



Annual Report

and

Financial Statements

of the

Parochial Church Council

St. James' Church, Denton Holme

for the year ended 31st December 2024

Incumbent:

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

Bankers:

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

Independent Examiner:

Martin Borradaile ACA
Dodd & Co Ltd
Fifteen Rosehill
Montgomery Way
Carlisle
CA1 2RW

Registered Charity No: 1129996

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. The PCC has considered the Charity Commission's guidance on public benefit and in particular the specific guidance on charities for the advancement of religion.

Governance

St. James' PCC is a body corporate and its governing documents are the Parochial Church Council Powers Measure (1956) as amended, the Church Representation Rules 2011 and a District Church Council's Scheme approved by the Carlisle Diocesan Bishop's Council and implemented in 1993. The PCC is also a charity registered in England, no. 1129996.

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. **Associate Minister:** Nina Orchard.

Wardens: Paul Crooks and Andy Walford.

Readers: Julie Graham, Mark Hurley and Joan Yarker.

Representatives on the Deanery Synod (elected until 2026):

Paul Crooks, Paul McVittie and Nigel Orchard.

Elected PCC Members (by year due for re-election):

2025: Caroline Browne, Kate Davidson, Heather Druce, John Edwards, Rachel Mitchell and David Robinson.

2026: Alan Johnston.

2027: Lucy Goldie, Sam Harper, Selina Harper and Sara Kierman.

Others: Joanne Daly (resigned 24/09/24) and Maria Stalker (resigned 07/11/24).

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.

Reserves

Total reserves at 31st December 2024 were: £356,060 unrestricted, £300,605 restricted and £42,402 endowment. Of the £356,060 unrestricted reserves, £72,016 were “free reserves,” i.e. cash based. As this is significantly more than three months’ wages and purchases combined, the PCC does not consider that any further action at this point is required.

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. Meetings in 2024 took place in February, June and October. In February, Chris Harwood spoke about the Community Shed in Shaddongate. In June, David Newlove presented on “One Mission Community for Carlisle” and what can be achieved together to reach the whole city of Carlisle. In October Samuel and Karla Coswig were welcomed. They have travelled with their family from Brazil to work with Network Youth Church. We also welcomed Ruth Newton, our new Archdeacon. Ruth spoke about how she sees her role; as a bridge between parishes and the Diocese. The bid to the Diocesan Investment Programme (DIP) fund has gone in to strengthen the church planting component and we expect the results in March 2025. A secretary is still sought for the Deanery Synod. The duties are not particularly onerous and give a good insight into what is going on in the Carlisle Deanery. The meetings have been well attended and very constructive, with good worship, prayer and networking.

TREASURER’S SUMMARY of the FINANCIAL STATEMENTS

Charity law requires us to give all the detail about our financial affairs that follow. However, this summary might be more useful. Paul wrote that if anyone speaks in a tongue, they should have an interpreter (1 Corinthians 14:27).

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' 2024 financial results?

The accounts show a deficit for the year of £45,774 (page 5). This is after adjustments undertaken for statutory accounting purposes including capitalising new fittings and equipment of £1,176 (see note 6), a depreciation charge for church properties and equipment of £31,532 (see note 6 and also the sum of notes 3a and 3b) and the increase in value of the endowment fund of £949. Without these accounting adjustments, the deficit for the year in cash terms by comparing income with money spent would have been £16,367. During 2024, we also repaid £8,507 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 £199,607 from all sources. This includes the income tax recovered on giving through the gift aid scheme. We received £4,506 in Grants, and £10,500 in legacies. Income from Cornerstone and the OpShop (excluding grants and rental income) amounted to £109,410. Lettings from Cornerstone and the Parish Centre combined came to £24,554. Further details can be found at the accounts note 2.

Q3) How does St. James spend its money?

The biggest proportion of expenditure was on staff salaries, social security and pension costs (£119,867). The second biggest area of expenditure was on the ministry offer to the diocese (£76,500). Expenditure on Cornerstone and OpShop (running costs, supplies, repairs and interest on the mortgage but excluding salaries) was £71,354. We spent £15,015 on replacing the light fittings in the Church and the Parish Centre with more energy efficient lights. Further details can be found at the accounts note 3.

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

St. James contributed £29,136 to mission in 2024. £19,713 of this was allocated by the PCC to its mission partners. The remaining £9,423 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 £80,774 in its bank account on 31st December 2024, and with petty cash etc. this equates to the £80,809 shown on the Balance Sheet (page 6). At that date, St. James was owed £23,331 which included £12,005 due from HMRC in respect of gift aid reclaimed. At the same time, St. James owed £28,443 (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 £75,697 at the year end.

Q6) How much is outstanding on the Cornerstone mortgage?

At 31st December 2024, the outstanding mortgage on the Cornerstone property was £70,352. The figure on the Balance Sheet shows £61,845 as the mortgage due in more than one year, and the £8,507 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 2024

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2024 £ 2023 £	
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	2(a)	197,627	16,986	-	214,613	240,850
Charitable activities	2(b)	5,880	356	-	6,236	5,129
Other trading activities	2(c)	133,964	-	-	133,964	135,444
Investments	2(d)	2,073	-	1,151	3,224	2,401
TOTAL		339,544	17,342	1,151	358,037	383,824
EXPENDITURE ON:						
Raising funds	3(a)	134,795	8,324	-	143,119	145,048
Charitable activities	3(b)	220,260	11,094	1,151	232,505	213,655
Missionary and charitable giving	3(c)	19,713	9,423	-	29,136	26,988
TOTAL		374,768	28,841	1,151	404,760	385,691
Net gains/ (losses) on investments		-	-	949	949	3,423
NET INCOME/(EXPENDITURE)		(35,224)	(11,499)	949	(45,774)	1,556
Transfers between funds		-	-	-	-	-
NET MOVEMENT IN FUNDS		(35,224)	(11,499)	949	(45,774)	1,556
BALANCES B/FWD 1 JANUARY		391,284	312,104	41,453	744,841	743,285
BALANCES C/FWD 31 DECEMBER		356,060	300,605	42,402	699,067	744,841

BALANCE SHEET
At 31 December 2024

	Note	2024 £	2023 £
FIXED ASSETS			
Tangible	6(a)	642,813	673,169
Investment	6(b)	42,402	41,453
		<u>685,215</u>	<u>714,622</u>
CURRENT ASSETS			
Debtors	8	23,331	16,299
Cash at bank and in hand		80,809	114,291
		<u>104,140</u>	<u>130,590</u>
LIABILITIES			
Creditors - amounts falling due in one year	9	28,443	30,029
Net current assets / (liabilities)		<u>75,697</u>	<u>100,561</u>
Total assets less current liabilities		760,912	815,183
Creditors - amounts falling due after one year:			
Mortgage on Denton Street		61,845	70,342
TOTAL NET ASSETS		<u>699,067</u>	<u>744,841</u>
PARISH FUNDS			
Unrestricted	7	356,060	391,284
Restricted	7	300,605	312,104
Endowment	7	42,402	41,453
		<u>699,067</u>	<u>744,841</u>

Approved by the Parochial Church Council on 20 March 2025 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 2024

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 ministry offer is accounted for when payable. Any ministry offer unpaid at 31st 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.

Other fixtures, fittings and office equipment

Equipment used within the church premises is depreciated on a 25% per annum writing down allowance basis. 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 31st December. The difference between this and the original value is shown as an unrealised gain or loss.

Current assets

Amounts owing to the PCC at 31st 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 Cumberland Building Society.

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. Regular planned giving has increased. Total income from trading activities has almost held up in total thanks to increased sales from the Cornerstone cafe, as well as increased lettings, which have almost compensated for a reduction in income from the shops. 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.

**2. INCOME AND ENDOWMENTS
FROM :**

	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2024 £	TOTAL FUNDS 2023 £
(a) Donations and legacies					
Planned giving:					
Gift Aid donations	108,075	6,437	-	114,512	104,445
Income tax recoverable	31,202	-	-	31,202	30,874
Uncovenanted	11,666	883	-	12,549	10,010
Collections (open plate) at all services	5,476	-	-	5,476	7,997
Gift days	20,404	-	-	20,404	27,271
Sundry donations	10,304	5,160	-	15,464	29,012
Government Grants	-	1,000	-	1,000	2,500
Other Grants	-	3,506	-	3,506	4,372
Legacies	10,500	-	-	10,500	24,370
	<u>197,627</u>	<u>16,986</u>	<u>-</u>	<u>214,613</u>	<u>240,850</u>

Of the donations and legacies in 2023, £217,444 related to unrestricted funds and £23,406 to restricted funds.

(b) Charitable activities

Youthwork	80	-	-	80	-
Interns	-	356	-	356	52
Toddlers	1,123	-	-	1,123	1,530
Weddings and funerals	4,102	-	-	4,102	2,967
Sundry income	575	-	-	575	580
	<u>5,880</u>	<u>356</u>	<u>-</u>	<u>6,236</u>	<u>5,129</u>

Of the charitable activities in 2023, £5,129 related to unrestricted funds.

(c) Other trading activities

Shops	73,552	-	-	73,552	81,106
Resource centre	1,701	-	-	1,701	1,556
Cornerstone cafe'	34,157	-	-	34,157	31,165
Lettings	24,554	-	-	24,554	21,617
	<u>133,964</u>	<u>-</u>	<u>-</u>	<u>133,964</u>	<u>135,444</u>

Of the other trading activities in 2023, £135,444 related to unrestricted funds.

(d) Investments

Dividends and interest	2,073	-	1,151	3,224	2,401
	<u>2,073</u>	<u>-</u>	<u>1,151</u>	<u>3,224</u>	<u>2,401</u>

Of the investments in 2023, £1,267 related to unrestricted funds, and £1,134 to endowment funds.

TOTAL INCOMING RESOURCES	<u>339,544</u>	<u>17,342</u>	<u>1,151</u>	<u>358,037</u>	<u>383,824</u>
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3. EXPENDITURE ON :	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2024 £	TOTAL FUNDS 2023 £
(a) Raising funds					
Advertising and publicity	400	-	-	400	420
Mortgage and overdraft interest	5,747	-	-	5,747	6,384
Shops management	53,993	-	-	53,993	51,107
Other shop expenses	10,803	-	-	10,803	16,769
Cornerstone cafe' purchases	20,262	-	-	20,262	19,926
Resource Centre purchases	541	-	-	541	515
Depreciation	15,073	2,299	-	17,372	19,376
Other Cornerstone expenses	27,976	6,025	-	34,001	30,551
	<u>134,795</u>	<u>8,324</u>	<u>-</u>	<u>143,119</u>	<u>145,048</u>

Of the raising funds in 2023, £132,326 related to unrestricted funds, and £12,722 to restricted funds.

(b) Charitable activities					
Ministry: diocesan ministry offer	76,500	-	-	76,500	76,500
clergy expenses	3,256	-	-	3,256	3,532
Church running expenses	16,446	-	-	16,446	15,359
Church maintenance	10,314	-	-	10,314	988
Parish centre running expenses	11,669	-	-	11,669	10,126
Parish centre maintenance	15,052	-	-	15,052	3,369
Sunday school and youth work	35,838	-	576	36,414	34,912
Magazines and books	1,107	-	-	1,107	540
Subscriptions and donations	569	-	-	569	864
Upkeep of grounds	1,100	-	-	1,100	1,100
Organists' fees	770	-	-	770	450
Service costs	1,555	-	575	2,130	2,075
Refreshments	722	-	-	722	1,377
Printing, stationery and office sundries	3,583	-	-	3,583	3,856
Sundry expenses	5,904	-	-	5,904	6,263
Depreciation	3,422	10,738	-	14,160	20,017
Salaries of administrative staff	23,460	-	-	23,460	21,587
Social security contributions	4,162	-	-	4,162	3,234
Staff pension contributions	3,356	-	-	3,356	3,340
Interns	1,475	356	-	1,831	4,166
	<u>220,260</u>	<u>11,094</u>	<u>1,151</u>	<u>232,505</u>	<u>213,655</u>

Of the charitable activities in 2023, £192,363 related to unrestricted funds, £20,158 to restricted funds and £1,134 to endowment funds.

(c) Missionary and charitable giving

Church overseas :					
- missionary societies	6,577	4,790	-	11,367	9,283
- relief and development agencies	4,715	1,590	-	6,305	6,168
Home mission and other church socie- ties	8,421	3,043	-	11,464	11,537
	<u>19,713</u>	<u>9,423</u>	<u>-</u>	<u>29,136</u>	<u>26,988</u>

Of the missionary and charitable giving in 2023, £18,507 related to unrestricted funds and £8,481 to restricted funds.

TOTAL RESOURCES EXPENDED	<u>374,768</u>	<u>28,841</u>	<u>1,151</u>	<u>404,760</u>	<u>385,691</u>
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3. (d) Trustees expenses

Expenses of £3,256 were reimbursed to Rev Simon Bickersteth. He is a trustee of the PCC.

4. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	112,349	112,744
Social security costs	4,162	3,234
Pension Costs	3,356	3,340
	<u>119,867</u>	<u>119,318</u>

During the year, the PCC employed an administrator, a shops manager, an assistant shops manager, a family and children's worker and a youth worker, none of whom earned £60,000 per annum or more. The family & children's worker was a PCC member at the year end and was paid £21,900 in the year. A company which is owned and controlled by Mr Paul Crooks, a PCC member, provided IT services to the value of £1,190 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 £2,000 for the independent examination of the accounts for the year ended 31 December 2023 and £400 for software training & advice (2023, £1,365).

6. FIXED ASSETS FOR USE BY THE PCC

		Freehold land and buildings	Equipment	Total
(a) Tangible		£	£	£
ACTUAL/DEEMED COST	At 1 January 2024	1,178,981	163,712	1,342,693
	Additions		1,176	1,176
	At 31 December 2024	<u>1,178,981</u>	<u>164,888</u>	<u>1,343,869</u>
DEPRECIATION	At 1 January 2024	543,340	126,184	669,524
	Charge for year	21,555	9,977	31,532
	At 31 December 2024	<u>564,895</u>	<u>136,161</u>	<u>701,056</u>
NET BOOK VALUE	At 31 December 2024	<u>614,086</u>	<u>28,727</u>	<u>642,813</u>
	At 31 December 2023	<u>635,641</u>	<u>37,528</u>	<u>673,169</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 2024	41,453
Increase in value	<u>949</u>
Market value 31 December 2024	<u>42,402</u>

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

7. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted fund £	Restricted fund £	Endowment fund £	Total 2024 £
Tangible fixed assets	354,396	288,417	-	642,813
Investment fixed assets	-	-	42,402	42,402
Net current assets	63,509	12,188	-	75,697
Liabilities due after more than one year	(61,845)	-	-	(61,845)
Fund balance	356,060	300,605	42,402	699,067

Prior year

	Unrestricted fund £	Restricted fund £	Endowment fund £	Total 2023 £
Tangible fixed assets	371,716	301,453	-	673,169
Investment fixed assets	-	-	41,453	41,453
Net current assets	89,910	10,651	-	100,561
Liabilities due after more than one year	(70,342)	-	-	(70,342)
	391,284	312,104	41,453	744,841

8. DEBTORS

	2024 £	2023 £
Income tax recoverable	12,005	7,114
Prepayments	8,273	7,790
VAT	780	228
Other debtors	2,273	1,167
	23,331	16,299

9. LIABILITIES

Amounts falling due in one year

	2024 £	2023 £
Other creditors	19,936	21,512
Mortgage on Denton Street	8,507	8,517
	28,443	30,029

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. The transfer between funds is to stop the main restricted fund from going negative.

Fund movements

Y.E. 31/12/2024	Un- restricted	De- fibrillator	Corner- stone	Main	Develop- ment	Total Restricted	Margaret Dinsmore Endowment
	£		£	£	£	£	£
Balance at 1 Jan 2024	391,284	358	99,718	-	212,028	312,104	41,453
Incoming resources	339,544	-	6,025	11,317	-	17,342	1,151
Resources expended	(374,768)	(137)	(8,324)	(9,779)	(10,601)	(28,841)	(1,151)
Transfers	-	-	-	-	-	-	-
Investment gain	-	-	-	-	-	-	949
Balance at 31 Dec 2024	356,060	221	97,419	1,538	201,427	300,605	42,402

Prior year	Un- restricted	De- fibrillator	Corner- stone	Main	Develop- ment	Total Restricted	Margaret Dinsmore Endowment
	£	£	£	£	£	£	£
Balance at 1 Jan 2023	380,068	541	102,017	-	222,629	325,187	38,030
Incoming resources	359,284	0	10,423	12,983	-	23,406	1,134
Resources expended	(343,196)	(183)	(12,722)	(17,855)	(10,601)	(41,361)	(1,134)
Transfers	(4,872)	-	-	4,872	-	4,872	-
Investment gain	-	-	-	-	-	-	3,423
Balance at 31 Dec 2023	391,284	358	99,718	-	212,028	312,104	41,453

INDEPENDENT EXAMINER'S REPORT TO THE PCC

For the year ended 31 December 2024

This report on the financial statements of the PCC for the year ended 31 December 2024, 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;

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

Martin Borradaile ACA
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	2,371
Langham Partnership	2,807
CMS - Garry Ion	3,743
Jon and Elise Fletcher	6,377
Jonny and Miriam Potts	1,871
Bettaway Community Church	2,371
MK Luik	200
Increase/(decrease) in Discretionary Fund	(27)
Total per accounts	19,713

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

	£
CMS	1,774
CPAS	120
Crosslinks	120
Bible Society	120
Church's Ministry Among Jewish People	180
Irish Church Mission	96
Overseas Missionary Fellowship	120
Scripture Union	480
Tear Fund	1,090
Children's Society	283
NISCU - schools work	1,349
Mission Aviation Fellowship	420
Keppleway	931
Jon and Elise Fletcher	1,840
Bettaway Community Church	500
Total per accounts	9,423

PCC SECRETARY'S REPORT

The Parochial Church Council (PCC) met nine times during the year, with an average attendance of fifteen members. Two members resigned during this period. Throughout the year, the PCC received various reports, including financial updates from the Treasurer, safeguarding reports from the Safeguarding Officer, updates on the fabric of the buildings, and reports from the Shops Board.

The PCC welcomed a visit from our safeguarding leads, who introduced members to the Safeguarding Dashboard. Additionally, the new Archdeacon visited and has nominated St James to be part of a Developing in Partnership (DIP) bid. The Lone Worker Policy was reviewed and approved. Members also agreed to a 2% increase in our ministry offer.

FABRIC REPORT

LED lighting, the replacement of the church balcony heating boiler and new fire alarm detectors were the major works in 2024.

Parish Centre

The focus was the replacement of all light fittings to LED rating to benefit with a grant from the diocese. This was a major project and undertaken by SH Electrical and City Electrical Factors as light supplier. The work was undertaken efficiently and benefits will have been seen. The longer lasting light bulbs will reduce both maintenance and running costs. A number of works were necessary in the maintenance of the fire alarm system which included the replacement of all the heat and optical detectors which had come to the end of their life. In addition, batteries were replaced where necessary. Minor works included a dishwasher service and garden maintenance.

Parish Church

The main cost for 2024 has been the replacement of the heating boiler serving the entrance and balcony areas. The old boiler was at the end of its life and was working inefficiently. The main church lighting (including the entrance foyer) was replaced with new LED fittings. Roof repairs and external window cleaning was undertaken. The external doors were all redecorated. Other routine work included maintenance of the lightning protection.

ELECTORAL ROLL REPORT

In 2024 we had an Electoral Roll of 191 members, an increase of 5 on the previous year. 54 reside in the parish (of whom 1 is in Cummersdale) and 137 live outside the parish boundary. We had 10 new members, who all live outside the parish. We had 4 deaths and one member moved away.

SAFEGUARDING REPORT

Safeguarding Officers: Michelle Graham (Children) and 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, Bubbles (Babies & Toddlers), Crèche, Messy Church, Cornerstone Café, Renew 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 January 2025. The number of volunteers was 70.

	DBS checks	Basic Awareness	Foundation level	Leadership
Percentage of those who need to do the training / checks who have completed it	100%	94%	90%	100%

POLICIES

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

The 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?

- * There have been no new significant safeguarding issues.
- * 14 concerns were reported to the safeguarding team.
- * Joanna Van Lachterop (the Diocesan Safeguarding Advisor) has provided advice on 6 of these concerns.
- * We began using the national Safeguarding Dashboard to help us keep tabs on how we are performing with safeguarding in the Parish.
- * Regular action plans have been shared with the PCC.
- * Safeguarding Risk assessments have been drawn up for most activities and actions identified for improvements.
- * Safeguarding Sunday was a great opportunity to raise the profile of Safeguarding a St James.

WHAT IS PLANNED FOR 2025?

To complete the outstanding risk assessments

To roll out the new Domestic Abuse training programme.

Minutes of St. James' Parish Annual Meeting

Wednesday 24th April 2024, St. James' Parish Church

Apologies for Absence

Apologies were received from: Joyce Bell, Christine & Thompson Bowerbank, Donald & Jane Clark, Joanne Daly, Helen Hamilton, Selina Harper, Becky Hudson, Mark Hurley, Karen Johnston, Jo Shirley and Maria Stalker.

Opened in sung worship with "Lord for the years" & "Strength will rise".

Sola Church:

Video welcome received from Sola Church. Morten Sandland (Church leader) read from Matthew 11. Simon shared that Morton would leave Sola soon, to move to a neighbouring parish. He asked for us to keep Sola in prayer as they look for a replacement.

Vicar's Report:

Simon read from Joshua 1 vs 1-9.

Simon began by sharing the many highlights from the past year, including the positive impact we are having in the local community and the lives that are being transformed. This is through.

Cornerstone & OpShop.

Children, Families & Youth work.

Works with older people.

Home groups.

Many groups that are using the Parish Centre.

Thanks were given to Judith Moffat for serving the last six years as Church Warden, Deputy Church Wardens, Caroline Browne after serving as PCC secretary for a long time, Lucy Goldie stepping into the PCC secretary role, the staff team for their continuing support, Joan White for the many unseen tasks she carries out in the background, the PCC for their service, plus thanks was given to Helen Hamilton as she steps down from PCC after serving for many years. Thanks were also given to music group, home group leaders, visiting team, shop volunteers, youth and children's volunteers, sidespersons and Michelle Graham and Jane Clark in their role as safeguarding officers.

Interns: Paul and Anna's last Sunday will be the 30th June. We don't know yet if we will get an intern for the next year. We hope to hear more in May. If we don't get an intern, it will have a big impact on our ministry.

Mission Community: Ian McIntyre was appointed as vicar at St Michael's & St Mark's last July. The diocese is to advertise for a new Network Youth Church Lead in May and a west Carlisle church plant lead. Challenges have included finance and a lack of volunteers in the shops and children and youth ministry groups. It is having a huge impact on what we are doing as a church. More information will be shared on both needs during the meeting.

We are looking for people who are here and responding to the call of Christ. Jesus didn't call for volunteers to come and follow him – he called for disciples. We need to think how God is calling us to serve him outside and inside the church. Ahead, we are starting the Immerse Bible reading soon, Thy Kingdom Come, 10 days of prayer. Simon closed by reminding us that Napoleon said, "an army marches on its stomach". Simon then went on to explain - if an army marches on its stomach, then a church moves forward on its knees in prayer. We don't need to be afraid if we are seeking to put Christ at the centre of all we do.

Finance Report: David Robinson guided the meeting through slides of the accounts for the year ending 31.12.2023. The Church finances were healthy at the end of December 2023, but since then expenditure has exceeded income resulting in a loss of £23,190 in January and February. This is due partly to the planned works on lighting in the church and the parish centre. However, we do have a deficit of several thousand pounds a month, and we have relied (possibly too much) on gift days and legacies to dig us out of a hole.

David thanked Toby Harling and Andy Blake and the Cornerstone team for their help and Alan Johnston for his help with Gift Aid and FWO. Simon thanked David for his role as Treasurer and all his work in preparing the accounts.

Church Activity Reports.

Cornerstone/OpShop – Keith Morris

A video was shared with the goings on of Cornerstone and the Opshop. Keith began his report by thanking Andy and Katie for the work they do in the shops. He went on to share that the mission of Cornerstone has evolved over the years to meet the local need at that point. It has been a challenge since covid and the shops board has been thinking through what changes need to be made. The Premier Christian radio interview clarified that what we are doing is what we should be doing.

Thankful to God for His provision and a reminder that we can't outgive the Lord. All we have given out has been replaced by the Lord. But we don't want to become complacent – we need to keep a prayerful heart for the Lord's provision on our ministry.

Highlights and new initiatives: Premier Christian Radio interview, Community Breakfast, Renew Café and Ebay sales.

Challenges: More volunteers needed – this is now critical and we might be forced to close some shifts unless a solution can be found.

Foodbank – used a lot and due to the increase in the cost of living, donations of food have gone down.

Donations for OpShop – donations of quality products have gone down.

Children and Families - Kate Davidson

Kate shared a list of highlights from 2023 including:

- Sunday Club, Kids Club, School work, Community Breakfast, After School Drop In,
- Messy Church, Bubbles (what was Baby gather).
- Good connections with families & young helpers.
- Holiday Club – Willy Wonka.

Challenges:

Volunteers needed to do groups well and split children into age groups.

Prayer for continuing connections with families that have been with us before they go onto school.

Kate thanked the church congregation/volunteers, Simon and all the staff team for their support.

Youth Work – Femi Faloye

Femi began by thanking the congregation for their support with youth work this year. The staff team and volunteers for their support.

Femi shared a list of highlights from 2023 including.

- Ignite
- Embers
- Continuing works in Trinity School & Lime House School

Nina Orchard:

Nina began by sharing that since February 2024 she is licenced to oversee work at St Luke's but still connected with St James through various activities, such as evening services, home groups and special events

St Luke's currently has a congregation of around 16 people.

Highlights have included:

Visiting care homes - Eden Manor and Burnrigg Court where she enjoys connection with many including Esther Dalton.

Reconnecting with Newlaithes infants and junior schools. This is through assemblies and them visiting St Luke's.

Joined NISCU for their Easter and Christmas lessons.

Busy season over Christmas with church services and community events including carols at the Royal Scot pub.

Work with the mission community.

Light party at St Luke's – around 60 people attended.

Women's craft event at St Luke's. Maundy Thursday supper & service at St Luke's.

Starting a weekly warm space last January – like "Renew" café at Cornerstone. Will keep going until June for the moment.

Good links with the schools which is another way to connect with families.

Points for Prayer:

Resourcing ministry to connect more with families and young people.

The details of the church planting bid and a possibility of a family coming from Brazil as mission partners to re-establish Network Youth Church.

The church plant plans.

2024 ANNUAL MEETING OF PARISHIONERS

Election of Secretary: Simon Bickersteth proposed that Lucy Goldie acted as secretary, unanimously agreed.

Election of two Churchwardens:

The following nominations had been proposed and seconded for Church Wardens: Paul Crooks and Andy Walford. Simon proposed that we invite these to carry out this role. Unanimously agreed.

Simon Bickersteth proposed that Becky Fairhead, Keith Morris, Dave Stevens and Sue Stevens are appointed as assistant wardens. Unanimously agreed.

2024 ANNUAL PAROCHIAL CHURCH MEETING

Election of Secretary: Simon Bickersteth proposed that Lucy Goldie acted as secretary, unanimously agreed.

Approval of 2024 Annual Reports.

Simon Bickersteth proposed that the reports be accepted as a whole. Unanimously agreed.

Electoral Roll.

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

Matters arising: There were no matters arising.

Elections and appointments.

Tellers: No tellers required.

PCC: The following nominations had been proposed and seconded for the PCC:

Joanne Daly, Lucy Goldie, Sam Harper, Selina Harper and Sara Kierman. Simon proposed that we invite these to take their places on the council.

Unanimously agreed.

Simon thanked Helen Hamilton who is standing down from the PCC, for her service and input into the PCC.

Electoral Roll Officer: Subject to being willing to carry on Simon proposed that Susan Burgess continue in this role. Unanimously agreed.

Church Stewards: Simon proposed that the following be appointed as Church Stewards - Susan Burgess, Christine Eichhoefer, Phil Hadwin, Adam Kyles, Wendy Proudfoot, Dave Stevens, Islay Stoddart, Linda Turnbull and Tim Wright.

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

Question Time and Any Other Business

Julie Graham gave votes of thanks to Simon, Nina and their families for their work and ministry over the past year.

The meeting closed in sung worship (I cast my mind to Calvary) and sharing the grace.