 4 deaths and 2 leavers (of whom 1 moved away).



# 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.

*Sunday Club, Kids Club (Formerly Boys Club), Little Steps (Formerly Baby Gather), Crèche, Messy Church, Cornerstone Café, Visiting Team, Youth work and Holiday Club.*

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 March 2023. The number of volunteers was 71.

	DBS checks	Basic Awareness	Foundation level	Leadership
Percentage of those who need to do the training / checks who have completed it .	100%	84%	84%	100%

## POLICIES

St. James' PCC has adopted the House of Bishops 'Promoting a Safer Church; safeguarding policy statement', and 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 HAS BEEN ACHIEVED IN 2022?

- \* There have been no new significant safeguarding issues.
- \* Joanna Van Lachterop (the Diocesan Safeguarding Advisor) has also provided advice on six new minor concerns.
- \* Our safeguarding practices have been assessed according to the church of England checklist and an action list drawn up to improve things in some minor areas.

## **Minutes of St. James' Parish Annual Meeting**

**Wednesday 4<sup>th</sup> May 2022**

### **St. James' Parish Church and via Zoom**

#### **Apologies For Absence**

Apologies were received from:

Gordon and Valerie Bateman, Thompson and Christine Bowerbank, David and Anne Bowie, Chris Dixon, Anthony and Barbara Farrar, Paul and Chris Groves, Phil and Sheila Hadwin, Becky Hudson, Alan and Karen Johnston, Rachel Mitchell, David and Frances Robinson.

The meeting began with a greeting from Morton Sandland the pastor of our link church in Sula, Norway.

#### **Vicar's Report.**

Simon thanked the staff team and wardens for all they have done over the year.

He also thanked the PCC for their service over the past year, especially Anthony Farrar and Chris Dixon who are standing down. Thanks were also expressed to Caroline Browne in her role as secretary.

Sunday services have reverted back to one morning service and evening services have recently restarted.

Encouragements over the last year have included Baby Gather, Embers and the Renew Café. Wifi is now available in the Church Building and this has improved the facility for streaming services. Thanks were given to Paul Crooks for his work in making this happen.

Simon expressed his concern that some members of the congregation had not returned to Sunday worship since Covid restrictions ended. He encouraged us to pray for and encourage those who haven't returned with the following words from Hebrews 10: 24 – 25 'let us consider how we may spur one another on toward love and good deeds, not giving up meeting together, as some are in the habit of doing.'

There is a shortage of volunteers in all areas of church life. This puts pressure on those who are resourcing the ministry of the church. Members of the meeting were challenged to consider areas in which they could volunteer.

It is still uncertain as to whether St. James will have an intern from September.

There have been no applications for the Youth Worker role.

The PCC have met to discuss a future vision for St. James and have listed five priorities to further that vision. Thanks were given to Kerry Roughton for facilitating the meetings.

The heating in the sports hall needs renewing. We are waiting for advice on the best system to install.

The church building is in need of redecoration and a plan is needed as to how the building can be improved for ministry over the next 50 years.

Simon will be on Sabbatical from May 22<sup>nd</sup> and will be leaving with some issues still to be resolved. He asked that people pray for Nina, the staff and wardens as they lead the fellowship during this time.

## **Church Activity Reports.**

### **Ruth Scholes – Youth Worker**

The main highlight of the year was getting back to doing things in person. Other highlights included Embers, sleepover in the Church building, a weekend away with the Baptist Church and Holiday Club.

Challenges: Ruth has encountered some challenges and said it was difficult to make relationships due to COVID. The main challenge has been the lack of volunteers. Ruth encouraged people to consider how they could help. Although we have been fortunate to have a Youth Worker, we still need more volunteers.

### **Andy Blake – Shops Manager**

Andy began by thanking the volunteers, Katie, the shops' board and the staff team for their work and encouragement.

Both premises are back to their normal hours.

Renew café has been launched. This is a weekly café which creates a space where it is OK not to be OK.

The 'Pay What You Can' scheme has now ended as it wasn't sustainable.

An Ebay seller has donated 150 boxes of books to be sold on ebay. This has proved a challenge due to the time it takes to list and arrange delivery. The PCC agreed to employ a temporary e-commerce assistant.

### **Kate Davidson – Children and Families Worker.**

Baby gather is thriving with over 150 families on the register. Some families have started to attend Messy Church which is also popular.

The holiday club took place at Easter with 30 – 40 children attending each day.

As baptisms were unable to take place due to covid restrictions there have been lot of Baptism enquiries. Most of these take place on a Sunday afternoon and Kate invited members of the meeting to attend.

Challenges Kate has faced are keeping in touch with families in a meaningful way and help from volunteers at Sunday club.

Kate thanked the staff team and the congregation for their support and gave thanks to God for his faithfulness.

## **2022 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.

## **2022 ANNUAL PAROCHIAL CHURCH MEETING**

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

### **Approval of 2022 Annual Report and Accounts.**

In the absence of Chris Dixon and David Robinson, Simon guided the meeting through slides of the accounts for the year ending 31.12.2022.

Thanks were expressed to Chris Dixon for his work as treasurer and to David Robinson for his work in preparing the accounts,

As Chris is standing down a new treasurer is needed. Please speak to Simon if interested in the role.

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

### **Electoral Roll.**

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

### **Elections and appointments.**

**Tellers:** No tellers required.

**PCC:** There following nominations had been proposed and seconded for the PCC. Caroline Browne, Kate Davidson, Heather Druce, John Edwards, Rachel Mitchell, David Robinson and Andrew Walford. Simon proposed that we invite these to take their places on the council. All agreed

Simon thanked Chris Dixon and Anthony Farrar who were standing down from the PCC, for their service and input into the PCC.

**Electoral Roll Officer:** Simon proposed that Susan Burgess continue in this role. Unanimously agreed.

**Independent Examiner:** Proposed by Simon that Faye Armstrong at Dodd & Co Ltd should be invited to continue in this role. Unanimously agreed.

### **Question Time and Any Other Business**

Joan Yarker for gave a vote of thanks to Simon and his family for his work and ministry over what has been a challenging year. A vote of thanks was also given to and to Nina and her family.

The meeting closed in prayer.