

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS

England & Wales - Charity number 1130528

Details

Other names	THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST GEORGE, CHORLEY, ALL SAINTS' CHURCH CHORLEY, ST.GEORGE'S CHURCH CHORLEY
Status	Registered
Legal form	Previously excepted
Registered	2009-07-13
Register	View on the Charity Commission register

Contact

Address	St. Georges Vicarage Letchworth Place Chorley PR7 2HJ
Phone	01257263064
Email	vicar@stgeorgechorley.co.uk
Website	www.stgeorgechorley.co.uk

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Regular public worship open to all;provision of sacred space for personal prayer;pastoral work including visiting the sick and bereaved;teaching of Christianity through sermons and courses;taking of religious assemblies in schools;promotion of Christianity;promoting whole mission of the church through provision of activities for special needs groups;supporting other charities in UK and overseas

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£166,147	£160,107	-	-
2023-12-31	£202,691	£193,164	-	-
2022-12-31	£173,266	£139,319	-	-
2021-12-31	£125,492	£150,134	-	-
2020-12-31	£110,327	£168,723	-	-

Trustees

Name	Role	Appointed
Lorraine Yvonne Smith	Chair	2023-08-01
ALAN DAVID GIBSON		
Bernard Hilton		2023-04-25
Carol Pearson		2024-01-09
Christine Ireland		2023-08-01
DAVID HEYWORTH		2013-05-19
Dr VICTORIA GIBSON		2019-04-30
ELIZABETH WILDING		2013-04-16
GORDON BLACKLEDGE		
Jacqueline Tracy Hunter		2026-04-28
Lillian Joyce Jolly		2023-08-01
Marjorie Glenys Holland		2024-11-19
NETTA MARY WALKER		
Rev Christopher Jordan Bentliff		2022-07-03
Rev Peter Harold Smith		2023-04-25
Richard William Winchester		2025-05-20
SAMANTHA JAYNE TRAFFORD		2026-04-28
SHIRLEY JEANETTE STARKEY		2023-08-01
STEPHEN POLLARD		2009-06-29
Sara Shingler		2025-05-20
Sian Louise Phillipson		2026-04-28

Accounts

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

CHARITY REGISTRATION NO. 1130528

VICAR

The Reverend Michael Print

BANKERS

The Royal Bank of Scotland plc
Customer Service Centre
Drummond House
1 Redheughs Avenue
Edinburgh
EH12 9JN

INDEPENDENT EXAMINER

The Reverend Alan A. Clements MA, ACIB, FCIE

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

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**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE ACCOUNTS FOR THE
YEAR ENDED 31 DECEMBER 2024 OF THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

I report to the trustees on my examination of the accounts of the Parochial Church Council of the Ecclesiastical Parish of Chorley St. George and All Saints (charity number 1130528) for the year ended 31 December 2024, which are set out on pages 2 to 12.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). The charity's trustees consider that an audit is not required for this year under section 144 (2) of the Act and that an independent examination is needed.

I report in respect of my examination of the Trustees' accounts carried out under s.145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act. I am a 'Fellow of the Association of Charity Independent Examiners'.

Independent examiners' statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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

I have completed the examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the charity in accordance with s. 130 of the Charities Act;
- (2) the accounts did not accord with the accounting records; or
- (3) the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Alan A Clements Rev'd.

**Rev'd. Alan A. Clements MA, ACIB, FCIE
15 Carleton Road
Great Knowley
Chorley PR6 8TQ**

Dated: *30th April 2025*

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024**

	Note	Un- restricted funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Income and endowments from:					
Donations and legacies	2(a)	104,901	543	105,444	135,759
Church activities	2(b)	21,838	-	21,838	16,318
Other trading activities	2(c)	36,725	-	36,725	36,660
Investments	2(d)	2,140	-	2,140	804
Other	2(e)	-	-	-	13,150
Total income and endowments		165,604	543	166,147	202,691
Expenditure on:					
Raising funds	3(a)	189	-	189	139
Church activities	3(b)	139,876	16,825	156,701	189,492
Other	3(c)	3,217	-	3,217	3,533
Total expenditure		143,282	16,825	160,107	193,164
Net gains/ (losses) on investments	7(b)	12,078	-	12,078	26,569
Net income/ (expenditure)		34,400	(16,282)	18,118	36,096
Transfers between funds	8	-	-	-	-
		34,400	(16,282)	18,118	36,096
Other recognised gains/ (losses):					
Gains (losses) on revaluation of fixed assets		-	-	-	-
Net movement in funds		34,400	(16,282)	18,118	36,096
Reconciliation of funds:					
Total funds brought forward		337,416	45,677	383,093	346,997
Total funds carried forward		371,816	29,395	401,211	383,093

All amounts are derived from continuing activities. There were no incoming resources attributable to geographical markets outside the United Kingdom (2023 none). All gains and losses recognised during the year are included in the Statement of Financial Activities.

The notes on pages 4 to 12 form part of these financial statements.

An analysis of the comparative figures for 2023 is set out in note 4 of the accounts.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

BALANCE SHEET AS AT 31 DECEMBER 2024

	Note	£	2024 £	£	2023 £
Fixed assets					
Tangible fixed assets	7(a)		28,297		25,664
Investment assets	7(b)		<u>311,642</u>		<u>248,124</u>
			339,939		273,788
Current assets					
Debtors	9	20,167		23,454	
Cash at bank and in hand		<u>47,017</u>		<u>92,258</u>	
		67,184		115,712	
Liabilities					
Creditors: Amounts falling due within one year	10	<u>5,912</u>		<u>6,407</u>	
Net current assets			<u>61,272</u>		<u>109,305</u>
Total net assets			<u>401,211</u>		<u>383,093</u>
Funds					
8					
Unrestricted funds					
General fund		282,061		257,106	
Designated funds		<u>89,755</u>		<u>80,310</u>	
Total unrestricted funds			371,816		337,416
Restricted income funds			<u>29,395</u>		<u>45,677</u>
Total charity funds			<u>401,211</u>		<u>383,093</u>

The notes on pages 4 to 12 form part of these financial statements.

Approved by the Parochial Church Council of the Ecclesiastical Parish of Chorley Saint George and All Saints and signed on its behalf: -

Rev. M. Print

M.G. Print

Mr. J. Bradley

John Bradley

Dated:

29.4.25

Charity Registered Number: 1130528

Mrs. L. Smith

L. Smith

Mrs. L. Jolly

L. Jolly

Mrs. S. Starkey

S. Starkey

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

1. General information

The Parochial Church Council of the Ecclesiastical Parish of Chorley Saint George and All Saints is a corporate body established by the Church of England and is a Registered Charity (charity number 1130528) and a Public Benefit Entity. The parish church of St. George is situated on St. George's Street, Chorley and the parish church of All Saints is situated on Moor Road, Chorley; they are part of the Diocese of Blackburn within the Church of England. The correspondence address is St. George's Vicarage, Letchworth Place, Chorley, Lancashire PR7 2HJ.

2. Statement of compliance

These financial statements have been prepared in compliance with the provisions of FRS 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'.

3. Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The church meets the definition of a public benefit entity under FRS 102. The financial statements have been prepared under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the entity. The figures in the accounts are rounded to the nearest £.

The trustees consider that there are no material uncertainties about the church's ability to continue as a going concern. The preparation of the financial statements may require the trustees to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities at the balance sheet date and the amounts reported for income and expenditure during the year. However, the nature of estimation means that the actual outcomes could differ from those estimates. The judgement that has had the most significant effect on the amounts recognised in the financial statements relates to the estimate of the useful economic lives of the various fixed assets in the accounts for the purpose of the depreciation charge. The carrying amounts of the fixed assets are set out in the Balance Sheet and the notes to the accounts.

Funds

Unrestricted income funds comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the PCC in furtherance of the general objectives of the church and that have not been designated for other purposes by the Wardens or the PCC. Funds designated for a particular purpose by the Wardens', or the PCC are also unrestricted. Restricted income funds are those subject to special conditions imposed by the donor and are not available for purposes other than those specified by the donor.

The accounts include all monetary 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.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

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 or gift aid donations is recognised when the income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Income from church and trading activities

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

Funds raised by the fairs and similar events are accounted for gross.

Income from investments

Dividends and interest are accounted for when receivable.

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.

Expenditure

Expenditure is included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered. Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure has been classified under headings that aggregate all costs related to that category. Donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The parish share is accounted for when payable. Any amount unpaid at the year end is provided for in the accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Tangible fixed assets

Consecrated land and buildings and movable church furnishings

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

No value is placed on movable church furnishings held by the church wardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Other fixtures, fittings and office equipment

Equipment used within the church premises is stated at cost and is depreciated on a straight-line basis over 5 years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

Church hall

The property is stated at cost at 31 December. The PCC are of the opinion that the depreciation charge and accumulated depreciation of the building are immaterial. There is a policy and practice of regular maintenance and repair, which is charged in the accounts of the entity, such that the previously assessed standard of the building is maintained. The building is expected to have a long remaining useful life exceeding fifty years, and its estimated residual value is not expected to be less than its current carrying amount. The building is reviewed for impairment at the end of the accounting period and a depreciation charge is only made if the estimated residual value of the building becomes materially less than the carrying amount of the asset.

Investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value. The charity does not acquire equity investments, put options, derivatives or other complex financial instruments. Investments are stated at market value at 31 December which is the quoted price for accumulation shares. The Statement of Financial Activities includes the net gains and losses arising on revaluations and disposals during the year. Cash held on deposit with the CBF Church of England Funds is invested for long term purposes and is included within fixed assets.

Current assets

Trade and other debtors owing to the PCC are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Cash at bank and in hand is held in bank accounts repayable on demand which are classified as short term in nature.

Current liabilities

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

	Un- restricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
2. Income and endowments from:				
<i>(a) Donations and legacies</i>				
Planned giving	62,560	-	62,560	64,302
Income tax recoverable	15,055	35	15,090	13,662
Other giving	3,415	-	3,415	3,010
Collections (other than planned giving through envelopes)	13,171	-	13,171	11,987
Grants	416	-	416	6,642
Sundry donations	7,478	508	7,986	11,174
Legacies	2,806	-	2,806	24,982
	104,901	543	105,444	135,759
<i>(b) Church activities</i>				
Fees	16,242	-	16,242	10,418
Hall rents from church organisations	5,596	-	5,596	5,900
	21,838	-	21,838	16,318
<i>(c) Other trading activities</i>				
Aerial rental	4,000	-	4,000	4,000
Hall rents	24,820	-	24,820	24,688
Christmas Fair	4,147	-	4,147	3,434
Miscellaneous sales	3,758	-	3,758	4,538
	36,725	-	36,725	36,660
<i>(d) Investments</i>				
Interest on UK investments	2,140	-	2,140	804
	2,140	-	2,140	804
<i>(e) Other</i>				
Funds transferred by All Saints PCC	-	-	-	13,150
	-	-	-	13,150
Total income and endowments	165,604	543	166,147	202,691

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

	Un- restricted funds	Restricted funds	Total 2024	Total 2023
	£	£	£	£
3. Expenditure on:				
(a) <u>Raising funds</u>				
Stewardship envelopes	139	-	139	139
Christmas Fair	50	-	50	-
	189	-	189	139
(b) <u>Church activities</u>				
Missionary and charitable giving:				
Church overseas	-	-	-	-
Church activities	-	-	-	-
Secular charities	-	-	-	-
Parish share	67,022	-	67,022	74,583
Working expenses of incumbent	1,756	-	1,756	2,231
Parsonage house	3,859	-	3,859	3,508
Church running expenses	23,804	-	23,804	23,186
Church maintenance	6,404	4,039	10,443	7,851
Upkeep of services	6,231	-	6,231	5,557
Training & education	3,680	511	4,191	3,530
Hall running costs & management	22,719	-	22,719	37,745
Major repairs:				
Reredos project	-	11,727	11,727	26,471
Verger & cleaning services	3,582	-	3,582	4,263
Depreciation	819	548	1,367	567
	139,876	16,825	156,701	189,492
(c) <u>Other</u>				
General printing & stationery	1,086	-	1,086	771
Sundry expenses	2,131	-	2,131	2,762
	3,217	-	3,217	3,533
Total expenditure	143,282	16,825	160,107	193,164

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

4. Statement of Financial Activities analysis of comparative figures

	Un- restricted funds	Restricted Funds	Total 2023
	£	£	£
Income and endowments from:			
Donations and legacies	106,433	29,326	135,759
Church activities	16,318	-	16,318
Other trading activities	34,783	1,877	36,660
Investments	804	-	804
Other	5,869	7,281	13,150
Total income and endowments	164,207	38,484	202,691
Expenditure on:			
Raising funds	139	-	139
Church activities	161,127	28,365	189,492
Other	3,533	-	3,533
Total expenditure	164,799	28,365	193,164
Net gains/(losses) on investments	26,569	-	26,569
Net income/ (expenditure)	25,977	10,119	36,096
Transfers between funds	-	-	-
	25,977	10,119	36,096
Other recognised gains/ (losses):			
Gains (losses) on revaluation of fixed assets	-	-	-
Net movement in funds	25,977	10,119	36,096
Reconciliation of funds:			
Total funds brought forward	311,439	35,558	346,997
Total funds carried forward	337,416	45,677	383,093

5. Volunteers

The church has benefited from the services of unpaid general volunteers each year, the value of which is not recognised in the accounts. Further information regarding the contribution made by volunteers to the church's activities, is set out in the Trustees' Report.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

6. Trustees remuneration and expenses

During the year, the trustee Mr. G. Blackledge received payments in respect of his position as church organist and choirmaster amounting to £2,880. Apart from this no other members of the PCC or any related party received any remuneration, benefits or expenses from the church during the year. Donations were made by members of the PCC to the church during the year in total of £22,072. Apart from this there were no other related party transactions during the year that require disclosure.

	Freehold land & buildings	Equipment	Total
	£	£	£
7. Fixed assets for use by the PCC			
(a) Tangible fixed assets			
Cost			
At 01.01.24	22,827	8,378	31,205
Added in year	-	4,000	4,000
Disposals in year	-	-	-
	22,827	12,378	35,205
At 31.12.24	22,827	12,378	35,205
Depreciation			
At 01.01.24	-	5,541	5,541
Charge for year	-	1,367	1,367
Disposals in year	-	-	-
	-	6,908	6,908
At 31.12.24	-	6,908	6,908
Net book values			
At 31.12.24	22,827	5,470	28,297
At 31.12.23	22,827	2,837	25,664

Freehold land and buildings comprises the Church Hall. All tangible fixed assets are used for or to support charitable purposes.

(b) Investment fixed assets	2024	2023
	£	£
CBF Church of England deposit fund – cost	62,968	11,528
CBF Church of England investment fund – valuation	<u>248,674</u>	<u>236,596</u>
	<u>311,642</u>	<u>248,124</u>
CBF Church of England deposit fund		
Cost at 01.01.24	11,528	11,170
Additions	51,440	358
Disposals	-	-
Cost at 31.12.24	<u>62,968</u>	<u>11,528</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

(b) Investment fixed assets (continued)	2024 £	2023 £
CBF Church of England investment fund		
Market value at 01.01.24	236,596	210,027
Additions	-	-
Disposals	-	-
Gains (losses) on disposal	-	-
Gains (losses) on revaluation	<u>12,078</u>	<u>26,569</u>
Market value at 31.12.24	<u>248,674</u>	<u>236,596</u>

All of the above are U.K. investments held to provide an investment return for the charity and are not programme related investments made primarily as part of the church's charitable activities. The CBF Church of England investment fund consists of accumulation shares with a market value at the year-end of £248,674 (2023 £236,596).

	Unrestricted funds £	Restricted Funds £	Total 2024 £	Total 2023 £
8. Analysis of net assets by fund				
Fixed assets for church use	26,105	2,192	28,297	25,664
Investment fixed assets	311,642	-	311,642	248,124
Current assets	39,381	27,803	67,184	115,712
Current liabilities	<u>(5,312)</u>	<u>(600)</u>	<u>(5,912)</u>	<u>(6,407)</u>
Fund balance	<u>371,816</u>	<u>29,395</u>	<u>401,211</u>	<u>383,093</u>

Unrestricted funds

	General fund	All Saints' fund £	Fabric fund	Restora- tion fund £	Total £
At 01.01.24	257,106	10,310	40,000	30,000	337,416
Income	136,234	28,852	518	-	165,604
Expenditure	<u>(123,875)</u>	<u>(19,407)</u>	-	-	<u>(143,282)</u>
	12,359	9,445	518	-	22,322
Transfers	2,856	-	<u>(1,325)</u>	<u>(1,531)</u>	-
Profit on sale of investments	-	-	-	-	-
Surplus (deficit) on revaluation of investments	9,740	-	807	1,531	12,078
	9,740	-	807	1,531	12,078
At 31.12.24	<u>282,061</u>	<u>19,755</u>	<u>40,000</u>	<u>30,000</u>	<u>371,816</u>

The unrestricted funds represent the general church fund and designated funds. The designated funds include the balance on the All Saints general fund which has been earmarked for the future use of All Saints church, and the St. George church fabric fund, which has been designated by the Wardens for use for major building projects. The previous balance on the Tom Hilton Legacy Fund was un-designated in 2018 and now forms part of the general fund for the running of the church, apart from £30,000 re-designated as the Restoration fund. The PCC consider that the resources of each fund are held in the appropriate form to meet the fund's requirements.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

Restricted funds

	Reredos fund	John Lowe Legacy funds	Other St. George's funds	Other All Saints' funds	Total
	£	£	£	£	£
At 01.01.24	5,279	25,000	5,317	10,081	45,677
Income	128	-	415	-	543
Expenditure	(5,407)	(3,345)	(4,313)	(3,760)	(16,825)
	(5,279)	(3,345)	(3,898)	(3,760)	(16,282)
Transfers	-	-	-	-	-
At 31.12.24	-	21,655	1,419	6,321	29,395

The restricted funds include the Reredos fund which was set up to raise funds for the restoration of the ornamental screen situated behind the church's main altar, as well as the funds created by the John Lowe legacies to support church maintenance and for church youth development. The other St. George's funds include the Restoration fund, set up to raise funds by donations and grants to contribute to the ongoing cost of the major renovation work required to the church, with the latest stage leading up to the church's bi-centenary in 2025 and the Jenny Mercer Legacy fund set up to develop activities for children and young persons. The All Saints funds comprise the Fabric fund for ongoing maintenance, decoration and development work to the church, funded from various trading activities, and the Sound System fund which was funded by donations and other fundraising and was fully used during the year for the purchase of a new sound system for the church. The PCC consider that the resources of each fund are held in the appropriate form to meet the fund's requirements.

	2024	2023
	£	£
9. Debtors		
Income tax recoverable	15,010	13,604
Hall rents	1,652	2,765
Prepayments and accrued income	3,505	7,085
	<u>20,167</u>	<u>23,454</u>

	2024	2023
	£	£
10. Creditors		
Sundry creditors	928	1,183
Accruals	4,984	5,224
	<u>5,912</u>	<u>6,407</u>

11. Financial commitments

At the year end, the remaining balance that the church had contracted for expenditure relating to the restoration of the Reredos was an estimated amount of £7,380 which is not provided in the accounts as at 31 December 2023 (2023 £9,000).

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ADMINISTRATIVE INFORMATION

The Parish of Chorley St George and All Saints' was created on 1 August 2023, following the approval of a Pastoral Scheme resulting in the former parishes of Chorley St. George and Chorley All Saints' being merged into a single parish with the two churches remaining as individual 'Parish Churches'.

The Parish Church of St. George is situated in the town centre of Chorley and the Parish Church of All Saints' is situated in the south boundary area of Chorley. The parish is part of the Diocese of Blackburn within the Church of England and is registered as a charity in England and Wales, number 1130528. Its governing documents are the Parochial Church Council's (Powers) Measures 1956 (as amended), and the Church Representation Rules contained in schedule 3 to the Synodical Government Measure 1969 (as amended). The principal office and correspondence address for the parish is the address of the Vicarage which is St. George's Vicarage, Letchworth Place, Chorley, Lancashire PR7 2HJ.

St George's Church is a fine example of a Waterloo Church, built by the Church Commissioner's money and opened for worship in 1825 and holding the heritage status as Grade 2* listed. All Saints' Church opened in 1959; the foundation stone was laid in 1957 (whose boundaries were originally part of the Parish of St George) and categorised as a sister church to St George's. The church building is not listed and is a more modern style church brick building.

It has an active, enthusiastic and hardworking Parochial Church Council (PCC) which is established as a Charity and constituted as an incorporated association under the Act of Parliament dated 2 January 1957. The appointment of our current incumbent, the Reverend Michael Print, took place in 2019 (at St George's Church). In September 2022, the Reverend Michael Print was licensed as Priest-in-Charge of All Saints' Church. Following the Pastoral Scheme approval, the Reverend Michael Print was reconfirmed as the incumbent (Vicar) of the Parish Church of St. George and also confirmed as the incumbent (Vicar) of the Parish Church of All Saint's.

The PCC wishes to express their sincerest thanks to all those who have been supportive of our churches during the year and have continued to actively promote the mission of our parish churches pastorally, evangelically, socially, and ecumenically. As well as the Parish Church of St George, the PCC has overall responsibility for St. George's Church Hall, Red Bank Mission Hall, along with certain responsibilities for St George's Vicarage and St. George's Voluntary Aided Primary School. Also, as well as the Parish Church of All Saints', the PCC has certain responsibilities for All Saints' Voluntary Aided Primary School and Nursery Unit. It should be noted that the responsibilities for All Saints' Vicarage transferred to Blackburn Diocese effective 1 August 2023 as part of the Pastoral Scheme.

Prior to the merger, in August 2023, All Saints' Church was an "excepted" charity and therefore not required to be registered with the Charity Commission. The Charity Commission registration for St George's Church was amended to reflect the new parish. Post-merger, an action plan was enacted to fully align the operating practices and implement a single operating framework and financial system and banking arrangements. Opportunities were taken to value stream map key processes to ensure effective, efficient and robust good practice operating arrangements were deployed. The post-merger actions were fully completed in 2024 with the exception of the opening of a new HMRC Charities account to allow Gift Aid to reclaim, which is currently underway.

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STRUCTURE, GOVERNANCE AND MANAGEMENT

Membership

Members of the PCC are either elected by the Annual Parish Church Meeting (APCM) in accordance with the Church Representation rules or are co-opted.

The membership of the PCC consists of the Vicar and other members of the clergy, Churchwardens, twelve elected persons, Deanery and Diocesan Synod representatives and those who are co-opted. All who are elected or co-opted are on the electoral roll of the church and all who attend our services and are members of the congregation are encouraged to register on the electoral roll and stand for election to the PCC or Deanery Synod.

The PCC is responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC and are mentored as they begin their term of office.

PCC members who have served from 1 January 2024 until the date this report was approved are: -

Ex-officio members:

Incumbent: Reverend Michael Print B.A. (Hons), B.Th. (Oxon)

Assistant Curate: Reverend Jordan Bentliff

Retired Clergy PTO: Reverend Peter Smith

Wardens: Mr. John Bradley
Mr. Stephen Pollard (to May 2024) (& Diocesan Synod)
Mrs. Lorraine Smith (from May 2024) (& Deanery Synod)
Mrs. Lilian Jolly
Mrs. Shirley Starkey

Diocesan Synod Representative

Mr. Stephen Pollard

Deanery Synod Representative (the agreed number remains at 3):

Mr. Brian Allman
Mrs. Carole Cox
Mrs. Lorraine Smith

Elected Members (the agreed number to serve on the PCC remains at 12):

Mrs. Rachael Anders-Kay
Mr. Gordon Blackledge
Mr. Alan Gibson
Dr. Victoria Gibson
Mrs. Rachel Gilkes (May 2024 to September 2024)
Mr. David Heyworth
Mr. Bernard Hilton
Mrs. Marjorie Holland (from November 2024)
Mrs. Christine Ireland

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Mrs. Jennifer Laidlaw (to May 2024)
Ms. Carol Pearson
Mrs. Netta Walker
Mrs. Elizabeth Wilding
Mrs Susan Wilk (to March 2025)

Officer Roles:

Secretary Mrs. Susan Wilk (to March 2025)

Treasurer Mr. Stephen Pollard

Electoral Roll Mrs. Sara Shingler

It is considered that all PCC members and any others who could be understood to be ‘managers’ in the activities and affairs of the church – as defined in Schedule 6 of the Finance Act 2010 – have completed declarations confirming they are ‘fit and proper’ persons under the Finance Act 2010.

All PCC members elected for the first time or who have been re-elected to the PCC after a period of absence of some-time are encouraged to meet with the Officers, Chairs of Sub-committees, Churchwardens and Incumbent as required to ensure they have an understanding on the present position in the Parish. Copies of the previous meeting minutes and the last annual report and accounts are available from the PCC Secretary if not already held.

The PCC recognises that in relation to ‘Risk Assessment’, risk is defined as ‘threat of any action or event which will adversely affect an organisation’s ability to achieve its objectives and executes its strategies’. It also accepts that the term ‘risk’ can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. ‘Risks’ relate not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

The contents and obligations of the Equality Act 2010 and the 2018 General Data Protection Regulation are known and complied with to the best of the PCC’s ability.

The PCC recognises it requires a practical Health & Safety Policy covering activities for both Parish Churches, their surrounding grounds but also for St George’s Church Hall and Red Bank Mission Hall. This is reviewed on a regular basis. An Accident Book is maintained at each building location. The PCC is aware of its responsibilities in respect of the Regulatory Reform (Fire Safety) Order 2005 in its requirements to carry out a fire risk assessment to identify any possible dangers and risks, to take action to minimise the risks and to create a plan to deal with any emergencies, and to write up and keep a record of its findings and to review its assessment annually. The PCC has appointed a Parish Health & Safety Officer to put these things into operation, Mr. John Bradley.

Safeguarding remains at the heart of our Parish, and we are on a continuous journey to protect children, young people and adults – safeguarding is everyone’s business. Our Parish Safeguarding Officer is Dr. Victoria Gibson.

The Safeguarding Sub-Committee of the PCC has a standing item on every PCC agenda and a written safeguarding report is shared. The Parish Safeguarding Policy has been updated and posters from the Diocese have been placed in both Church buildings and Hall to advertise who the Parish Safeguarding Officer is, how they can be contacted, with a photo and key contact details as well as a copy of the Parish Safeguarding Handbook and Safer Church poster. Our Church websites and social media accounts all have Safeguarding contact details and link to policy on their landing pages.

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All the Parish Safeguarding Policies including our safeguarding allegations process are up to date and have been signed off by the PCC; these are all reviewed and refreshed annually. A monthly article in The Messenger, "Spotlight on Safeguarding", is written on one aspect of Safeguarding – subjects have included Mental Health and Domestic Abuse.

Safeguarding Sunday was marked on 17 November 2024, and a Parish Safeguarding video was shared on our Parish YouTube Channel and sent to the Diocese to be shared. DBS checks, risk assessments and training records are kept up to date and reviewed. Safeguarding leaflets have been produced for the back of Church with key contact information for statutory and charitable services. Parish Dashboards and Hub are regularly updated for the Diocese.

Our Parish Safeguarding Officer also holds the position of Deputy Independent Chair of the Diocesan Safeguarding Advisory Panel, which is a Bishop's appointment and support the Diocese in safeguarding.

Committees/Sub-Committees

The PCC operates through a number of committees which meet between full PCC meetings, both regularly and frequently: these are supported by "task" oriented activities led by individuals or small groups within the purview of the committee structure. The Church of England, through the synodical structure and Church Representation Rules, sets out the mandated governance requirements at parochial, diocesan and national Church levels.

During the year 2024, the PCC met on 6 occasions; this was down from 7 occasions in both 2023 and 2022. However, it should be recognised that in the previous 2 years, extra meetings were needed to discuss the Pastoral Scheme arrangements. The average attendance at PCC Meetings was 85%, the same as in 2023. The PCC also met on one additional occasion, specifically to agree the annual accounts. It should also be recognised that numerous PCC Sub-committee Meetings were also held during the year 2024 with particularly good attendance levels noted; these subcommittee meetings complimented and optimised the workings of the PCC, noting the Finance & General Purposes Sub-Committee were tasked with completing the final actions associated with the Pastoral Scheme merger.

Standing Committee

This is the only committee required by law and comprises the Vicar, Churchwardens, Secretary and Treasurer; additionally, Chairs of Sub-committees are invited. It has the power to transact the business of the PCC meetings, subject to any directions given by the PCC. Chaired by the Vicar, The Revd Michael Print. In 2024 the Standing Committee was not required to meet.

Finance and General Purposes Committee

Responsible for financial matters, the day to day running of the Church and the management of its resources. Chaired by Mr. Alan Gibson.

Fabric and Buildings Committee

Responsible for the care, maintenance and repair of Church plant and property, both in the medium and long term. Chaired by Mr. Bernard Hilton.

Mission and Discipleship Committee

Responsible for the spiritual aspects of Church life, both inside, and outside of the Church building. Chaired by Mrs. Elizabeth Wilding.

Safeguarding Committee

To provide leadership, advice and support to the Vicar and PCC on all aspects of safeguarding. To encourage everyone to promote a safer church, to ensure there is a robust system in place to raise safeguarding concerns and undertake safeguarding training. Chaired by Dr. Victoria Gibson.

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Liturgy Committee

To review our service booklets and the liturgy we use during our services. Chaired by the Vicar. This sub-committee only meets on an as required basis. It was not required to meet in 2024.

ACHIEVEMENTS AND PERFORMANCE

Objectives and Activities for the public benefit

Throughout the year, the PCC remained mindful of the Commission's guidance on public benefit, in particular, the specific guidance to charities for the advancement of religion. St. George's continued to try to enable ordinary people, to live out their faith as part of the parish community through:

- the provision of pastoral care for people living in the parish and for those associated with St. George's who live outside the parish:
- worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus' missionary and outreach work.

At all times and within all the changes which took place during the year, the members of the PCC, as Trustees, have been able, to confirm that they have complied with their duties in delivering public benefit in accordance with their aims, and they have had due regard to the guidance on public benefit published by the Charity Commission, in the exercise of their duties.

Vicar's Review of The Year.

2024 has been a year of new beginnings and of planning to remember old beginnings. 2024 was the year All Saints' launched its new services and community events, building on the links established with the school and community in previous years and setting a firm foundation from which to move forward in transforming their community in line with Vision 2026 (for more see the Curate's report below). In many ways for St George's 2024 was a year of continuing already established groups and events, including our amateur dramatics group (DAMs), Men's Fellowship, Mothers Union, Sunday Club and Little Steps (baby and toddler group).

Together we sought to reach out to our local community, including with our Mission Weekend, and enjoyed social times together as a Parish, notably our Summer Parish Barbecue at the vicarage and our 'Pentecost Picnic' after church to conclude our 'Mission Weekend'. 2024 has also been a year in which we have spent significant time planning to remember the two-hundredth birthday of St George's Church building (in 2025). As clergy, our thanks go to everyone who is involved in our parish and has helped to keep established groups going and to organise new endeavours. As we look back over the past two-hundred years, we are reminded that clergy come and go, but it is the parishioners, committed to their local churches, who provide greater continuity and stability.

Curate's Review of The Year

At All Saints' church this past year we have seen some significant growth and people going deeper in with their relationship with Christ. This has largely taken place in three or four key ministries: the new Closer service, the parish youth group, the 11am Sunday Eucharist and through more irregular work such as holiday clubs and even funerals. Our church has gone from around 20 regular attendees on a Sunday, up to at least 50, with many others on the periphery of our Church.

The Closer service has fluctuated a lot in terms of numbers but has largely been successful in reaching the target audience of families with primary school aged children. We found that in the first half of the year we increased rapidly, due to the number of invitational events that were held and are hoping to do the same this year too. It is through this service that we have seen several of the key families who have since got involved with our church.

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Curate's Review of The Year (continued)

With regard to the parish youth group, it should be noted that the successes there have been helped by members of both churches in the parish. Whilst it is still in the early stages, it has been great to see that a number of those from the youth group in the All Saints' end of the parish have begun to regularly attend church on a Sunday.

The 11am Eucharist has got off to a good start, with numbers up slightly on the past few years. It is still noticeable, however, that a lot of the main jobs in the Sunday morning Eucharist have fallen on the same people and will not currently be sustainable for the long term unless we can enable new people to explore these roles. There has, however, also been a new Sunday school starting on Sunday mornings, which has helped with making this service more accessible to younger people. Several historic members of the All Saints' congregation have returned with the 11am starting, and several have also found they are no longer able to attend. The growth has mostly been through families attending together, one of whom is hoping to start training for ALM (authorised lay ministry).

The less regular ministries have also been largely successful in church. Whilst the holiday club was run as a parish with some significant success due to the hard work of all involved, we have also seen success in reaching some people through the occasional offices of baptisms and funerals. There are now several people who have started to attend church through the offices, and this has been encouraging to see.

Schools' work has also largely been successful over this past year. We have had our first school Eucharist in All Saints' Primary School, strengthened ties with school through our fundraising events such as the Christmas fair (the first in several years), and held confirmation classes in school as we had our first confirmation service at All Saints' church in over a decade. There has also been a large increase in state school visits as the curate has now visited Gillibrand primary school at least four times per term over the last year. These relationships have helped to increase engagement with our community.

Whilst there are many significant issues facing All Saints' at the moment which will need to be reviewed as we continue to look at our building maintenance, there is also plenty of hope and opportunity in the months ahead. We would like to take this opportunity to thank everyone that has been involved in ministry across the parish and has helped to bring Christ to our community, especially in light of all that lies ahead.

There have been numerous other events, such as trips away with schools and youth groups, seasonal services, fundraising successes, prayer ministries, discipleship series, alpha groups, ministries that were tried for a short time such as the tots and toddlers group. It is right to acknowledge that it has been a busy year for our parish and yet also to remember that it is God's mission we take part in, not our own. So, as we turn towards 2025, we should put this next year into his hands, remembering to echo the healthy pattern of ministry that he has laid out for us in this year ahead. It will all happen in his time.

Mission and Discipleship

Bible studies/reflections have been held throughout 2024, starting with Bishop Phillip's Lent course, which was accessed via You Tube, at St George's Vicarage and also for private study on the new Diocesan App, Fruitful. Rev. Jordan also ran a successful Youth Alpha course in Lent which resulted in some attendees being confirmed in the summer. Copies of the Lent Devotional were distributed in both churches.

Our summer studies involved a Prayer Course run by our ALM Carol Pearson where we followed the 24/7 Pete Greig videos and learnt about various ways to pray. This has led to a Prayer group being established on the third Wednesday of each month, thanks to Carol. We spent the next few weeks continuing our study of the Exodus sermon series. Devotionals were handed out again in Advent and this was also available on the Fruitful App. Another sermon series was held for Advent. Attendance at some of these has been disappointing, despite alternating the evenings and venue which they are held, we look for ways to facilitate others taking part in 2025. Christianity Explored was held again for adults wishing to be Confirmed.

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Mission and Discipleship (continued)

For the Deanery Mission event in May we held a Pentecost Picnic after the 9:30 service. Crafts and Games were enjoyed and the event culminated in ex Gladiator, Hunter, giving his testimony on how he became a Christian. It was lovely to see parishioners from All Saints and families from Little Steps at this event.

In August, our first Holiday Club for many years was held at All Saints' Church. This was well attended by children from both churches and some new faces from All Saints' school who have since become regular attendees at Closer. Adult helpers from both churches and both schools had lots of fun as well as the children! Thanks go to St Georges DAMS for their input. It was lovely to see several new faces at the Vicarage BBQ in August and we hope to encourage more next time.

October saw Pusey House's Northern Lights Conference, Rekindling the Fire, coming to St. George's. This proved a popular event with approximately 90 attending from all over the diocese and beyond. 10 of Those book shop held a stall with a huge variety of literature to help us in our devotions.

Steps to engage with the youth of our parish have met with varying degrees of success. Whilst the Closer service, the Youth Club and Little Steps seem to be going from strength to strength this has not been the case for the Vigil service and Little Saints. The decision was made to suspend these for the time being looking at ways we could change things in the hope of restarting in some format in the future.

A review has also been held on the 3 parade services held during the year. On consultation with Leaders, it has been decided to have 6 per year and apart from Remembrance Sunday these will be more child friendly with children doing the readings, choosing the hymns etc. Rev Mike will still carry out the sermon slot targeting at the children's level and interest. The organisations will have the opportunity in the notice slot to come out and tell the congregation of their activities.

The Mission and Discipleship Team would like to take this opportunity to thank the members of both congregations for their support of the various appeals held during 2024. The Lent Lunch was very well attended and a grand total of £456 was donated to the Brothers of Charity based locally at Lisieux Hall. At Harvest we collected for the Living Waters foodbank as well as supporting the Bishops Appeal. Thanks go to all who have supported the Candle Wax appeal.

This year's response to International Aid's Shoebox Appeal was overwhelming with 100 boxes being taken to their warehouse at Tarleton along with £73 towards transport costs. The appeal for warm items and toiletries for Help the Homeless was once more well supported with the many donated items being gratefully received by the charity. The Toy appeal, despite being down on last year, saw several boxes of gifts taken to Homestart. We need to look at the publicity surrounding this for next year and maybe moving it to the final parade service of the year.

The huge undertaking of organising and delivering Easter and Christmas cards across the parish was once more achieved; more volunteers are needed to ease the load. Cards were also given to shoppers during our Carol singing at Asda. Carol singing also took place outside the Heron store on Moor Road.

In conclusion, there is a lot to be positive about from 2024, but we recognise there is still a big challenge ahead for all of our church congregations to find ways of bringing God's Word to our community and encourage all to pray for the Year of Growth and Renewal in 2025.

Churchwardens' Report - St. George's Parish Church

Churchwardens have a legal responsibility to provide a report at the Annual Parochial Meeting: the minimum requirement being to confirm any additions or subtractions to the Terrier and the recording of the goods and chattels in the church building. We can confirm that in the year covered by this report, there have been no additions or deletions and as far as the Wardens are aware, the contents of these are accurate.

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Churchwardens' Report (continued)

We hosted several larger services, including Education Sunday, and the Confirmation Service. The support and flexibility provided by our Sides-persons Teams is exceptional and they are commended for their valued contribution as "welcomers" and assisting with other various duties during and after services.

At the 2024 ACPM Stephen Pollard stood down as Churchwarden to undertake the Treasurer's role full time and Lorraine Smith was elected as the new warden alongside the existing Warden: John Bradley. Many thanks go out to Stephen for his support and insight.

We would also like to register our sincere thanks to our Verger, Graham Schofield, for all his hard work and dedicated service contributing to the smooth running of all our services. Sadly, Graham had to retire as Verger during the year. His ministry will be greatly missed, as will his wife Pam who ably assisted him on many occasions. Additionally, thanks and appreciation go to the high-quality musical provision, led by our Organist and Choir Director, Gordon Blackledge.

We know our congregation very much appreciates worshipping in a very clean church, so our thanks also go to our cleaner, Gillian Ellison, for all her continued efforts throughout the year. The church was kept skilfully decorated with regular flower arrangements provided by members of our Flower Guild, and we offer our thanks for this important contribution. We would also like to show our appreciation to Alan Farrington, our Sexton, for overseeing interments and maintaining up to date accurate records.

The Wardens would like to thank the members of the Maintenance Team for ensuring that essential maintenance duties were undertaken. In addition, a significant amount of restoration and redecoration projects were completed. This helped the Church to ensure that all our buildings remained in good condition, and the respective grounds were kept looking neat and tidy.

We would also like to offer our significant thanks to our Vicar, Fr Mike and our Curate Fr Jordan for all the hard work that they and their families have done. It is also important to remember the support we received from retired clergy, in particular Fr Peter Smith, along with the continual support we receive from the diocese.

We are fortunate to have an outstanding primary school. Our thanks go to all the staff for their dedication in providing all pupils with a fantastic education and life skill opportunities in a Christian context, along with regular class visits to church, as well as the whole school attending on some occasions.

As one of the foundation churches served by St. Michael's High School, we value the important linkage between the school and our church. We recognise the significant contribution St. Michael's makes to ensuring our young people receive an excellent education in a Christian environment and suitably equipping every one of them for life the 21st Century.

We were very pleased to host full school Christmas productions for both St George's and St Michael's. Given the importance of supporting our children and young people, it is important to note the numerous successful church uniformed organisations we have. All of them provide great opportunities for our children and young people for which we thank the dedicated leaders.

Finances have continued to remain extremely challenging. We are fortunate for the level of proactive support we have received from our Treasurer, who continually provides sound financial advice and effectively oversees our financial position. Additionally, thanks go to our various volunteers for the successful fundraising activities during the year, without which we would be in an even worse financial position.

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Churchwardens' Report (continued)

Aligned to the Blackburn Diocese Vision 2026 'Healthy Churches Transforming Communities' and promoting church growth we continue to grow as one parish since the combination of All Saints and St George's in 2023. Both churches have worked together to support each other and to strengthen our bonds, with combined events taking place throughout the year.

In late 2023 a new Saturday night service, The Vigil service was started, although with small numbers at the beginning it steadily grew for a while. Sadly, this service did not achieve its potential and was suspended in August 2024.

Our Church Hall has benefitted from good levels of bookings during the year. Good use has been made of the hall by our church groups and organisations, along with important regular external bookings and those made on a one-off basis. We would like to thank our Hall Manager, Sian Phillipson, for the Hall Management Services provided.

There are many people who have not been named in this report but who contribute to the ongoing success of our Church and parish life; to those we offer our sincere thanks. By just reading through this report, it is easy to gain a sense of the many groups and organisations that contribute to our successful and vibrant parish life.

Churchwardens' Report – All Saints' Parish Church

The Wardens are delighted with the ongoing transformation taking place at All Saint's Church. So much has happened in the year. We would like to express our thanks to Fr Mike, our Vicar, for his overall continuing strategic leadership. We would also like to thank him for his decision for Fr Jordan, our Assistant Curate, to be given the day to day responsibility for leading the revival and growth in our church and increase our mission and outreach in the local area. Additionally, we would like to thank Fr Peter Smith for his ministry and support to Fr Jordan and Fr Mike.

We recognise that our church is at the start of a long challenging journey, but we are confident that we will be successful. There is so much to celebrate at All Saints', and so many firsts to promote.

The introduction of the Closer Service on a Sunday afternoon, initially aimed at families and youth, has proved very successful. The time change of moving our Sunday Eucharist Service from 8:00am to 11:00am has created further opportunities for growth. This service was also changed from a Said Eucharist to a Sung Eucharist which has been popular. We very much appreciate that Gordon Blackledge, the Organist and Musical Director at St George's Church is able to be our Organist. We also very much appreciate the organ playing by Jennifer Laidlaw as part of our Mid-week Eucharist Service.

It was so pleasing to see a Confirmation Service taking place at our church, the first in over ten years. Social activities and events are increasing, with our very successful Christmas Fair, which was the first for six years. A Baby and Toddler Group was trialed over a number of months; this was not as successful as hoped so it has been discontinued for the time being. Another addition to our 11:00am Sunday Eucharist Service was the start of a Sunday School for children who meet in the Lady Chapel during part of the service.

We also have a number of members of our church family who have made a decision, based on God's calling, to undertake Lay Ministry Training, to help further spread the good news of Jesus in our local community. It was wonderful that some of our youth members were able to attend the Diocesan Youth Camp at Borwick Hall. A very successful parish youth holiday club was held in our church building during the summer holidays, which will hopefully continue to be repeated.

The relationship with our primary school continues to flourish and it is good that the school is so close to church, making church attendance easier, as well as attending church during term time, including special festivals and school productions. We continue to welcome Gillibrand Primary School to the church and recognise the relationship being developed with them.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31 DECEMBER 2024

Churchwardens' Report (continued)

Our thanks go to the support received from our Treasurer, Stephen Pollard, on a wide range of financial and church governance related activities. We also thank the Buildings and Maintenance Team led by Bernard Hilton for their work both inside the church building and also for external groundworks. This has made a tremendous improvement. Our sincere thanks go to Christine Ireland for all the work performed as our Verger and Church Cleaner (and other duties). Our church is always very well decorated with flower arrangements, thanks go to our Flower Guild members.

This year saw an increase in both Baptism Services and Funerals Services being held at All Saints' Church along with Interments. We would like to thank Alan Farrington for agreeing to undertake Sexton duties at All Saints' in addition to his duties he performs at St George's Church.

We were pleased that senior diocesan clergy were able to attend some of our services. These included the Bishop of Blackburn, the Bishop of Lancaster and the Archdeacon of Lancaster. It is important to remember all the support we receive from our diocese of which the extent of the support is not always clearly visible and can often be overlooked. We are fortunate for the help and support we get from within our Deanery. There are too many people to name individually to express our thanks for their help and support.

The decision for All Saints' to merge with St. George's was definitely a good one. The partnership and support across the parish is so pleasing to see. All Saints' Church has once again started to feel 'centre stage' in our local community. We have seen a growth in numbers, an early indication of spiritual growth, and our church providing a much needed service to our local community. Whilst the various fundraising activities undertaken throughout the year are to be commended, however, we are very realistic and recognise the challenge we face with increasing our financial giving to support day-to-day operational costs. We will also need to start further fundraising including applying for grants to help with the extensive repairs needed to our church building.

Not forgetting our legal responsibilities as Wardens', we can confirm there have been no known additions or deletions to record our church assets and goods register.

FINANCIAL REVIEW

The financial activities and position for the Parish as a whole are set out on pages 2 and 3 of the accounts.

St. George's Parish Church

The continuing general economic and the cost-of-living challenges have had a severe effect on our finances again this year. We have continued to ensure only essential spend to minimise our expenditure, and re-prioritise some maintenance activities during the year to protect our financial operating position. Although PCC authority remained in place to sell shares from our reserves, we were able to avoid this by using extraordinary income from legacies to manage our liquidity and ensure the required levels of cash flow. We need to continue to address the need to increase our income. Under normal circumstances a significant annual surplus is vital if we are to remain solvent and have the reserves that we need to meet major capital costs and to continue our Mission and Ministry, recognising we have three church owned buildings to maintain and run under our internally tracked St George's financial management system accounts. Over the last three financial years, the receipt of generous legacies, albeit some being restricted, in addition to share value increases have acted as our financial survival blanket; we also benefited in 2024 by a lower Parish Share Request.

Planned and committed regular weekly or monthly giving is the main foundation of our church funding; the shift in society and culture has resulted in the younger members of our congregation not always willing to embrace this approach unlike our more senior (in age) members. There is an ongoing need to supplement our income through much needed additional fundraising. During the year, our Stewardship income has in general terms reduced. We need to ensure that we all review our levels of giving on a regular basis; there are known challenges recognising the ongoing cost of living crisis, along with ongoing changes culturally and in society in general.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31 DECEMBER 2024

St. George's Parish Church (continued)

The annual income from the Transmitter Contract provides a good regular financial foundation. The income that we receive from HMRC through Gift Aid remains a vital income source. Due to the need to apply for a new HMRC charity account (for the new parish), our Gift Aid re-claim for the 2024 accounting year will be delayed slightly. We must ensure that we continue to encourage people to use Gift Aid as much as possible, recognising the significant benefit it brings to charity finances.

We have benefited considerably through being locked into a fixed energy tariff for Gas and Electricity for both the Church and Hall which ended in 2024. We secured new fixed term energy tariffs, and whilst much higher than previous tariffs overall we secured favourable new deals. The rental income for the Hall remained generally favourable throughout this year, generating a positive effect financially. This along with the proceeds from the Christmas Fayre has generated a pleasing surplus, with sustained levels of rental incomes being anticipated.

Significant expenditure is still needed on the re-roofing repairs to the south side, which has been paused based on a risk / need based assessment. There is also a general backlog of maintenance and repair / refurbishments needed; therefore, this expenditure needs to be anticipated.

Our General (Unrestricted) expenditure (when excluding exceptional significant repairs to the Church Hall roof) was down compared to 2023 with the biggest item being our Parish Share Request but noting the reduction from 2023, the reduction was principally due to lower Regular Weekly Attendance being recorded. We also recognise the benefit we continue to gain through receipt of the Lowest Income Communities Funding (LICF) Grant which is used to offset (reduce) the level of our Parish Share Request.

As identified previously, maintenance costs were kept low as we sought to cut back on expenditure. Our maintenance costs are normally held at relatively low levels thanks to the hard work of a number of volunteers who carry out much of our routine maintenance. These gifts of Time and Talents are vital to us. Payments totalling almost £2,700 were made to the voluntary Barchester Scheme for our contribution of St. George's School, whilst a requested Parochial Donation of £300 (from St George's Church) was made to St. Michael's School. Payments amounting to £3,100 were made the Choir Director and Organist, who is a PCC Member, for services provided during the year, which included Locum Organist Fees.

The Notes to the Financial Statements show that the total value of our investment funds as of 31 December 2024 was £248,674 which reflects the stock market levels with a gain over the year of £12,078.

We were notified in March 2022 of an (unrestricted) legacy from the Peter Lancaster estate. The estate administration was a lengthy process with a final distribution payment of £6,113 being received April 2024. In August 2024 we were notified by the Estate Administrators that an insurance policy had become known; this resulted in a final miscellaneous payment of £806 being made in September 2024. In August 2024, we benefitted again from another (unrestricted) legacy of £2,000 from the Derek Moss Estate.

Reserves associated with St. George's include a Designated Fabric Fund of £40,000 and a Designated Restoration Fund of £30,000, Restricted Funds to support church maintenance and for church youth development totalling £23,074 with the General (Unrestricted) Fund totalling £282,061.

All Saints' Parish Church

The indications of growth experienced since Fr Mike became Priest-in-Charge of All Saints' supported by Fr Jordan, before the merger took place, started to have a positive impact on the designated finances at All Saints'. Growth has continued since the merger took place. As part of the support from Diocese within Vision 2026 Strategy of Healthy Churches Transforming Communities; we also continue to benefit from Regular Weekly Attendance figures not being included for new local congregations being developed for a five year period.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31 DECEMBER 2024

All Saints' Parish Church (continued)

The most significant costs during 2024 have been insurance and utility bills; due to previous financial pressures, a culture of minimal heating has been previously applied. This has been reversed to provide a more welcoming environment and help dry out a cold and damp church fabric.

Over the years a massive backlog of maintenance and repair has occurred; the challenges are known with the need for a recovery strategy to be developed in 2025 following completion of a Quinquennial Inspection in 2024 with indications of repair costs against a wide range of building related issues. It is recognised that grant funding will be required, and it is the plan to seek advice and support from the Diocesan Buildings Team as to the best route to pursue grant funding.

During 2024, a small financial surplus was generated to support the future financial needs of the church mission and building; the financial surplus increased over the previous year due to increased stewardship giving, donations and a very successful Christmas Fair fundraising event. We also recognised our responsibilities of supporting our schools with a requested Parochial Donation of £300 (from All Saints' Church) which was made to St. Michael's School.

The hard work, enthusiasm and commitment of the congregation members should be recognised for their very successful efforts of increasing church income including organising regular fundraising events. All Saints' received indirect support from the diocese in terms of no additional parish share request for the All Saints' Church Building due to funding formula excluding Curates in the value calculations and also for Curates (including housing costs) being fully funded by Diocese and the National Church.

The income that we receive from HMRC through Gift Aid is used to further offset our low levels of income to support day to day operating costs, especially gas, for heating purposes. Due to the need to apply for a new HMRC charity account (for the new parish), our Gift Aid re-claim for the 2024 accounting year will be delayed slightly.

Reserves associated with All Saints' include a Restricted Fabric Fund totalling £4,128, and the General (Unrestricted) Fund totalling £19,755. Given the current inherited status of All Saints' Church finances, prudent and robust financial management is more appropriate in the short to medium term instead of formulating a specific Investment and Reserves Policy which is in place for St George's designated finances.

Investment and Reserves Policy

Our Reserves currently include a number of Restricted Funds; during the year appropriate costs were allocated to the applicable funds, some which are now exhausted. At the end of the year, the Restoration Fund stands at zero. The Jenny Mercer legacy (restricted to working with children and young people" under the terms of the bequest which stands at £1,419. A further Restricted Fund which was opened in 2023 for the John Lowe Legacy totalled £21,655; this was restricted to church building repairs and youth activities including provision of a portable altar.

The Reredos Fund was launched back in December 2021 with the aim of raising £35,000 to pay for the restoration of the painted panels behind the High Altar. At the end of 2023, this target when taking into consideration the value of the future Gift Aid reclaim in 2023 was slightly exceeded. Further donations were made to the fund in 2024. It is anticipated that the full cost of the Reredos Conservation and Restoration will be paid from the fund when the Gift Aid Reclaim, and grant from a future Listed Places of Worship VAT Reclaim Grant Scheme application for the final stages of work are received. We are pleased to note that this scheme has been further extended for a further year by the Government, which we consider vital in helping maintain our Grade 2* Listed building.

In the light of our continued challenged financial position and concern regarding potential future repair costs, the PCC maintained the Investments and Reserves Policy, set back in 2022, noting that the revised policies agreed are reflected below.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31 DECEMBER 2024

Investment and Reserves Policy (continued)

The PCC decided to continue to maintain a slightly larger operating Reserve based on potential known significant maintenance requirements within the next five years and an amount equivalent to six months' general running costs. These can be summarised as: £26,000 - Church boiler replacement (Hydrogen ready gas condensing boilers), £28,000 - Choir Vestry flat roof replacement including an increase of outlet sizes for upper roof drainage, £21,000 - Roofing section repairs and general specialist repairs; along with this £75,000 - six months operating costs. £150,000 was designated for this purpose. It should be noted that this excludes any provision of costs for short term unplanned significant maintenance requirements for the Church Hall or Red Bank.

The PCC has also funds from the Tom Hilton Legacy which was left to us for general church purposes. Additionally, whilst there has been a delay in receipt of the Peter Lancaster (Unrestricted) legacy, originally notified in 2022, the final distribution was paid in April 2024, with an unexpected miscellaneous distribution also paid in September 2024.

We continue to hold an amount required for likely building works identified at the Quinquennial Inspection (the Fabric Fund of £40,000) and also a Discretionary fund for Restoration Phase 3, which stands at £30,000. Any remaining monies are seen as General Reserves for the Parish Church of St. George purposes (including associated church owned buildings) and for ministry and planned mission initiatives. Reserves are held in short term deposits and longer-term investments through the Church of England Board of Finance Deposit and Investment Funds managed by CCLA.

Short term deposits are maintained to ensure that they are readily available to meet the financial requirements of the Church and longer-term investments are held in the Investment Fund of the Church of England Board of Finance to ensure an appropriate and ethical approach to the application of our investments.

Allowance needs to be made in our planning for any future adverse stock market movements or trends which might limit our ability to meet our policy objectives.

FUTURE DEVELOPMENTS

The PCC remains very mindful about ensuring continued robust financial planning and management across the whole of the extensive parish. We have significant maintenance and operating costs to consider in relation to St. George's Church, St George's Church Hall, and Red Bank Mission Hall. Medium to longer term projects have been considered without commitment or specific priority. In relation to the church building, whilst the last Quinquennial Inspection undertaken by our Appointed Architect in April 2024 identified that the church building was very well maintained and cared for, a number of short and medium term repair and improvement projects needs were identified. There are also a number of medium to longer term projects for the Church Hall that need to be planned. Red Bank Mission Hall remains an important building for our Uniformed Organisations. Where possible, maintenance and repair activities are undertaken by the in-house volunteer buildings team.

A planned Pastoral Scheme was formally approved, effective from 1 August 2023; this united the parishes of St. George and All Saints' into a single parish. This has further strengthened the mission and discipleship across an extensive parish boundary. It is recognised that this will be very challenging, noting we now have another church building to maintain which is in need of very significant repair and refurbishment, the full extent identified as part of a new Quinquennial Inspection undertaken by our Appointed Architect in August 2024.

However, we remain confident that it will be successful and achievable and importantly recognising the significant opportunities for mission and helping transform the local area.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

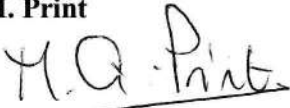
YEAR ENDED 31 DECEMBER 2024

We remain extremely fortunate for the support we receive at both deanery and diocese level recognising the importance of Vision 2026, our very robust diocesan vision and strategy for supporting parishes to grow and work to help transform local communities.

It is also important we continue to monitor Net Zero objectives and implement appropriate recommendations in order to help protect our environment and planet.

Approved by the PCC and signed on its behalf: -

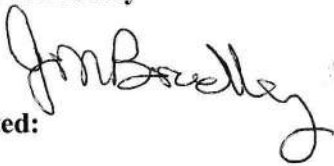
Rev. M. Print



Mrs. L. Smith



Mr. J. Bradley



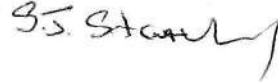
Mrs. L. Jolly



Dated:

29.4.25

Mrs. S. Starkey



Accounts

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

CHARITY REGISTRATION NO. 1130528

VICAR

The Reverend Michael Print

BANKERS

The Royal Bank of Scotland plc
Customer Service Centre
Drummond House
1 Redheughs Avenue
Edinburgh
EH12 9JN

INDEPENDENT EXAMINER

The Reverend Alan A. Clements MA, ACIB, FCIE

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

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**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE ACCOUNTS OF THE
PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

I report to the trustees on my examination of the accounts of the Parochial Church Council of the Ecclesiastical Parish of Chorley St. George and All Saints for the year ended 31 December 2023, which are set out on pages 2 to 12.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). The charity's trustees consider that an audit is not required for this year under section 144 (2) of the Act and that an independent examination is needed.

I report in respect of my examination of the Trustees' accounts carried out under s.145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act. I am a 'Fellow of the Association of Charity Independent Examiners'.

Independent examiners' statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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

I have completed the examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the charity as required by s. 130 of the Act;
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Alan A. Clements

Rev'd. Alan A. Clements MA, ACIB, FCIE
15 Carleton Road
Great Knowley
Chorley PR6 8TQ

Dated: 23⁵/24.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Note	Un- restricted funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Income and endowments from:					
Donations and legacies	2(a)	106,433	29,326	135,759	133,695
Church activities	2(b)	16,318	-	16,318	14,266
Other trading activities	2(c)	34,783	1,877	36,660	25,056
Investments	2(d)	804	-	804	249
Other	2(e)	5,869	7,281	13,150	-
Total income and endowments		164,207	38,484	202,691	173,266
Expenditure on:					
Raising funds	3(a)	139	-	139	1,136
Church activities	3(b)	161,127	28,365	189,492	136,870
Other	3(c)	3,533	-	3,533	1,313
Total expenditure		164,799	28,365	193,164	139,319
Net gains/ (losses) on investments	7(b)	26,569	-	26,569	(21,369)
Net income/ (expenditure)		25,977	10,119	36,096	12,578
Transfers between funds	8	-	-	-	-
		25,977	10,119	36,096	12,578
Gains (losses) on revaluation of fixed assets		-	-	-	-
Net movement in funds		25,977	10,119	36,096	12,578
Reconciliation of funds:					
Total funds brought forward		311,439	35,558	346,997	334,419
Total funds carried forward		337,416	45,677	383,093	346,997

All amounts are derived from continuing activities. There were no incoming resources attributable to geographical markets outside the United Kingdom (2022 none). All gains and losses recognised during the year are included in the Statement of Financial Activities.

The notes on pages 4 to 12 form part of these financial statements.

An analysis of the comparative figures for 2022 is set out in note 4 of the accounts.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

BALANCE SHEET AS AT 31 DECEMBER 2023

	Note	£	2023 £	£	2022 £
Fixed assets					
Tangible fixed assets	7(a)		25,664		24,335
Investment assets	7(b)		<u>248,124</u>		<u>221,197</u>
			273,788		245,532
Current assets					
Debtors	9	23,454		42,886	
Cash at bank and in hand			<u>92,258</u>	<u>63,671</u>	
		115,712		106,557	
Liabilities					
Creditors: Amounts falling due within one year	10	<u>6,407</u>		<u>5,092</u>	
Net current assets			<u>109,305</u>		<u>101,465</u>
Total net assets			<u>383,093</u>		<u>346,997</u>
Funds	8				
Unrestricted funds					
General fund			257,106	241,439	
Designated funds			<u>80,310</u>	<u>70,000</u>	
Total unrestricted funds			337,416		311,439
Restricted income funds			<u>45,677</u>		<u>35,558</u>
Total funds			<u>383,093</u>		<u>346,997</u>

The notes on pages 4 to 12 form part of these financial statements.

**Approved by the Parochial Church Council of the
Ecclesiastical Parish of Chorley St. George and All Saints' and signed on its behalf: -**

Rev. M. Print

M.G. Print

Mr. S. Pollard

S. Pollard

Mr. J. Bradley

J. Bradley

Mrs. L. Jolly

L. Jolly

Dated: 21st May 2024

Mrs. S. Starkey

S. Starkey

Charity Registered Number: 1130528

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

1. General information

The Parochial Church Council of the Ecclesiastical Parish of Chorley Saint George and All Saints is a corporate body established by the Church of England and is a Registered Charity (charity number 1130528). The church is situated on St. George's Street, Chorley and is part of the Diocese of Blackburn within the Church of England. The correspondence address is St. George's Vicarage, Letchworth Place, Chorley, Lancashire PR7 2HJ.

2. Statement of compliance

These financial statements have been prepared in compliance with the provisions of FRS 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'.

3. Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The church meets the definition of a public benefit entity under FRS 102. The financial statements have been prepared under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the entity. The figures in the accounts are rounded to the nearest £.

The trustees consider that there are no material uncertainties about the church's ability to continue as a going concern, and existing reserves are enabling the church to cope with the aftermath of the Coronavirus pandemic. The preparation of the financial statements may require the trustees to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities at the balance sheet date and the amounts reported for income and expenditure during the year. However, the nature of estimation means that the actual outcomes could differ from those estimates. The judgement that has had the most significant effect on the amounts recognised in the financial statements relates to the estimate of the useful economic lives of the various fixed assets in the accounts for the purpose of the depreciation charge. The carrying amounts of the fixed assets are set out in the Balance Sheet and the notes to the accounts.

Funds

Unrestricted income funds comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the PCC in furtherance of the general objectives of the church and that have not been designated for other purposes by the Wardens or the PCC. Funds designated for a particular purpose by the Wardens or the PCC are also unrestricted. Restricted income funds are those subject to special conditions imposed by the donor and are not available for purposes other than those specified by the donor.

The accounts include all monetary 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.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

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 or gift aid donations is recognised when the income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Income from church and trading activities

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

Funds raised by the fairs and similar events are accounted for gross.

Sales of magazines are accounted for gross.

Income from investments

Dividends and interest are accounted for when receivable.

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.

Expenditure

Expenditure is included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered. Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure has been classified under headings that aggregate all costs related to that category. Donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The parish share is accounted for when payable. Any amount unpaid at the year end is provided for in the accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Tangible fixed assets

Consecrated land and buildings and movable church furnishings

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

No value is placed on movable church furnishings held by the church wardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Other fixtures, fittings and office equipment

Equipment used within the church premises is stated at cost and is depreciated on a straight-line basis over 5 years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

Church hall

The property is stated at cost at 31 December. The PCC are of the opinion that the depreciation charge and accumulated depreciation of the building are immaterial. There is a policy and practice of regular maintenance and repair, which is charged in the accounts of the entity, such that the previously assessed standard of the building is maintained. The building is expected to have a long remaining useful life exceeding fifty years and its estimated residual value is not expected to be less than its current carrying amount. The building is reviewed for impairment at the end of the accounting period and a depreciation charge is only made if the estimated residual value of the building becomes materially less than the carrying amount of the asset.

Investments

Investments are a form of basic financial instrument and are recognised at their transaction value. The charity does not acquire equity investments, put options, derivatives or other complex financial instruments. Investments are stated at market value at 31 December which is the quoted price for accumulation shares. The Statement of Financial Activities includes the net gains and losses arising on revaluations and disposals during the year. Cash held on deposit with the CBF Church of England Funds is invested for long term purposes and is included within fixed assets.

Current assets

Trade and other debtors owing to the PCC are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Current liabilities

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Un- restricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
2. Income and endowments from:				
<i>(a) Donations and legacies</i>				
Planned giving	64,302	-	64,302	55,480
Income tax recoverable	13,644	18	13,662	14,067
Other giving	3,010	-	3,010	1,912
Collections (other than planned giving through envelopes)	11,987	-	11,987	7,523
Grants	6,642	-	6,642	3,634
Sundry donations	6,866	4,308	11,174	26,588
Legacies	(18)	25,000	24,982	24,491
	106,433	29,326	135,759	133,695
<i>(b) Church activities</i>				
Fees	10,418	-	10,418	9,576
Hall rents from church organisations	5,900	-	5,900	4,690
	16,318	-	16,318	14,266
<i>(c) Other trading activities</i>				
Aerial rental	4,000	-	4,000	4,000
Hall rents	24,688	-	24,688	16,358
Christmas Fair	3,434	-	3,434	3,039
Miscellaneous sales	2,661	1,877	4,538	1,659
	34,783	1,877	36,660	25,056
<i>(d) Investments</i>				
Interest on UK investments	804	-	804	249
	804	-	804	249
<i>(e) Other</i>				
Funds transferred by All Saints PCC	5,869	7,281	13,150	-
	5,869	7,281	13,150	-
Total income and endowments	164,207	38,484	202,691	173,266

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	Un- restricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
3. Expenditure on:				
(a) <u>Raising funds</u>				
Stewardship envelopes	139	-	139	136
Cookbooks	-	-	-	1,000
	139	-	139	1,136
(b) <u>Church activities</u>				
Missionary and charitable giving:				
Church overseas	-	-	-	-
Church activities	-	-	-	-
Secular charities	-	-	-	28
Parish share	74,583	-	74,583	77,130
Working expenses of incumbent	2,231	-	2,231	3,025
Parsonage house	3,508	-	3,508	3,278
Church running expenses	23,186	-	23,186	15,009
Church maintenance	6,336	1,515	7,851	2,991
Upkeep of services	5,557	-	5,557	5,309
Training & education	3,462	68	3,530	3,494
Hall running costs & management	37,434	311	37,745	21,568
Major repairs:				
Reredos project	-	26,471	26,471	461
Verger & cleaning services	4,263	-	4,263	4,200
Depreciation	567	-	567	377
	161,127	28,365	189,492	136,870
(c) <u>Other</u>				
General printing & stationery	771	-	771	656
Sundry expenses	2,762	-	2,762	657
	3,533	-	3,533	1,313
Total expenditure	164,799	28,365	193,164	139,319

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4. Statement of Financial Activities analysis of comparative figures

	Un- restricted funds £	Restricted Funds £	Total 2022 £
Income and endowments from:			
Donations and legacies	110,818	22,877	133,695
Church activities	14,266	-	14,266
Other trading activities	24,799	257	25,056
Investments	249	-	249
Other	-	-	-
Total income and endowments	150,132	23,134	173,266
Expenditure on:			
Raising funds	136	1,000	1,136
Church activities	136,119	751	136,870
Other	1,313	-	1,313
Total expenditure	137,568	1,751	139,319
Net gains/(losses) on investments	(21,369)	-	(21,369)
Net income/ (expenditure)	(8,805)	21,383	12,578
Transfers between funds	-	-	-
	(8,805)	21,383	12,578
Other recognised gains/ (losses):			
Gains (losses) on revaluation of fixed assets	-	-	-
Net movement in funds	(8,805)	21,383	12,578
Reconciliation of funds:			
Total funds brought forward	320,244	14,175	334,419
Total funds carried forward	311,439	35,558	346,997

5. Volunteers

The church has benefited from the services of unpaid general volunteers each year, the value of which is not recognised in the accounts. Further information, regarding the contribution made by volunteers to the church's activities, is set out in the Trustees' Report.

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6. Trustees remuneration and expenses

During the year, the trustee Mr. G. Blackledge received payments in respect of his position as church organist and choirmaster amounting to £2,739. Apart from this no other members of the PCC or any related party received any remuneration, benefits or expenses from the church during the year. Donations were made by members of the PCC to the church during the year in total of £19,909. Apart from this there were no other related party transactions during the year that require disclosure.

	Freehold land & buildings	Equipment	Total
	£	£	£
7. Fixed assets for use by the PCC			
(a) Tangible fixed assets			
Cost			
At 01.01.23	22,827	6,482	29,309
Added in year	-	1,896	1,896
Disposals in year	-	-	-
	22,827	8,378	31,205
At 31.12.23	22,827	8,378	31,205
Depreciation			
At 01.01.23	-	4,974	4,974
Charge for year	-	567	567
Disposals in year	-	-	-
	-	5,541	5,541
At 31.12.23	-	5,541	5,541
Net book values			
At 31.12.23	22,827	2,837	25,664
At 31.12.22	22,827	1,508	24,335

Freehold land and buildings comprises the Church Hall. All tangible fixed assets are used for or to support charitable purposes.

(b) Investment fixed assets	2023	2022
	£	£
Church deposit fund – cost	11,528	11,170
Church investment funds – valuation	<u>236,596</u>	<u>210,027</u>
	<u>248,124</u>	<u>221,197</u>
Church deposit fund		
Cost at 01.01.23	11,170	21,002
Additions	358	168
Disposals	-	<u>(10,000)</u>
Cost at 31.12.23	<u>11,528</u>	<u>11,170</u>

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(b) Investment fixed assets (continued)	2023 £	2022 £
Church investment funds		
Market value at 01.01.23	210,027	231,396
Additions	-	-
Disposals	-	-
Gains (losses) on disposal	-	-
Gains (losses) on revaluation	<u>26,569</u>	<u>(21,369)</u>
Market value at 31.12.23	<u>236,596</u>	<u>210,027</u>

All of the above are U.K. investments held to provide an investment return for the charity and are not programme related investments made primarily as part of the church's charitable activities. The church investment funds consist of accumulation shares with a market value at the year-end of £236,596 (2022 £210,027).

	Unrestricted funds £	Restricted Funds £	Total 2023 £	Total 2022 £
8. Analysis of net assets by fund				
Fixed assets for church use	25,664	-	25,664	24,335
Investment fixed assets	248,124	-	248,124	221,197
Current assets	70,035	45,677	115,712	106,557
Current liabilities	<u>(6,407)</u>	-	<u>(6,407)</u>	<u>(5,092)</u>
Fund balance	<u>337,416</u>	<u>45,677</u>	<u>383,093</u>	<u>346,997</u>

Unrestricted funds

	General fund	All Saints' fund £	Fabric fund	Restora- tion fund £	Total £
At 01.01.23	241,439	-	40,000	30,000	311,439
Income	142,227	21,622	358	-	164,207
Expenditure	<u>(153,487)</u>	<u>(11,312)</u>	-	-	<u>(164,799)</u>
	(11,260)	10,310	358	-	(592)
Transfers	<u>6,153</u>	-	<u>(2,358)</u>	<u>(3,795)</u>	-
Profit on sale of investments		-	-	-	-
Surplus (deficit) on revaluation of investments	20,774	-	2,000	3,795	26,569
	<u>20,774</u>	-	<u>2,000</u>	<u>3,795</u>	<u>26,569</u>
At 31.12.23	<u>257,106</u>	<u>10,310</u>	<u>40,000</u>	<u>30,000</u>	<u>337,416</u>

The unrestricted funds represent the general church fund and designated funds. The designated funds include the balance on the All Saints general fund which has been earmarked for the future use of All Saints church, and the St. George church fabric fund, which has been designated by the Wardens for use for major building projects. The previous balance on the Tom Hilton Legacy Fund was un-designated in 2018 and now forms part of the general fund for the running of the church, apart from £30,000 re-designated as the Restoration fund. The PCC consider that the resources of each fund are held in the appropriate form to meet the fund's requirements.

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Restricted funds

	Reredos fund	John Lowe Legacy funds	Other St. George's funds	Other All Saints' funds	Total
	£	£	£	£	£
At 01.01.23	29,862	-	5,696	-	35,558
Income	1,888	25,000	-	11,596	38,484
Expenditure	(26,471)	-	(379)	(1,515)	(28,365)
	(24,583)	25,000	(379)	10,081	10,119
Transfers	-	-	-	-	-
At 31.12.23	5,279	25,000	5,317	10,081	45,677

The restricted funds include the Reredos fund which was set up to raise funds for the restoration of the ornamental screen situated behind the church's main altar, as well as the funds created by the John Lowe legacies to support church maintenance and for church youth development. The other St. George's funds include the Restoration fund, set up to raise funds by donations and grants to contribute to the ongoing cost of the major renovation work required to the church, with the latest stage leading up to the church's bi-centenary in 2025, the Jenny Mercer Legacy fund set up to develop activities for children and young persons and the Petrina Newell Legacy fund set up for the maintenance, decoration and development of the Red Bank Mission Hall, which was fully used during the year. The All Saints funds comprise the Fabric fund for ongoing maintenance, decoration and development work to the church, funded from various trading activities and the Sound System fund for the purchase of a new sound system for the church, funded by donations and other fundraising. The PCC consider that the resources of each fund are held in the appropriate form to meet the fund's requirements.

	2023	2022
	£	£
9. Debtors		
Income tax recoverable	13,604	14,041
Hall rents	2,765	3,445
Prepayments and accrued income	7,085	25,400
	<u>23,454</u>	<u>42,886</u>
	2023	2022
	£	£
10. Creditors		
Sundry creditors	1,183	-
Accruals	5,224	5,092
	<u>6,407</u>	<u>5,092</u>

11. Financial commitments

At the year end, the remaining balance that the church had contracted for expenditure relating to the restoration of the Reredos was an estimated amount of £9,000 which is not provided in the accounts as at 31 December 2023 (2022 £35,000).

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ADMINISTRATIVE INFORMATION

St. George's Church is situated in the town of Chorley: it is part of the Diocese of Blackburn within the Church of England. Its governing documents are the Parochial Church Council's (Powers) Measures 1956 (as amended) and the Church Representation Rules contained in schedule 3 to the Synodical Government Measure 1969 (as amended). The correspondence address for the parish is the address of the Vicarage which is St. George's Vicarage, Letchworth Place, Chorley, Lancashire PR7 2HJ.

The Church is a fine example of a Waterloo Church, built by the Church Commissioner's money and opened for worship in 1825. It has an active, enthusiastic and hardworking Parochial Church Council (PCC) which is established as a Charity and constituted as an incorporated association under the Act of Parliament dated 2 January 1957. The appointment of our current incumbent, the Reverend Michael Print, took place in 2019. The PCC wish to express their sincerest thanks to all those who have been supportive of our churches during the year and have continued to actively promote the mission of our parish churches pastorally, evangelically, socially, and ecumenically.

As well as the Parish Church of St George, the PCC has overall responsibility for St. George's Church Hall, Red Bank Mission Hall, along with certain responsibilities for the Vicarage and St. George's Aided Primary School.

Following the approval of a Pastoral Scheme, effective 1 August 2023, the Parishes of Chorley St. George and Chorley All Saints' were merged into a single parish with the two churches remaining as individual 'Parish Churches'. The Parish of All Saints was previously an "excepted" charity and therefore not required to be registered with the Charity Commission. They were however, still required to comply with charity law and to produce an Annual Financial Statement on a Payment and Receipts basis for submission to Blackburn Diocese. Also, in order to comply with Church of England requirements following approval of a Pastoral Scheme involving the merging of parishes a Special Meeting (equivalent of an Annual Meeting) was held on 17 August 2023 which involved the election of a PCC for the new parish. Additionally, The Reverend Michael Print was also confirmed as the incumbent for All Saints' in addition to St. George's from August 2023. It should be noted that The Reverend Michael Print was previously Priest-in-Charge of All Saints' Church and held the position since September 2022.

It is important to recognise there are a number of ongoing post-merger actions still to be completed but being effectively managed. Therefore, this Annual Report has been produced as a hybrid to ensure the complete year is captured in relation to the Parish Church of St. George Chorley and include the addition elements to represent those of the Parish Church of All Saints'. It should be noted that whilst the PCC now has responsibilities for the Parish Church of All Saints', and certain responsibilities for All Saints' Aided Primary School. The PCC does not have any responsibilities associated with the vicarage at All Saints'; this became a diocesan responsibility.

The Parish Church of All Saints', opened in 1959; the foundation stone was laid in 1957 (whose boundaries were originally part of the Parish of St George) and categorised as a sister church to St George's. Over recent years congregation number have fallen at All Saints', but the church maintained a small but faithful congregation serving that part of Chorley, firmly rooted in the Anglo-Catholic tradition. However, there are positive indicators that congregation numbers are now growing as part of a parish renewal strategy supported by the Diocese of Blackburn.

Following the merger between St George's Church and All Saints Church effective from 1 August 2023 covered under the legal framework of a Pastoral Scheme, and recognising All Saints' Church was an "excepted" charity not requiring Charity Commission registration, the membership listing has been produced as a hybrid listing to include the former All Saints' elements from August 2023. It should also be noted that the sub-committee structure previously applied in the Parish of St. George continued to be implemented post parish merger to maximise integration and promote commonality of operating arrangements.

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It should be recognised that full alignment of operating practices will not be fully implemented until mid-2024, including transitioning the All Saints' banking arrangements from HSBC to The Royal Bank of Scotland in line with the approach for a Single Financial Operating System. In all cases, full compliance continues to be achieved with all policy and procedural requirements mandated by the Church of England and oversight through diocesan processes. Based on advice received from the Charity Commission, the Income and Expenditure for All Saints' has been included for the full reporting period and not just from 1 August 2023.

MEMBERSHIP

Members of the PCC are either elected by the Annual Parish Church Meeting (APCM) in accordance with the Church Representation rules, or are co-opted. The membership of the PCC consists of the Vicar and other members of the clergy, Churchwardens, twelve elected persons, Deanery and Diocesan Synod representatives and those who are co-opted. All who are elected or co-opted are on the electoral roll of the church and all who attend our services and are members of the congregation are encouraged to register on the electoral roll and stand for election to the PCC or Deanery Synod.

The PCC is responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC and are mentored as they begin their term of office.

PCC members who have served from 1 January 2023 until the date this report was approved are: -

Ex-officio members:

Incumbent: Reverend Michael Print B.A. (Hons), B.Th. (Oxon)

Assistant Curate: Reverend Jordan Bentliff

Retired Clergy PTO: Reverend Peter Smith

Wardens: Mr. John Bradley
Mr. Stephen Pollard (& Diocesan Synod)
Mrs. Lilian Jolly (from August 2023)
Mrs. Shirley Starkey (from August 2023)

Deanery Synod Representatives:

Mr. Brian Allman
Mrs. Carole Cox
Mrs. Lorraine Smith (from August 2023)
Mrs. Jean Sparks (to April 2023)

The agreed number of Deanery Synod Representatives for the parish remains at 3.

Elected Members: Mr. Gordon Blackledge
Mr. Graham Dickinson (from April to October 2023)
Mr. Alan Gibson
Dr. Victoria Gibson
Mrs. Rachel Gilkes (to April 2023)
Mr. Graham Heald (to April 2023)
Mr. David Heyworth
Mr. Bernard Hilton (from April 2023)
Mrs. Christine Ireland (from August 2023)

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Mrs. Catherine Jolly (to April 2023)
Mrs. Rachel Anders-Kay (from August 2023)
Mrs. Jennifer Laidlaw (from April 2023)
Mr. Simon Newell (to July 2023)
Ms. Carol Pearson (from January 2024)
Mrs. Netta Walker
Mrs. Elizabeth Wilding
Mrs Susan Wilk (from April 2023).

The agreed number of elected members to serve on the PCC remains at 12.

Co-opted Members: Mr. Graham Dickinson (to April 2023)
Mrs. Vera Tamplin (from August 2023 to January 2024)
Mrs. Susan Wilk (to April 2023)

Officer Roles:

Secretary Mr. Benjamin Holmes (to January 2023)
Mrs. Susan Wilk (from January 2023)

Treasurer Mr. Graham Dickinson (to October 2023)
Mr. Stephen Pollard (from October 2023)

Electoral Roll Mr. Stephen Pollard (to April 2023)
Mrs. Sara Shingler (from April 2023)

It is considered that all PCC members and any others who could be understood to be ‘managers’ in the activities and affairs of the church – as defined in Schedule 6 of the Finance Act 2010 – have completed declarations confirming they are ‘fit and proper’ persons under the Finance Act 2010.

All PCC members elected for the first time or who have been re-elected to the PCC after a period of absence of some time are encouraged to meet with the Officers, Chairs of Sub-committees, Churchwardens and Incumbent as required to ensure they have an understanding on the present position in the Parish. Copies of previous meeting minutes and the last annual report and accounts are available from the PCC Secretary if not already held.

The PCC recognises that in relation to ‘Risk Assessment’, risk is defined as ‘threat of any action or event which will adversely affect an organisation’s ability to achieve its objectives and executes its strategies’. It also accepts that the term ‘risk’ can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. ‘Risks’ relate not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

The contents and obligations of the Equality Act 2010 and the 2018 General Data Protection Regulation are known and complied with to the best of the PCC’s ability.

The PCC recognises it requires a practical Health & Safety Policy covering activities for both Parish Churches, their surrounding grounds but also for St George’s Church Hall and Red Bank Mission Hall. This is reviewed on a regular basis. An Accident Book is maintained. The PCC is aware of its responsibilities in respect of the Regulatory Reform (Fire Safety) Order 2005 in its requirements to carry out a fire risk assessment to identify any possible dangers and risks, to take action to minimise the risks and to create a plan to deal with any emergencies, and to write up and keep a record of its findings and to review its assessment annually. The PCC has appointed a Parish Health & Safety Officer to put these things into operation, Mr. Stephen Pollard (to November 2023) and Mr. John Bradley (from November 2023).

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Safeguarding remains at the heart of our Parish, and we are on a continuous journey to protect children, young people and adults – safeguarding is everyone’s business. Our Parish Safeguarding Officer is Dr. Victoria Gibson.

The Safeguarding Sub-Committee of the PCC, chaired by our Parish Safeguarding Officer has a standing item on every PCC agenda. The Parish Safeguarding Policy has been updated and posters from the Diocese have been placed in the Church and Hall to advertise who the Parish Safeguarding Officer is and how she can be contacted.

A monthly article in our Parish Magazine, The Messenger, “Spotlight on Safeguarding”, is written on one aspect of Safeguarding – subjects have included Online Safety and Mental Health.

Safeguarding Sunday was marked on 19th November 2023, and the Parish Safeguarding Officer produced a Safeguarding video that was uploaded to our Parish YouTube Channel and shared through the Diocese to other Parishes.

DBS checks and training records are kept up to date and reviewed. Safeguarding leaflets have been produced for the back of Church with key contact information for statutory and charitable services. Risk assessments have been undertaken for relevant activities within our Parish. Our Parish Safeguarding Officer also holds the position of Deputy Independent Chair of the Diocesan Safeguarding Advisory Panel, which is a Bishop’s appointment and support the Diocese in safeguarding.

COMMITTEES/SUB-COMMITTEES

The PCC operates through a number of committees which meet between full PCC meetings, both regularly and frequently: these are supported by “task” oriented activities led by individuals or small groups within the purview of the committee structure. The Church of England, through the synodical structure and Church Representation Rules sets out the mandated governance requirements at parochial, diocesan and national Church levels.

During the year 2023, the PCC met on 7 occasions, the same as in 2022 (7 occasions) with an average attendance of 85%, slightly higher than 83% in 2022. The PCC also met on one additional occasion, specifically to agree the annual accounts. It should also be recognised that numerous PCC Sub-committee Meetings were also held during the year 2023 with particularly good attendance levels noted; these sub-committee meetings complimented and optimised the workings of the PCC, noting the Finance & General Purposes Sub-Committee were tasked with planning and discharging the actions associated with the Pastoral Scheme merger. Following the approval of the Pastoral Scheme and in accordance with Church Representation Rules, a Special Meeting was held in August to formalise the new governance and administrative arrangements of the new (merged) wider parish.

Standing Committee

This is the only committee required by law and comprises the Vicar, Churchwardens, Secretary and Treasurer, additionally Chairs of Sub-committees are invited. It has the power to transact the business of the PCC meetings, subject to any directions given by the PCC. Chaired by the Vicar, The Revd Michael Print. In 2023 the Standing Committee was not required to meet other than to represent the parish at a Pastoral Scheme follow on meeting with the Archdeacon.

Finance and General Purposes Committee

Responsible for financial matters, the day to day running of the Church and the management of its resources. Chaired by Mr. Alan Gibson.

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Fabric and Buildings Committee

Responsible for the care, maintenance and repair of Church plant and property, both in the medium and long term. Chaired by Mr. Bernard Hilton.

Mission and Discipleship Committee

Responsible for the spiritual aspects of Church life, both inside, and outside of the Church building. Chaired by Mrs. Elizabeth Wilding.

Safeguarding Committee

To provide leadership, advice and support to the Vicar and PCC on all aspects of safeguarding. To encourage everyone to promote a safer church, to ensure there is a robust system in place to raise safeguarding concerns and undertake safeguarding training. Chaired by Dr. Victoria Gibson.

Liturgy Committee

To review our service booklets and the liturgy we use during our services. Chaired by Reverend Print. This sub-committee only met on an as required basis during the year.

ACHIEVEMENTS AND PERFORMANCE

Review Of The Year 2023 – Reverend Michael Print

2023 was a year of ‘stepping forward in faith’ for our parishes in a number of ways. This was seen most obviously in the merger of the parishes of All Saints’ and St George’s into a single new parish, which enables us to best pool our gifts and resources and work together to reach out with the good news of Jesus Christ. It was also a big step forward for Fr Jordan who was ordained to the priesthood by Bishop Philip at St George’s and celebrated his first Eucharist.

Planning for further steps forward took place as our PCC representatives from our two churches gathered together to reflect on our Vision for Chorley and the way forward as a combined parish. Thanks to our Building Team both our churches have been improved, with work continuing on the Reredos at St George’s and work beginning at the East End of All Saints’. Both churches planned steps forward to offer more worship options across our parish, with St George’s launching The Vigil on Saturday nights in the Hall, and All Saints’ planning a Sunday afternoon congregation to be called ‘Closer’. Two couples in our congregations took ‘steps forward’ in holy matrimony and there was much celebration. Both our schools stepped into OFSTED inspections and did very well, and we celebrated our King stepping forward to be crowned. A significant year following our faithful God along the Way.

Public Benefit Statement

Throughout the year, the PCC remained mindful of the Commission’s guidance on public benefit, in particular, the specific guidance to charities for the advancement of religion. St. George’s continued to try to enable ordinary people, to live out their faith as part of the parish community through:

- the provision of pastoral care for people living in the parish and for those associated with St. George’s who live outside the parish:
- worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus’ missionary and outreach work.

At all times and within all the changes which took place during the year, the members of the PCC, as Trustees, have been able, to confirm that they have complied with their duties in delivering public benefit in accordance with their aims, and they have had due regard to the guidance on public benefit published by the Charity Commission, in the exercise of their duties.

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Mission and Discipleship

Reflection/Bible studies have once more been held throughout the year, the first being the Lent Sermon Series which was held over 5 weeks at All Saints' Vicarage. This was well attended with parishioners from both churches taking part. In the summer we had a change from the normal bible study as we took the opportunity to hold a Book Club reflecting on Bishop Jill's "Lighting The Beacons". This proved a popular event with an average of 9 people attending and 13 books sold. The highlight being the final week, when Bishop Jill came to join us. A 9 week study of Exodus followed this in September.

Lent and Advent Devotionals were distributed to both congregations as were devotionals for Thy Kingdom Come. A Pathway to Prayer event, led by Archdeacon Mark and his wife Gill, was held in May with many from St Georges and All saints attending, along with several from other Chorley churches. From Ascension to Pentecost, we encouraged parishioners to pray for 5 people they knew to come to know God. Christianity Explored was once more held for adults wanting to be confirmed. After the sadness of Queen Elizabeth's passing in September 2022, it was wonderful to mark the joyous occasion of the Coronation of King Charles with a celebratory Evensong on 6 May followed by the "Big Lunch" after church the next day. It was our great pleasure to hold Jordan's Ordination Service in July when we were able to welcome many guests from other parishes along with Bishops Phillip and Jill.

One of our tasks this year was to encourage teens and young people to church. With this in mind a special youth event was held on Maundy Thursday. A great time was had by all with games, hot cross bun making, song and prayer. In November, The Vigil service, held each Saturday at 6pm in the church hall, was launched. The aim of this more informal service was to encourage teens and young people and to enable those families with other commitments on a Sunday to access a church service. Early signs are encouraging though those attending are mainly families with younger children rather than teens.

The Mission and Discipleship Team would like to thank everyone for the continued support of the various appeals we have held during the year. We began with our Lent Lunch, the donations going to Safer Families a charity that supports families with relationship issues to stay together. At Harvest we collected for the Living Waters foodbank as well as supporting the Bishops Appeal. The response to our annual Shoe box appeal for International Aid was amazing with 84 shoeboxes being delivered and £107 given towards transport costs. We started a new appeal for candle wax which the Ukrainian soldiers melt down to make candles in used food tins. This provides the means to heat future meals.

The final appeal of the year was for Help the Homeless, when once again the generosity of both congregations was amazing. The gifts of hats, toiletries etc. were gratefully received by Help The Homeless which no longer takes toys as the Council had co-ordinated an appeal this year. Thankfully we were put in touch with Homestart in Chorley, who were more than delighted to receive all the toys, as their numbers in need had increased, but donations were down.

August saw the merger of the Parish with that of All Saints and we were delighted to welcome Christine and Rachel onto our committee. Once again, a sterling effort was made to distribute Easter and Christmas cards to our now enlarged parish, and we were able to hand them out to the shoppers in Chorley during our Carol Singing in Booths. It has been encouraging to see signs of growth this year, but we still need to encourage those coming to church services to take a more active role in all that being a member of a church entails.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31 DECEMBER 2023

Churchwardens' Report - St. George's Parish Church

Churchwardens' have a legal responsibility to provide a report at the Annual Parochial Meeting, the minimum requirement being to confirm any additions or subtractions to the Terrier and the recording of the goods and chattels in the church building. We can confirm that in the year covered by this report, there have been no additions or deletions and as far as the Wardens are aware, the contents of these are accurate.

The size of our church building continues to allow flexibility for a number of larger services including diocesan services and events, civic related services and use by our schools. In terms of our Regular Service pattern, we are fortunate to have overall healthy congregation numbers, whilst always looking for opportunities to increase numbers and welcome new members to our church family. The support and flexibility provided by our Sides-persons Teams is exceptional and they are commended for their valued contribution as "welcomers" and assisting with other various duties during and after services. It is also noted that our church remains popular with some choirs' wishes to hold concerts and musical events due to the excellent acoustics and capacity.

Many thanks go out to our Verger, Graham Schofield, for all his hard work and dedicated service contributing to the smooth running of all our services. Additionally, thanks and appreciation to the high-quality musical provision, led by our Organist and Choir Director, Gordon Blackledge. We know our congregation very much appreciates worshipping in a very clean church and thanks go to our cleaner, Gillian Ellison, for all her continued efforts throughout the year. The church was kept elegantly decorated with regular flower arrangements provided by members of our Flower Guild, and we offer our thanks for this important contribution and generous financial donations made. We are also fortunate to have a dedicated Sexton, Alan Farrington overseeing interments and maintaining appropriate records, this being one of his many different duties supporting our parish.

The Wardens would like to thank the members of the Maintenance Team for ensuring that essential maintenance duties were undertaken. In addition, a significant amount of restoration and redecoration projects were completed. This helped the Church to ensure that all our buildings remained in good condition, and the respective grounds were kept looking neat and tidy.

We are fortunate to have an outstanding primary school linked to our church. Our thanks go to all the staff for their dedication in providing all pupils with a fantastic education and life skill opportunities in a Christian context, along with regular class visits to church, as well as the whole school attending on some occasions. As one of the foundation churches served by St. Michael's High School, we value the important linkage between the school and our church. Given the importance of supporting our children and young people, it is important to note the numerous successful church uniformed organisations we have. All of them provide great opportunities for our children and young people for which we thank the dedicated leaders.

Finances have continued to remain extremely challenging. We are fortunate for the level of pro-active support we have received from our Finance & General Purposes Committee, who continually provide sound business advice and effectively oversee our financial position. It is fair to say that we have again been fortunate to receive a legacy in 2023 which has significantly helped our financial position.

We would also like to offer our significant thanks to our Vicar, Fr Mike and Assistant Curate, Fr Jordan for all their hard work across our now, exceptionally large parish. It is also important to remember the support we received from retired clergy, in particular Fr Peter Smith, along with the continual support we receive from the diocese.

Aligned to the Blackburn Diocese Vision 2026 'Healthy Churches Transforming Communities' and promoting church growth, the work undertaken at All Saints Parish Church by our Vicar and Curate during the second half of 2022 laid down a solid pathway for a pastoral re-organisation of the two parishes which merged them into a single parish effective from 1 August 2023. It is important to remember that individual church identities still remain, and the new parish now has two parish churches. However, there are good levels of integration and working together across our significant areas of operation but a natural general bias in terms of parish church affiliation.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31 DECEMBER 2023

Churchwardens' Report (continued)

Our Church Hall continued to benefit from increased bookings during the year. Good use has been made of the hall by our church groups and organisations, along with important regular external bookings (which increased in the year) and those made on a one-off basis. We would like to thank our Hall Manager, Paul for the Hall Management Services provided throughout the year, noting he decided to stand down at the end of the year once we had found a suitable replacement when Sian was appointed as our new Hall Manager.

There are many people who have not been named in this report but who contribute to the ongoing success of our Church and parish life. By just reading through this report, it is easy to gain a sense of the many groups and organisations that contribute to our highly successful and vibrant parish life and again, our thanks go to all of them.

Churchwardens' Report – All Saints' Parish Church

We are very happy to report that things are going well at All Saints' Church. Numbers have improved greatly, with both adults and children. This is thanks to the various services that are held in the church.

The Sunday afternoon 'Closer' service includes worship in the form of prayer, song, exploring bible stories and arts and crafts. This has been something for the whole family to join in with and ends with refreshments at the end, at which we can talk to the new people. The children from All Saints' school come into church one Thursday in the month and join in with our 10.30 Eucharist. The older people in the congregation are always happy to share this time with them.

The church finances have improved due to the weekly collections increasing, particularly in the afternoon service, and also due to an increase in gift aided giving and fund-raising events. We have a monthly quiz night, a monthly coffee morning, raffles and we are trying to work our other events, especially around Christmas.

Christmas last year was a busy time at All Saints' as, not only did we have the children from All Saints' School singing their Christmas carols, but also the children from Gillibrand school also came in for their Christmas carol service. Both schools were excellent, and the church was full with standing room only at both events as parents and relations attended too. Some events have been planned for this summer with a 3-day holiday club and a church sleepover event planned to start this year.

Repairs to the church inside and out are coming along very well. The work has not been easy and we thank all of the people who have been involved with the repairs and with all the hard work that goes with it. The investigation into the damp problem in the Lady Chapel and the outside of the building is ongoing.

FINANCIAL REVIEW

St. George's Parish Church

The continuing general economic and the cost-of-living challenges have had a severe effect on our finances again this year. Whilst we have continued to ensure only essential spend to minimise our deficit, our expenditure in 2023 still exceeded our income (excluding extraordinary items) which would have resulted in a significant operating deficit. However, this operating deficit in accounting principles was considerably reduced through extraordinary items and resulted in a smaller deficit but also noting the need for essential significant roof repairs to the church hall. Although PCC authority remained in place to sell shares from our reserves, we were able to avoid this by using extraordinary income from legacies and grants to manage our liquidity and ensure the required levels of cash flow.

We need to continue to address the underlying operating deficit. Under normal circumstances a significant annual surplus is vital if we are to remain solvent and have the reserves that we need to meet major capital costs and to continue our Mission and Ministry, recognising we have three church owned buildings to maintain and run. Over the last two financial years, the receipt of generous legacies, albeit some being restricted, have acted as our financial survival blanket.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31 DECEMBER 2023

Planned and committed regular weekly or monthly giving is the main foundation of our church funding, which is typically supplemented through much needed additional fundraising. During the year, our Stewardship income has in general terms not changed. We need to ensure that we all review our levels of giving on a regular basis; there are known challenges recognising the ongoing cost of living crisis, along with ongoing changes culturally and in society in general. The annual income from the Transmitter Contract provides a good regular financial foundation.

The income that we receive from HMRC through Gift Aid increased slightly this year when attributed to our General (Unrestricted) income; this is due to a tailing off in specific restricted donations for the Reredos Fund. We must ensure that we continue to encourage people to use Gift Aid as much as possible, recognising the significant benefit it brings to charity finances.

We have benefited considerably through being locked into a fixed energy tariff for Gas and Electricity for both the Church and Hall which ends in 2024 and remain mindful of the forthcoming significant increases at the new tariff rates from mid-2024. Additionally, we benefited from a Listed Places of Worship VAT reclaim grant £5,032 payable at year end, this grant helped further reduce our operating deficit.

The rental income for the Hall has further increased this year, generating a significant positive effect financially. This along with the proceeds from the Christmas Fayre has generated a pleasing surplus, with sustained levels of rental incomes being anticipated. Significant expenditure was needed on the re-roofing repairs to the north side. There is also a general backlog of maintenance and repair / refurbishments needed; therefore this expenditure needs to be anticipated.

Our General (Unrestricted) expenditure (when excluding exceptional significant repairs to the Church Hall roof) was down slightly compared to 2022 with the biggest item being our Parish Share Request which after deduction of our Lower Income Communities Funding Grant amounted to £68,882 down slightly from 2022.

With the exception of the capital repair project for the north side Church Hall Roof, maintenance costs were kept low as we sought to cut back expenditure. Our maintenance costs are held at relatively low levels thanks to the hard work of a number of volunteers who carry out much of our routine maintenance. These gifts of Time and Talents are vital to us.

Payments totalling almost £2,700 were made to the Barchester Scheme for our contribution of St. George's School, whilst a requested Parochial Donation of £300 was made to St. Michael's School.

Payments amounting to £2,907 were made the Choir Director and Organist, who is a PCC Member, for services provided during the year, which included Locum Organist Fees.

The Notes to the Financial Statements show that the total value of our investment funds as of 31 December 2023 was £236,596 which reflects the stock market levels at that time and up 13% from the previous year. When investment cash deposits are included our overall investments total £248,124.

We were notified in March 2022 of a legacy from the Lancaster estate, with an anticipated distribution of funds to be made in 2023 of just over £24,000. During 2023 an interim distribution of £12,245 was made in January 2023. HMRC tax liability clearances took longer than expected, noting final clearance has still not been received. However, a 50% of the final distribution value was made in November 2023 by the Estate Executors totally £6,113. The final distribution payment of £6,113 was received in April 2024.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31 DECEMBER 2023

All Saints' Parish Church

The indications of growth experienced since Father Mike became Priest-in-Charge of All Saints' supported by Father Jordan, before the merger took place, started to have a positive impact on the designated finances at All Saints. Growth has continued since the merger took place. As part of the support from Diocese within Vision 2026 Strategy of Healthy Churches Transforming Communities, a zero level Parish Share Request was assigned 2023 to provide early stability of the church finances.

The most significant costs during 2023 have been insurance and utility bills; due to previous financial pressures, a culture of minimal heating has been previously applied. This has been reversed to provide a more welcoming environment and help dry out a cold and damp church fabric.

Over the years a significant backlog of maintenance and repair has occurred; the challenges are known with the need for a recovery strategy to be developed in 2024 including identification of avenues to seek significant funding for major church building repairs and refurbishments aligned to the promising growth strategy for the church.

During 2023, a financial surplus was generated to support the future financial needs of the church mission and building. The hard work, enthusiasm and commitment of the congregation members should be recognised for their very successful efforts of increasing church income including organising regular fundraising events. All Saint's received support from the diocese in terms of a zero Parish Share Request for 2023 in addition to the ongoing funding for the associated costs of having a curate in post.

Reserves associated with All Saints' include a Restricted Fabric Fund totaling £7341 and a Sound System Fund totaling £2740. The General (Unrestricted) Fund totals £10,310.

Investment and Reserves Policy

Our Reserves currently include a number of Restricted Funds. This includes £1,932 in Restricted Funds from the Jenny Mercer Legacy. This money is restricted for use in "working with children and young people" under the terms of the bequest. The Restricted 'Petrina Newell' Fund totalling £311 at the start of 2023 which had been given for the maintenance, decoration, and development of the Red Bank Mission Hall was fully utilised for maintenance work during the year. A Restricted fund for Restoration stands at £3,385. A further Restricted Fund was opened in 2023 for the John Lowe Legacy totalling £25,000.

The Reredos Fund was launched back in December 2021 with the aim of raising £35,000 to pay for the restoration of the painted panels behind the High Altar. At the end of 2023, this target when taking into consideration the value of the future Gift Aid reclaim in 2023 has been slightly exceeded. Noting the value of the Listed Places of Worship VAT reclaim grant, it is anticipated that the full cost of the Reredos Conservation and Restoration will be paid from the fund without the need to draw from the Restricted Restoration Fund.

In the light of our continued challenged financial position post-pandemic and concern regarding potential future repair costs, the PCC maintained the Investments and Reserves Policy set back in 2022 noting and the revised policies agreed are reflected below.

The PCC decided to maintain a slightly larger operating Reserve based on potential known significant maintenance requirements within the next five years and an amount equivalent to six months general running costs. These can be summarised as: £26,000 - Church boiler replacement (Hydrogen ready gas condensing boilers), £28,000 - Choir Vestry flat roof replacement including increase of outlet sizes for upper roof drainage, £21,000 - Roofing section repairs and general specialist repairs along with £75,000 - six months operating costs. £150,000 was designated for this purpose. It should be noted that this excludes any provision of costs for short term unplanned significant maintenance requirements for the Church Hall or Red Bank.

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL
PARISH OF CHORLEY SAINT GEORGE AND ALL SAINTS**

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31 DECEMBER 2023

The PCC has also funds from the Tom Hilton Legacy which was left to us for general church purposes. Additionally, whilst there has been a delay in receipt of the Peter Lancaster (Un-restricted) Legacy, originally notified in 2022, the final distribution was paid in April 2024. We continue to hold an amount required for likely building works identified at the quinquennial inspection (the Fabric Fund of £40,000) and also a Discretionary fund for Restoration Phase 3, which stands at £30,000. Any remaining monies are seen as General Reserves for the Parish Church of St. George purposes (including church owned buildings) and for ministry and planned mission initiatives.

Reserves are held in short term deposits and longer-term investments through the Church of England Board of Finance Deposit and Investment Funds. Short term deposits are maintained to ensure that they are readily available to meet the financial requirements of the Church and longer-term investments are held in the Investment Fund of the Church of England Board of Finance to ensure an appropriate and ethical approach to the application of our investments. Allowance needs to be made in our planning for any future adverse stock market movements or trends which might limit our ability to meet our policy objectives.

FUTURE DEVELOPMENTS

The PCC remain very mindful about ensuring continued robust financial planning and management. We have significant maintenance and operating costs to consider in relation to St. George's Church, St George's Church Hall, and Red Bank Mission Hall. Medium to longer term projects have been considered without commitment or specific priority. In relation to the church building, a few of these include re-painting the church ceiling and upper wall areas and replacement of the three flat roofs. There are also a number of medium to longer term projects for the Church Hall. These include replacement of the sealed double-glazed window units, refurbishment to the kitchen, installation of storage units to the back room and the replacement of the roof and guttering system to the south side roof. Red Bank Mission Hall remains an important building for our Uniformed Organisations. Whilst we benefitted from a Chorley Borough Council fully funded refurbishment project during the year, we also remain conscious of potential future building costs recognising the age and type of building structure.

We are fortunate to be part of Blackburn Diocese. Through the delivery of Vision 2026, they have a very robust vision and strategy for supporting parishes and working to transform communities. In 2023, a planned Pastoral Scheme was formally approved; this united the parishes of St. George and All Saints into a single parish. This will further strengthen mission and discipleship across a revised parish boundary. It is recognised that this will be challenging, noting we now have another church building to maintain which is in need of significant refurbishment. However, we are confident that it will be successful and achievable and provide significant contribution to help transform the local area. We remain extremely fortunate for the support we receive at both deanery and diocese level. It is also important we continue to monitor Net Zero objectives and implement appropriate recommendations in order to help protect our environment and planet.

Approved by the PCC and signed on its behalf: -

Rev. M. Print

M.G. Print

Mr. S. Pollard

S. Pollard

Mr. J. Bradley

J. Bradley

Mrs. L. Jolly

L. Jolly

Dated:

21st May 2024

Mrs. S. Starkey

S.S. Starkey

Accounts

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

CHARITY REGISTRATION NO. 1130528

VICAR

The Reverend Michael Print

BANKERS

The Royal Bank of Scotland plc
Direct Business Banking
PO Box 5479
1 Spinningfields Square
Manchester
M61 0NH

INDEPENDENT EXAMINER

Mr. S. Gardiner ACA CTA
25 Langdale Grove
Chorley
Lancashire
PR6 7NU

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

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**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE ACCOUNTS OF THE
PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

I report to the trustees on my examination of the accounts of the Parochial Church Council of the Ecclesiastical Parish of St. George, Chorley for the year ended 31 December 2022, which are set out on pages 2 to 12.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). The charity's trustees consider that an audit is not required for this year under section 144 (2) of the Act and that an independent examination is needed.

I report in respect of my examination of the Trustees' accounts carried out under s.145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act. I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales.

Independent examiners' statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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

I have completed the examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the charity as required by s. 130 of the Act;
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Stephen Gardiner ACA CTA
Chartered Accountant
25 Langdale Grove
CHORLEY
Lancashire PR6 7NU

Dated: 15 May 2023

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Note	Un- restricted funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Income and endowments from:					
Donations and legacies	2(a)	110,818	22,877	133,695	93,399
Church activities	2(b)	14,266	-	14,266	8,168
Other trading activities	2(c)	24,799	257	25,056	15,385
Investments	2(d)	249	-	249	14
Other	2(e)	-	-	-	8,526
Total income and endowments		150,132	23,134	173,266	125,492
Expenditure on:					
Raising funds	3(a)	136	1,000	1,136	156
Church activities	3(b)	136,119	751	136,870	149,040
Other	3(c)	1,313	-	1,313	938
Total expenditure		137,568	1,751	139,319	150,134
Net gains/ (losses) on investments	7(b)	(21,369)	-	(21,369)	37,282
Net income/ (expenditure)		(8,805)	21,383	12,578	12,640
Transfers between funds	8	-	-	-	-
		(8,805)	21,383	12,578	12,640
Gains (losses) on revaluation of fixed assets		-	-	-	-
Net movement in funds		(8,805)	21,383	12,578	12,640
Reconciliation of funds:					
Total funds brought forward		320,244	14,175	334,419	321,779
Total funds carried forward		311,439	35,558	346,997	334,419

All amounts are derived from continuing activities. There were no incoming resources attributable to geographical markets outside the United Kingdom (2021 none). All gains and losses recognised during the year are included in the Statement of Financial Activities.

The notes on pages 4 to 12 form part of these financial statements.

An analysis of the comparative figures for 2021 is set out in note 4 of the accounts.

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

BALANCE SHEET AS AT 31 DECEMBER 2022

	Note	£	2022 £	£	2021 £
Fixed assets					
Tangible fixed assets	7(a)		24,335		24,712
Investment assets	7(b)		<u>221,197</u>		<u>252,398</u>
			245,532		277,110
Current assets					
Debtors	9	42,886		16,875	
Cash at bank and in hand		<u>63,671</u>		<u>44,883</u>	
		106,557		61,758	
Liabilities					
Creditors: Amounts falling due within one year	10	<u>5,092</u>		<u>4,449</u>	
Net current assets			<u>101,465</u>		<u>57,309</u>
Total net assets			<u>346,997</u>		<u>334,419</u>
Funds	8				
Unrestricted funds					
General fund		241,439		250,244	
Designated funds		<u>70,000</u>		<u>70,000</u>	
Total unrestricted funds			311,439		320,244
Restricted income funds			<u>35,558</u>		<u>14,175</u>
Total funds			<u>346,997</u>		<u>334,419</u>

The notes on pages 4 to 12 form part of these financial statements.

**Approved by the Parochial Church Council of the
Ecclesiastical Parish of St. George, Chorley and
signed on its behalf: -**

Rev. M. Print



Mr. J. Bradley



Dated: 25th April, 2023

Mr. S. Pollard



Charity Registered Number: 1130528

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

1. General information

The Parochial Church Council of the Ecclesiastical Parish of St. George, Chorley (known as St. George's Church) is a corporate body established by the Church of England and is a Registered Charity (charity number 1130528). The church is situated on St. George's Street, Chorley and is part of the Diocese of Blackburn within the Church of England. The correspondence address is St. George's Church, St. George's Street, Chorley, Lancashire PR7 2AA.

2. Statement of compliance

These financial statements have been prepared in compliance with the provisions of FRS 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'.

3. Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The church meets the definition of a public benefit entity under FRS 102. The financial statements have been prepared under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the entity. The figures in the accounts are rounded to the nearest £.

The trustees consider that there are no material uncertainties about the church's ability to continue as a going concern, and existing reserves are enabling the church to cope with the continuing impact of the Coronavirus pandemic. The preparation of the financial statements may require the trustees to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities at the balance sheet date and the amounts reported for income and expenditure during the year. However, the nature of estimation means that the actual outcomes could differ from those estimates. The judgement that has had the most significant effect on the amounts recognised in the financial statements relates to the estimate of the useful economic lives of the various fixed assets in the accounts for the purpose of the depreciation charge. The carrying amounts of the fixed assets are set out in the Balance Sheet and the notes to the accounts.

Funds

Unrestricted income funds comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the PCC in furtherance of the general objectives of the church and that have not been designated for other purposes by the Wardens or the PCC. Funds designated for a particular purpose by the Wardens or the PCC are also unrestricted. Restricted income funds are those subject to special conditions imposed by the donor and are not available for purposes other than those specified by the donor.

The accounts include all monetary 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.

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

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 or gift aid donations is recognised when the income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Income from church and trading activities

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

Funds raised by the fairs and similar events are accounted for gross.

Sales of magazines are accounted for gross.

Income from investments

Dividends and interest are accounted for when receivable.

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.

Expenditure

Expenditure is included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered. Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure has been classified under headings that aggregate all costs related to that category. Donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The parish share is accounted for when payable. Any amount unpaid at the year end is provided for in the accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Tangible fixed assets

Consecrated land and buildings and movable church furnishings

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

No value is placed on movable church furnishings held by the church wardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Other fixtures, fittings and office equipment

Equipment used within the church premises is stated at cost and is depreciated on a straight-line basis over 5 years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

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Church hall

The property is stated at cost at 31 December. The PCC are of the opinion that the depreciation charge and accumulated depreciation of the building are immaterial. There is a policy and practice of regular maintenance and repair, which is charged in the accounts of the entity, such that the previously assessed standard of the building is maintained. The building is expected to have a long remaining useful life exceeding fifty years and its estimated residual value is not expected to be less than its current carrying amount. The building is reviewed for impairment at the end of the accounting period and a depreciation charge is only made if the estimated residual value of the building becomes materially less than the carrying amount of the asset.

Investments

Investments are a form of basic financial instrument and are recognised at their transaction value. The charity does not acquire equity investments, put options, derivatives or other complex financial instruments. Investments are stated at market value at 31 December which is the quoted price for accumulation shares. The Statement of Financial Activities includes the net gains and losses arising on revaluations and disposals during the year. Cash held on deposit with the CBF Church of England Funds is invested for long term purposes and is included within fixed assets.

Current assets

Trade and other debtors owing to the PCC are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Current liabilities

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

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	Un- restricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
2. Income and endowments from:				
(a) <i>Donations and legacies</i>				
Planned giving	55,480	-	55,480	54,352
Income tax recoverable	11,552	2,515	14,067	13,357
Other giving	1,912	-	1,912	2,334
Collections (other than planned giving through envelopes)	7,523	-	7,523	4,012
Grants	3,634	-	3,634	1,005
Sundry donations	6,226	20,362	26,588	16,339
Legacies	24,491	-	24,491	2,000
	<u>110,818</u>	<u>22,877</u>	<u>133,695</u>	<u>93,399</u>
(b) <i>Church activities</i>				
Magazine sales	-	-	-	-
Fees	9,576	-	9,576	7,319
Hall rents from church organisations	4,690	-	4,690	849
	<u>14,266</u>	<u>-</u>	<u>14,266</u>	<u>8,168</u>
(c) <i>Other trading activities</i>				
Magazine adverts	-	-	-	515
Aerial rental	4,000	-	4,000	2,433
Hall rents	16,358	-	16,358	8,292
Bonus ball	-	-	-	60
Christmas draw	-	-	-	-
Christmas Fair	3,039	-	3,039	3,204
Miscellaneous sales	1,402	257	1,659	881
	<u>24,799</u>	<u>257</u>	<u>25,056</u>	<u>15,385</u>
(d) <i>Investments</i>				
Interest on UK investments	249	-	249	14
	<u>249</u>	<u>-</u>	<u>249</u>	<u>14</u>
(e) Other				
Insurance claim	-	-	-	8,526
	<u>-</u>	<u>-</u>	<u>-</u>	<u>8,526</u>
Total income and endowments	<u>150,132</u>	<u>23,134</u>	<u>173,266</u>	<u>125,492</u>

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	Un- restricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
3. Expenditure on:				
<i>(a) Raising funds</i>				
Stewardship envelopes	136	-	136	156
Cookbooks	-	1,000	1,000	-
	136	1,000	1,136	156
<i>(b) Church activities</i>				
Missionary and charitable giving:				
Church overseas	-	-	-	-
Church activities	-	-	-	-
Secular charities	28	-	28	-
Parish share	77,130	-	77,130	82,501
Working expenses of incumbent	3,025	-	3,025	1,093
Parsonage house	3,278	-	3,278	3,424
Church running expenses	15,009	-	15,009	14,794
Church maintenance	2,991	-	2,991	3,037
Upkeep of services	5,309	-	5,309	4,254
Church magazine	-	-	-	-
Training & education	3,494	-	3,494	3,473
Hall running costs & management	21,278	290	21,568	18,029
Major repairs:				
Organ restoration work	-	-	-	8,526
Reredos project	-	461	461	5,332
Verger & cleaning services	4,200	-	4,200	4,200
Depreciation	377	-	377	377
	136,119	751	136,870	149,040
<i>(c) Other</i>				
General printing & stationery	656	-	656	412
Sundry expenses	657	-	657	526
	1,313	-	1,313	938
Total expenditure	137,568	1,751	139,319	150,134

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4. Statement of Financial Activities analysis of comparative figures

	Un- restricted funds	Restricted Funds	Total 2021
	£	£	£
Income and endowments from:			
Donations and legacies	79,893	13,506	93,399
Church activities	8,168	-	8,168
Other trading activities	15,385	-	15,385
Investments	14	-	14
Other	8,526	-	8,526
Total income and endowments	111,986	13,506	125,492
Expenditure on:			
Raising funds	156	-	156
Church activities	143,362	5,678	149,040
Other	938	-	938
Total expenditure	144,456	5,678	150,134
Net gains/(losses) on investments	37,282	-	37,282
Net income/ (expenditure)	4,812	7,828	12,640
Transfers between funds	-	-	-
	4,812	7,828	12,640
Other recognised gains/ (losses):			
Gains (losses) on revaluation of fixed assets	-	-	-
Net movement in funds	4,812	7,828	12,640
Reconciliation of funds:			
Total funds brought forward	315,432	6,347	321,779
Total funds carried forward	320,244	14,175	334,419

5. Volunteers

The church has benefited from the services of unpaid general volunteers each year, the value of which is not recognised in the accounts. Further information, regarding the contribution made by volunteers to the church's activities, is set out in the Trustees' Report.

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6. Trustees remuneration and expenses

During the year, the trustee Mr. G. Blackledge received payments in respect of his position as church organist and choirmaster amounting to £2,640. Apart from this no other members of the PCC or any related party received any remuneration, benefits or expenses from the church during the year. Donations were made by members of the PCC to the church during the year in total of £18,959. Apart from this there were no other related party transactions during the year that require disclosure.

	Freehold land & buildings	Equipment	Total
	£	£	£
7. Fixed assets for use by the PCC			
(a) Tangible fixed assets			
Cost			
At 01.01.22	22,827	6,482	29,309
Added in year	-	-	-
Disposals in year	-	-	-
	22,827	6,482	29,309
At 31.12.22	22,827	6,482	29,309
Depreciation			
At 01.01.22	-	4,597	4,597
Charge for year	-	377	377
Disposals in year	-	-	-
	-	-	-
At 31.12.22	-	4,974	4,974
Net book values			
At 31.12.22	22,827	1,508	24,335
At 31.12.21	22,827	1,885	24,712

Freehold land and buildings comprises the Church Hall. All tangible fixed assets are used for or to support charitable purposes.

(b) Investment fixed assets	2022	2021
	£	£
Church deposit fund – cost	11,170	21,002
Church investment funds – valuation	<u>210,027</u>	<u>231,396</u>
	<u>221,197</u>	<u>252,398</u>
Church deposit fund		
Cost at 01.01.22	21,002	20,991
Additions	168	11
Disposals	<u>(10,000)</u>	-
Cost at 31.12.22	<u>11,170</u>	<u>21,002</u>

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(b) Investment fixed assets (continued)	2022	2021
	£	£
Church investment funds		
Market value at 01.01.22	231,396	214,115
Additions	-	-
Disposals	-	(20,000)
Gains (losses) on disposal	-	13,385
Gains (losses) on revaluation	<u>(21,369)</u>	<u>23,896</u>
Market value at 31.12.22	<u>210,027</u>	<u>231,396</u>

All of the above are U.K. investments held to provide an investment return for the charity and are not programme related investments made primarily as part of the church's charitable activities. The church investment funds consist of accumulation shares with a market value at the year-end of £210,027 (2021 £231,396).

	Unrestricted funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
8. Analysis of net assets by fund				
Fixed assets for church use	24,335	-	24,335	24,712
Investment fixed assets	221,197	-	221,197	252,398
Current assets	70,999	35,558	106,557	61,758
Current liabilities	<u>(5,092)</u>	-	<u>(5,092)</u>	<u>(4,449)</u>
Fund balance	<u>311,439</u>	<u>35,558</u>	<u>346,997</u>	<u>334,419</u>

Unrestricted funds

	General fund	Fabric fund	Restora- tion fund	Total
	£	£	£	£
At 01.01.22	<u>250,244</u>	<u>40,000</u>	<u>30,000</u>	<u>320,244</u>
Income	149,964	168	-	150,132
Expenditure	<u>(137,568)</u>	-	-	<u>(137,568)</u>
	<u>12,396</u>	<u>168</u>	<u>-</u>	<u>12,564</u>
Transfers	<u>(4,062)</u>	<u>1,292</u>	<u>2,770</u>	<u>-</u>
Profit on sale of investments	-	-	-	-
Surplus (deficit) on revaluation of investments	<u>(17,139)</u>	<u>(1,460)</u>	<u>(2,770)</u>	<u>(21,369)</u>
	<u>(17,139)</u>	<u>(1,460)</u>	<u>(2,770)</u>	<u>(21,369)</u>
At 31.12.22	<u>241,439</u>	<u>40,000</u>	<u>30,000</u>	<u>311,439</u>

The unrestricted funds represent the general church fund and designated funds. The designated funds include the church fabric fund, which has been designated by the Wardens for use for major building projects. The balance on the Tom Hilton Legacy Fund was un-designated in 2018 and now forms part of the general fund for the running of the church, apart from £30,000 re-designated as the Restoration fund. The PCC consider that the resources of each fund are held in the appropriate form to meet the fund's requirements.

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Restricted funds

	Restora- tion fund	Jenny Mercer Legacy fund	Petrina Newell fund	Reredos fund	Total
	£	£	£	£	£
At 01.01.22	3,385	2,000	601	8,189	14,175
Income					
Donations	-	-	-	23,134	23,134
Grants	-	-	-	-	-
Expenditure	-	-	(290)	(1,461)	(1,751)
	-	-	(290)	21,673	21,383
Transfers	-	-	-	-	-
At 31.12.22	3,385	2,000	311	29,862	35,558

The restricted funds include the Restoration fund, set up to raise funds by donations and grants to contribute to the ongoing cost of the major renovation work required to the church, with the latest stage leading up to the church's bi-centenary in 2025. The Jenny Mercer Legacy fund was set up to develop activities for children and young persons and the Petrina Newell Fund was set up for the maintenance, decoration and development of the Red Bank Mission Hall. The Reredos Fund was set up to raise funds for the specific restoration of the ornamental screen situated behind the church's main altar. The PCC consider that the resources of each fund are held in the appropriate form to meet the fund's requirements.

	2022	2021
	£	£
9. Debtors		
Income tax recoverable	14,041	13,337
Hall rents	3,445	2,925
Prepayments and accrued income	25,400	613
	<u>42,886</u>	<u>16,875</u>
	2022	2021
	£	£
10. Creditors		
Sundry creditors	-	1,099
Accruals	5,092	3,350
	<u>5,092</u>	<u>4,449</u>

11. **Financial commitments**

At the year end, the church had contracted for expenditure relating to the restoration of the Reredos at an estimated cost of £35,000 and which is not provided in the accounts as at 31 December 2022 (2021 £0).

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ADMINISTRATIVE INFORMATION

St. George's Church is situated in the town of Chorley: it is part of the Diocese of Blackburn within the Church of England. Its governing documents are the Parochial Church Council's (Powers) Measures 1956 (as amended) and the Church Representation Rules contained in schedule 3 to the Synodical Government Measure 1969 (as amended). The correspondence address is the address of the Vicarage which is St. George's Vicarage, Letchworth Place, Chorley, Lancashire PR7 2HJ.

The Church is a fine example of a Waterloo Church, built by the Church Commissioner's money and opened for worship in 1825. It has an active, enthusiastic and hardworking Parochial Church Council (PCC) which is established as a Charity and constituted as an incorporated association under the Act of Parliament dated 2 January 1957. The appointment of a permanent incumbent, the Reverend Michael Print, took place in 2019. The PCC wish to express their sincerest thanks to all those who have been supportive of St. George's during the year and have continued to actively promote the mission of the Church pastoral, evangelistic, social and ecumenical, as expressed by

"IN THE NAME OF CHRIST WE SEEK TO LOVE AND SERVE GOD AND HIS PEOPLE."

As well as the Parish Church, the PCC has overall responsibility for St. George's Church Hall, Red Bank Mission Hall, along with certain responsibilities for the Vicarage and St. George's Aided Primary School.

MEMBERSHIP

Members of the PCC are either elected by the Annual Parish Church Meeting (APCM) in accordance with the Church Representation rules, or are co-opted. The membership of the PCC consists of the Vicar, Churchwardens, fifteen elected persons, Deanery and Diocesan Synod representatives and those who are co-opted. All who are elected or co-opted are on the electoral roll of the church and all who attend our services and are members of the congregation are encouraged to register on the electoral roll and stand for election to the PCC.

The PCC is responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC and are mentored as they begin their term of office.

PCC members who have served from 1 January 2022 until the date this report was approved are: -

Incumbent: Reverend Michael Print B.A. (Hons), B.Th. (Oxon)

Assistant Curate: Reverend Jordan Bentliff (from July 2022)

Retired Clergy PTO: Reverend Peter Smith (from May 2022)

Wardens: Mr. John Bradley
Mr. Stephen Pollard

Representation on Deanery Synod:
Mr. Brian Allman
Mrs. Carole Cox
Mrs. Jean Sparks

Representation on Diocesan Synod:
Mr. Stephen Pollard

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Elected Members: Mr. Brian Allman
Mrs. Freda Armstrong (to April 2022)
Mr. Gordon Blackledge
Mrs. Carole Cox
Mr. Alan Gibson
Dr. Victoria Gibson
Mrs. Rachel Gilkes
Mrs. Netta Gill
Mr. Graham Heald
Mr. David Heyworth
Mrs. Catherine Jolly
Mr. Simon Newell
Mrs. Pamela Ragsdale (to September 2022)
Mrs. Jean Sparks
Mrs. Elizabeth Wilding

The agreed number of elected members to serve on the PCC remains at 15 (12 PCC and 3 Deanery Synod).

EX-OFFICIO (Co-opted):

Secretary Mr. Benjamin Holmes (to January 2023)
Mrs Susan Wilk (from January 2023)
Treasurer Mr Graham Dickinson (from January 2023)

ELECTORAL ROLL Mrs Pamela Ragsdale (to September 2022)
Mr. Stephen Pollard (from October 2022)

TREASURER Mr. Anthony Sanderson (to June 2022)
Mr. Stephen Pollard (from July 2022)

COMMITTEES

The PCC operates through a number of committees which meet between full PCC meetings, both regularly and frequently: these are supported by “task” oriented activities led by individuals or small groups within the purview of the committee structure. The Church of England, through the synodical structure and Church Representation Rules sets out the mandated governance requirements at parochial, diocesan and national Church levels. During the year 2022, the Parochial Church Council (PCC) met on 7 occasions, an increase from the previous year (5 occasions) with an average attendance of 83%, slightly lower than the 86% recorded in the previous year. The PCC also met on 1 additional occasion, specifically to agree the annual accounts. It should also be recognised that numerous PCC Sub-committee Meetings were also held during the year with very good attendance levels noted. These sub-committee meetings complemented and optimised the workings of the PCC as part of ensuring our governance requirements were met.

Standing Committee

This is the only committee required by law and comprises the Vicar, Churchwardens, Secretary and Treasurer. It has the power to transact the business of the PCC meetings, subject to any directions given by the PCC. Chaired by the Vicar, Reverend Print.

Finance and General Purposes Committee

Responsible for financial matters, the day to day running of the Church and the management of its resources. Chaired by Mr. Alan Gibson.

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Fabric and Buildings Committee

Responsible for the care, maintenance and repair of Church plant and property, both in the medium and long term. Chaired by Mr. Stephen Pollard.

Ministry and Discipleship Committee

Responsible for the spiritual aspects of Church life, both inside, and outside of the Church building. Chaired by Mrs. Elizabeth Wilding.

Safeguarding Committee

To provide leadership, advice and support to the Vicar and PCC on all aspects of safeguarding. To encourage everyone to promote a safer church, to ensure there is a robust system in place to raise safeguarding concerns and undertake safeguarding training. Chaired by Dr. Victoria Gibson.

Liturgy Committee

To review our service booklets and the liturgy we use during our services. Chaired by Reverend Print.

ACHIEVEMENTS AND PERFORMANCE

Review Of The Year 2022 – Reverend Michael Print

2022 was a year in which we got up-to-speed with a proactive social and fundraising calendar. Having launched our Reredos appeal in Advent 2021 and got off to a great start, thanks to an early donation from Livesey's Funeral Directors, we planned in a whole variety of events to raise funds whilst also getting the church community back together after a strange few years.

The year saw many fantastic events and amazingly the completion of our fundraising target allowing the restoration of the East End to begin in earnest. 2022 also saw our development in outreach as we ran two successful courses exploring the Faith and consequently saw a number of adult baptisms and confirmations.

Thanks to our Buildings Team the church is in great condition and allows us to host a number of large deanery and diocesan events (including a Mother's Union Deanery Festival and the Archdeacon's Visitation). We were particularly excited to welcome Fr Jordan, Becky, and Maisie to our church family, as we received a curate to help us to support All Saints parish and to further develop the mission opportunities of St George's. Overall we had an excellent year which showed the depth, talent, and health of our parish and set us up well for further outreach in 2023.

Thank you to everyone involved in our church family, and for all their hard work in reaching out with the Good News in a whole variety of ways.

Public Benefit Statement

Throughout the year, the PCC remained mindful of the Commission's guidance on public benefit, in particular, the specific guidance to charities for the advancement of religion. St. George's continued to try to enable ordinary people, to live out their faith as part of the parish community through:

- the provision of pastoral care for people living in the parish and for those associated with St. George's who live outside the parish:
- worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus' missionary and outreach work.

At all times and within all the changes which took place during the year, the members of the PCC, as Trustees, have been able, to confirm that they have complied with their duties in delivering public benefit in accordance with their aims, and they have had due regard to the guidance on public benefit published by the Charity Commission, in the exercise of their duties.

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Mission and Discipleship

2022 was welcomed in with the hope that, after two difficult years, things were at last beginning to return to normal. As a committee we were tasked with re-engaging past parishioners and encouraging new ones and as the months went on we were pleased to see numbers attending church increasing.

Reflection /bible study groups have been held throughout the year. The sermon series during Lent was followed by a study of Joseph over the summer. This was an enjoyable and informative course which culminated in "Sing –A-Long –Joseph" in the church hall. This attracted over 50 people, including past members of our congregation, who had not attended church since the pandemic, as well as people from other parishes. The final Sermon Series took place in Advent, this time at All Saints church, which gave us an opportunity to meet members from their church. This was also attended by some members of St. Georges new to bible study.

A Christianity Explored course was run in the Spring. This attracted a mix of people, those new to church and wanting to discover more about the bible, parents of confirmees and regular worshippers wanting to revisit Mark's Gospel. Two of the newcomers went on to be confirmed in June. A second course was run in the Autumn.

Lent and Advent Devotionals were distributed to the congregation as were prayer leaflets and Cheeky Panda booklets for Thy Kingdom Come.

It was with great pleasure we welcomed Jordan, Becky and Maisie to our church in July with Jordan soon becoming a part of our committee.

In February the world was rocked once again with Russia's invasion of Ukraine and an appeal was launched for food, toiletries and clothing. A representative from SLEAP, a local charity based in Leyland, that provides short to medium term lodgings for young homeless people, came to speak to us one Sunday in March. This was followed by a welcome return of our Lent Lunch which was very well supported with donations going to SLEAP.

We continue to support the Living Waters Food Bank on a weekly basis as well as in our Harvest Appeal. Several of our congregation also help with food distribution at St Lawrence's and at their Taste Cafe and Open Table.

The cost of living crisis has hit everyone, yet the generosity of St Georges family was shown once more in the response to our annual Shoe Box Appeal for International Aid (48 boxes) and the amount of gifts and toys collected for Help the Homeless.

It was with great pleasure we were able to resume some of our social gatherings post Covid. These included the Lent Lunch, Jacob's Joins, after the St Georges and Platinum Jubilee services, and bacon/sausage sandwiches after our Back to Schools service. In the summer Mike and Natalie kindly hosted the parish BBQ which was well attended and gave Mike and Jordan a chance to chat with people in an informal relaxed setting. Our thanks also need to go to Mike and Jordan for their sterling efforts to raise money for the Reredos in the walk from Whalley to Chorley.

As Christmas approached, thanks to over 45 volunteers from St Georges and All Saints, we were able to deliver cards to 8,600 homes across both parishes. Our Carol singing event in the town centre also gave us an excellent opportunity to give out cards to passers-by, several of whom joined in the singing!

Though there are many positives to be taken from 2022, we are aware that much needs to be done in 2023.

Our aim is to encourage more people to attend church and to become involved in all aspects of church life.

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Churchwardens' Report

Churchwardens have a legal responsibility to provide a report at the Annual Parochial Meeting, the minimum requirement being to confirm any additions or subtractions to the Terrier and the recording of the goods and chattels in the church building. We can confirm that in the year covered by this report, there have been no additions or deletions and as far as the Wardens are aware, the contents of these are accurate.

Post- pandemic we safely transitioned back to a more regular routine. The size of our church building has allowed for continued natural social distancing in the earlier part of the year for those that needed that extra reassurance. We hosted a number of larger services, including: Education Sunday, Mothers Union Deanery Festival, Primary Visitation for the Blackburn Archdeaconry, and the Confirmation Service. The support and flexibility provided by our Sides-persons Teams is exceptional and they are commended for their valued contribution as “welcomers” and assisting with other various duties during and after services.

Many thanks go out to our Verger, Graham Schofield, for all his hard work and dedicated service contributing to the smooth running of all our services. Additionally, thanks and appreciation are due to the high-quality musical provision, led by our Organist and Choir Director, Gordon Blackledge. We know our congregation very much appreciates worshipping in a very clean church and thanks go to our cleaner, Gillian Ellison, for all her continued efforts throughout the year. The church was kept skilfully decorated with regular flower arrangements provided by members of our Flower Guild, and we offer our thanks for this important contribution.

The Wardens would like to thank the members of the Maintenance Team for ensuring that essential maintenance duties were undertaken. In addition, a significant amount of restoration and redecoration projects were completed. This helped the Church to ensure that all our buildings remained in good condition, and the respective grounds were kept looking neat and tidy.

We are fortunate to have an outstanding primary school. Our thanks go to all the staff for their dedication in providing all pupils with a fantastic education and life skill opportunities in a Christian context, along with regular class visits to church, as well as the whole school attending on some occasions. As one of the foundation churches served by St. Michael's High School, we value the important linkage between the school and our church. We recognise the significant contribution St. Michael's makes to ensuring our young people receive an excellent education in a Christian environment and suitably equipping every one of them for life the 21st Century. Given the importance of supporting our children and young people, it is important to note the numerous successful church uniformed organisations we have. All of them provide great opportunities for our children and young people for which we thank the dedicated leaders.

Finances have continued to remain extremely challenging. We are fortunate for the level of proactive support we have received from our Treasurers, who continually provided sound business advice and effectively oversee our financial position. Additionally, thanks go to the Events Team for the successful numerous fundraising activities during year. The extremely successful fundraising and levels of donations for the Reredos Conservation and Restoration Project is to be commended.

We would also like to offer our significant thanks to our Vicar, Fr Mike for all the hard work he and Natalie have done. Also, we must congratulate Fr Mike for successfully recruiting an excellent Assistant Curate, Fr Jordan, to work in our parish and also that of All Saints. Fr Jordan has made a positive contribution at St. George's (and All Saints). Along with this wife Becky, and their daughter Maisie, they have settled into their new life in Chorley very well.

Aligned to the Blackburn Diocese Vision 2026 'Healthy Churches Transforming Communities' and promoting church growth, our Vicar, Fr Mike was licensed as Priest-in-Charge of All Saints Church, Chorley in September. This will hopefully lay down a solid pathway for a possible future pastoral re-organisation of the two parishes. It is also important to remember the support we received from retired clergy, in particular Fr Peter Smith, along with the continual support we receive from the diocese.

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY
ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL**

YEAR ENDED 31 DECEMBER 2022

Churchwardens' Report (continued)

Our Church Hall has benefitted from increased bookings during the year as part of the post pandemic recovery. Good use has been made of the hall by our church groups and organisations, along with important regular external bookings and those made on a one-off basis. We would like to thank our Hall Manager, Paul Clegg, for the Hall Management Services provided.

There are many people who have not been named in this report but who contribute to the ongoing success of our Church and parish life. There are many groups and organisations that contribute to our successful and vibrant parish life and again, our thanks go to all of them.

FINANCIAL REVIEW

The continuing economic impact post-pandemic and the cost-of-living challenges have had a severe effect on our finances again this year. Whilst we have continued to ensure only essential spend to minimise our deficit, our expenditure in 2022 still exceeded our income (excluding extraordinary items) which would have resulted in a significant operating deficit. However, this operating deficit in accounting principles was fully eliminated through extraordinary items and resulted in a surplus as indicated within the Statement of Financial Activities. Although the PCC gave authority to sell £30,000 of shares in £10,000 tranches, we were able to avoid this by using just £10,000 from our Cash deposits at CBF for the first tranche in June rather than our share investments in view of the poor state of the market. Additionally, the restricted income for the Reredos restoration was used to support our liquidity during the year whilst there was very minimal expenditure on the project.

We need to continue to address the underlying operating deficit, when excluding extraordinary and unplanned income. Under normal circumstances a significant annual surplus is vital if we are to remain solvent and have the reserves that we need to meet major capital costs and to continue our Mission and Ministry recognising we have three church-owned buildings to maintain and run.

Planned and committed regular weekly or monthly giving is the main foundation of our church funding, which is typically supplemented through much needed additional fundraising. During the year, our Stewardship income has not changed, but there has been a move from a number of people to BACS payments / Standing Orders rather than using cash in the envelopes, which is a move to be welcomed. We need to ensure that we all review our levels of giving on a regular basis. The annual income from the Transmitter contract provides a good regular financial foundation.

The income that we receive from HMRC through Gift Aid fell slightly again this year when attributed to our General (Unrestricted) income and we must ensure that we continue to encourage people to use Gift Aid as much as possible. It should be noted however, that when taking into account the Gift Aid value against the restricted income received through donations and fundraising for the Reredos appeal, then overall there was a slight increase in Gift Aid income since last year.

We have benefited considerably through being locked into a fixed energy tariff for Gas and Electricity for both the Church and Hall. Additionally, we benefited from a one-off diocesan distributed energy grant from the National Church of £1,787 and also from the receipt from diocese of a final distribution of the Lower Income Communities Funding grant of £1,847 payable at year end. Both of these grants helped further reduce our operating deficit.

The rental income for the Hall has increased this year generating a positive effect financially. This along with the proceeds from the Christmas Fayre has generated a small surplus, with further increases in income being anticipated.

Our General (Unrestricted) expenditure was down slightly to 2021 with the biggest item being our Parish Share Request. We requested Diocese to use our Lower Income Communities Funding Grant as an offset to this and our Parish Share Request payments to Diocese amounted to £70,962, down slightly from 2021.

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31 DECEMBER 2022

Financial Review (continued)

As stated previously, we also received a year end payment (grant) of £1,847 of a final distribution of the (2022) Lower Income Communities Funding from the Diocese which was paid to all eligible parishes who had paid their Parish Share Request in full.

Maintenance costs were kept low as we sought to cut back expenditure. Our maintenance costs are held at relatively low levels thanks to the hard work of a number of volunteers who carry out much of our routine maintenance. These gifts of Time and Talents are vital to us.

Payments totaling almost £2,700 were made to the Barchester Scheme for our contribution of St. George's School, whilst a requested Parochial Donation of £300 was made to St. Michael's School.

Payments amounting to £2,840 were made the Choir Director and Organist, who is a PCC Member, for services provided during the year, which included Locum Organist Fees.

The Notes to the Financial Statements show that the total value of our investment funds as of 31 December 2022 was £210,027 which reflects the stock market levels at that time and down just over 9% from the previous year. When investment cash deposits are included, our overall investments total £221,197. During the year, the total fund balances changed from £334,419 to £346,997 of which £35,558 is restricted.

The Church will be celebrating its bicentenary in 2025 and the PCC has agreed that the conservation and restoration to the reredos should be undertaken subject to the ability to raise the necessary funds and donations for the project. It is hoped this project will be completed by December 2023. Other restoration projects will be considered after completion of the Reredos Project.

We were notified in March of a legacy from the estate of the late Peter Henry Lancaster, with an anticipated value, based on the information available at that time to be close to £11,375. However, no distribution of estate funds was to be expected before January 2023. Information was received in January 2023 with an update to the estate accounts indicating we could expect to receive up to £24,491. Pending confirmation of HMRC tax liability clearance, the estate executors released an interim distribution to us of £12,245 in late January 2023 and it is anticipated the final distribution will be made in 2023.

Investment and Reserves Policy

Our Reserves currently include £2,000 in Restricted Funds from the Jenny Mercer Legacy This money is restricted for use in "working with children and young people" under the terms of the bequest. There is also a Restricted Fund of £311 in the Petrina Newell Fund which has been given for the maintenance, decoration, and development of the Red Bank Mission Hall.

The Reredos Fund was launched in December 2021 with the aim of raising £35,000 to pay for the restoration of the painted panels behind the High Altar. At the end of 2022, this target when taking into consideration the value of the future Gift Aid reclaim in 2023 has been achieved which is an excellent outcome.

In the light of our continued challenged financial position post the pandemic and concern regarding potential future repair costs, the PCC undertook a review its Investments and Reserves Policy in 2022 and the revised policies agreed are reflected below.

The PCC decided to maintain a slightly larger operating Reserve based on potential known significant maintenance requirements within the next five years and an amount equivalent to six months general running costs. These can be summarised as: £26,000 - Church boiler replacement (Hydrogen ready gas condensing boilers), £28,000 - Choir Vestry flat roof replacement including increase of outlet sizes for upper roof drainage, £21,000 - Roofing section repairs and general specialist repairs along with £75,000 - six months operating costs. £150,000 was designated for this purpose. It should be noted that this excludes any provision of costs for short term unplanned significant maintenance requirements for the Church Hall or Red Bank.

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

YEAR ENDED 31 DECEMBER 2022

Investment and Reserves Policy (continued)

The PCC has also designated funds from the Tom Hilton Legacy which was left to us for general church purposes. We continue to hold an amount required for likely building works identified at the quinquennial inspection (the Fabric Fund of £40,000) and also a Discretionary fund for Restoration Phase 3, which stands at £30,000. Any remaining monies are seen as General Reserves for church purposes and for ministry and mission initiatives.

Reserves are held in short term deposits and longer-term investments through the Church of England Board of Finance Deposit and Investment Funds. Short term deposits are maintained to ensure that they are readily available to meet the financial requirements of the Church and longer-term investments are held in the Investment Fund of the Church of England Board of Finance to ensure an appropriate and ethical approach to the application of our investments. Allowance needs to be made in our planning for any future adverse stock market movements or trends which might limit our ability to meet our policy objectives.

FUTURE DEVELOPMENTS

The PCC remain very mindful about ensuring continued robust financial planning and management. We have significant maintenance and operating costs to consider in relation to our Church, Church Hall and Red Bank Mission Hall. Medium to longer term projects have been considered without commitment or specific priority. In relation to the church building, a few of these include re-painting the church ceiling and upper wall areas, installation of solar panels onto the church roof, and re-ordering within the Chancel and High Altar area to expose the mosaic flooring. There are also a number of medium to longer term projects for the Church Hall. These include replacement of the sealed double-glazed window units, refurbishment to the kitchen, installation of storage units, the replacement of the roof guttering system and installation of solar panels to the south roof. Red Bank Mission Hall remains an important building for our Uniformed Organisations. It would benefit from appropriate upgrades while recognising the age and nature of the building. Whenever possible, we seek grant opportunities and are very grateful for the support from Chorley Borough Council who has agreed to fund a number of building renovations at Red Bank during 2023.

We are fortunate to be part of Blackburn Diocese. Through the delivery of Vision 2026, they have a very robust vision and strategy for supporting parishes and working to transform communities. There is a possibility via a planned Pastoral Scheme, that the parishes of St. George and All Saints may be united into a single parish. This will further strengthen mission and discipleship across a revised parish boundary. It is recognised that this will be challenging, but we are confident that it will be successful and achievable recognising the support we receive at both deanery and diocese level.

It is also important we continue to monitor Net Zero objectives and implement appropriate recommendations in order to help protect our environment and planet.

Approved by the PCC and signed on its behalf: -

Rev. M. Print



Mr. J. Bradley



Dated: 25th April, 2023

Mr. S. Pollard



Accounts

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

CHARITY REGISTRATION NO. 1130528

VICAR

The Reverend Michael Print

BANKERS

The Royal Bank of Scotland plc
Direct Business Banking
PO Box 5479
1 Spinningfields Square
Manchester
M6 1 0NH

INDEPENDENT EXAMINER

Mr. S. Gardiner ACA CTA
25 Langdale Grove
Chorley
Lancashire
PR6 7NU

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

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**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE ACCOUNTS OF THE
PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

I report to the trustees on my examination of the accounts of the Parochial Church Council of the Ecclesiastical Parish of St. George, Chorley for the year ended 31 December 2021, which are set out on pages 2 to 12.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). The charity's trustees consider that an audit is not required for this year under section 144 (2) of the Act and that an independent examination is needed.

I report in respect of my examination of the Trustees' accounts carried out under s.145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act. I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales.

Independent examiners' statement

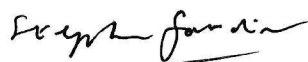
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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

I have completed the examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the charity as required by s. 130 of the Act;
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Stephen Gardiner ACA CTA
Chartered Accountant
25 Langdale Grove
CHORLEY
Lancashire PR6 7NU

Dated: 22 May 2022

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Note	Un- restricted funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Income and endowments from:					
Donations and legacies	2(a)	79,893	13,506	93,399	88,901
Church activities	2(b)	8,168	-	8,168	6,979
Other trading activities	2(c)	15,385	-	15,385	6,290
Investments	2(d)	14	-	14	131
Other	2(e)	8,526	-	8,526	8,026
Total income and endowments		111,986	13,506	125,492	110,327
Expenditure on:					
Raising funds	3(a)	156	-	156	183
Church activities	3(b)	143,362	5,678	149,040	167,449
Other	3(c)	938	-	938	1,091
Total expenditure		144,456	5,678	150,134	168,723
Net gains/ (losses) on investments	6(b)	37,282	-	37,282	21,400
Net income/ (expenditure)		(32,470)	7,828	(24,642)	(36,996)
Transfers between funds	7	-	-	-	-
		4,812	7,828	12,640	(36,996)
Gains (losses) on revaluation of fixed assets		-	-	-	-
Net movement in funds		4,812	7,828	12,640	(36,996)
Reconciliation of funds:					
Total funds brought forward		315,432	6,347	321,779	358,775
Total funds carried forward		320,244	14,175	334,419	321,779

All amounts are derived from continuing activities. There were no incoming resources attributable to geographical markets outside the United Kingdom (2020 none). All gains and losses recognised during the year are included in the Statement of Financial Activities.

The notes on pages 4 to 12 form part of these financial statements.

An analysis of the comparative figures for 2020 is set out in note 4 of the accounts.

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

BALANCE SHEET AS AT 31 DECEMBER 2021

	Note	£	2021 £	£	2020 £
Fixed assets					
Tangible fixed assets	6(a)		24,712		25,089
Investment assets	6(b)		<u>252,398</u>		<u>235,106</u>
			277,110		260,195
Current assets					
Debtors	8	16,875		18,982	
Cash at bank and in hand			<u>44,883</u>	<u>49,949</u>	
			61,758	68,931	
Liabilities					
Creditors: Amounts falling due within one year	9	<u>4,449</u>		<u>7,347</u>	
Net current assets			<u>57,309</u>		<u>61,584</u>
Total net assets			<u>334,419</u>		<u>321,779</u>
Funds	7				
Unrestricted funds					
General fund		250,244		215,432	
Designated funds		<u>70,000</u>		<u>100,000</u>	
Total unrestricted funds			320,244		315,432
Restricted income funds			<u>14,175</u>		<u>6,347</u>
Total funds			<u>334,419</u>		<u>321,779</u>

The notes on pages 4 to 12 form part of these financial statements.

**Approved by the Parochial Church Council of the
Ecclesiastical Parish of St. George, Chorley and
signed on its behalf: -**

Rev. M. Print

M. G. Print

Mr. J. Bradley

J. Bradley

Dated:

18th MAY 2022

Mr. S. Pollard

S. Pollard

Charity Registered Number: 1130528

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

1. General information

The Parochial Church Council of the Ecclesiastical Parish of St. George, Chorley (known as St. George's Church) is a corporate body established by the Church of England and is a Registered Charity (charity number 1130528). The church is situated on St. George's Street, Chorley and is part of the Diocese of Blackburn within the Church of England. The correspondence address is St. George's Church, St. George's Street, Chorley, Lancashire PR7 2AA.

2. Statement of compliance

These financial statements have been prepared in compliance with the provisions of FRS 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'.

3. Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The church meets the definition of a public benefit entity under FRS 102. The financial statements have been prepared under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the entity. The figures in the accounts are rounded to the nearest £.

The trustees consider that there are no material uncertainties about the church's ability to continue as a going concern, and existing reserves are enabling the church to cope with the continuing impact of the Coronavirus pandemic. The preparation of the financial statements may require the trustees to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities at the balance sheet date and the amounts reported for income and expenditure during the year. However, the nature of estimation means that the actual outcomes could differ from those estimates. The judgement that has had the most significant effect on the amounts recognised in the financial statements relates to the estimate of the useful economic lives of the various fixed assets in the accounts for the purpose of the depreciation charge. The carrying amounts of the fixed assets are set out in the Balance Sheet and the notes to the accounts.

Funds

Unrestricted income funds comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the PCC in furtherance of the general objectives of the church and that have not been designated for other purposes by the Wardens or the PCC. Funds designated for a particular purpose by the Wardens or the PCC are also unrestricted. Restricted income funds are those subject to special conditions imposed by the donor and are not available for purposes other than those specified by the donor.

The accounts include all monetary 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.

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

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 or gift aid donations is recognised when the income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Income from church and trading activities

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

Funds raised by the fairs and similar events are accounted for gross.

Sales of magazines are accounted for gross.

Income from investments

Dividends and interest are accounted for when receivable.

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.

Expenditure

Expenditure is included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered. Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure has been classified under headings that aggregate all costs related to that category. Donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The parish share is accounted for when payable. Any amount unpaid at the year end is provided for in the accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Tangible fixed assets

Consecrated land and buildings and movable church furnishings

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

No value is placed on movable church furnishings held by the church wardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property.

All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Other fixtures, fittings and office equipment

Equipment used within the church premises is stated at cost and is depreciated on a straight-line basis over 5 years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

Church hall

The property is stated at cost at 31 December. The PCC are of the opinion that the depreciation charge and accumulated depreciation of the building are immaterial. There is a policy and practice of regular maintenance and repair, which is charged in the accounts of the entity, such that the previously assessed standard of the building is maintained. The building is expected to have a long remaining useful life exceeding fifty years and its estimated residual value is not expected to be less than its current carrying amount. The building is reviewed for impairment at the end of the accounting period and a depreciation charge is only made if the estimated residual value of the building becomes materially less than the carrying amount of the asset.

Investments

Investments are a form of basic financial instrument and are recognised at their transaction value. The charity does not acquire equity investments, put options, derivatives or other complex financial instruments. Investments are stated at market value at 31 December which is the quoted price for accumulation shares. The Statement of Financial Activities includes the net gains and losses arising on revaluations and disposals during the year. Cash held on deposit with the CBF Church of England Funds is invested for long term purposes and is included within fixed assets.

Current assets

Trade and other debtors owing to the PCC are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Current liabilities

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Un- restricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
2. Income and endowments from:				
(a) <i>Donations and legacies</i>				
Planned giving	54,352	-	54,352	53,209
Income tax recoverable	13,357	-	13,357	13,993
Other giving	2,334	-	2,334	2,593
Collections (other than planned giving through envelopes)	4,012	-	4,012	4,058
Grants	1,005	-	1,005	3,015
Sundry donations	4,833	13,506	18,339	11,041
Legacies	-	-	-	992
	<u>79,893</u>	<u>13,506</u>	<u>93,399</u>	<u>88,901</u>
(b) <i>Church activities</i>				
Magazine sales	-	-	-	498
Fees	7,319	-	7,319	5,002
Hall rents from church organisations	849	-	849	1,479
	<u>8,168</u>	<u>-</u>	<u>8,168</u>	<u>6,979</u>
(c) <i>Other trading activities</i>				
Magazine adverts	515	-	515	-
Aerial rental	2,433	-	2,433	-
Hall rents	8,292	-	8,292	5,580
Bonus ball	60	-	60	320
Christmas draw	-	-	-	-
Christmas Fair	3,204	-	3,204	-
Miscellaneous sales	881	-	881	390
	<u>15,385</u>	<u>-</u>	<u>15,385</u>	<u>6,290</u>
(d) <i>Investments</i>				
Interest on UK investments	14	-	14	131
	<u>14</u>	<u>-</u>	<u>14</u>	<u>131</u>
(e) Other				
Insurance claim	8,526	-	8,526	8,026
	<u>8,526</u>	<u>-</u>	<u>8,526</u>	<u>8,026</u>
Total income and endowments	<u>111,986</u>	<u>13,506</u>	<u>125,492</u>	<u>110,327</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE
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	Un- restricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
3. Expenditure on:				
(a) <i>Raising funds</i>				
Stewardship envelopes	156	-	156	183
Christmas draw	-	-	-	-
	156	-	156	183
(b) <i>Church activities</i>				
Missionary and charitable giving:				
Church overseas	-	-	-	-
Church activities	-	-	-	45
Secular charities	-	-	-	-
Parish share	82,501	-	82,501	76,645
Working expenses of incumbent	1,093	-	1,093	1,294
Parsonage house	3,424	-	3,424	3,261
Church running expenses	14,794	-	14,794	14,675
Church maintenance	3,037	-	3,037	3,646
Upkeep of services	4,254	-	4,254	5,004
Church magazine	-	-	-	328
Training & education	3,473	-	3,473	2,759
Hall running costs & management	17,683	346	18,029	17,858
Major repairs:				
Organ restoration work	8,526	-	8,526	32,646
General restoration work	-	5,332	5,332	4,771
Verger & cleaning services	4,200	-	4,200	4,140
Depreciation	377	-	377	377
	143,362	5,678	149,040	167,449
(c) <i>Other</i>				
General printing & stationery	412	-	412	560
Sundry expenses	526	-	526	531
	938	-	938	1,091
Total expenditure	144,456	5,678	150,134	168,723

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4. **Statement of Financial Activities analysis of comparative figures**

	Un- restricted funds	Restricted Funds	Total 2020
	£	£	£
Income and endowments from:			
Donations and legacies	84,430	4,471	88,901
Church activities	6,979	-	6,979
Other trading activities	6,290	-	6,290
Investments	131	-	131
Other	8,026	-	8,026
Total income and endowments	105,856	4,471	110,327
Expenditure on:			
Raising funds	183	-	183
Church activities	161,686	5,763	167,449
Other	1,091	-	1,091
Total expenditure	162,960	5,763	168,723
Net gains/(losses) on investments	-	-	-
Net income/ (expenditure)	(57,104)	(1,292)	(58,396)
Transfers between funds	-	-	-
	(57,104)	(1,292)	(58,396)
Other recognised gains/ (losses):			
Gains on investment assets	21,400	-	21,400
Net movement in funds	(35,704)	(1,292)	(36,996)
Reconciliation of funds:			
Total funds brought forward	351,136	7,639	358,775
Total funds carried forward	315,432	6,347	321,779

5. **Volunteers**

The church has benefited from the services of unpaid general volunteers each year, the value of which is not recognised in the accounts. Further information, regarding the contribution made by volunteers to the church's activities, is set out in the Trustees' Report.

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6. Trustees remuneration and expenses

During the year, the trustee Mr. G. Blackledge received payments in respect of his position as church organist and choirmaster amounting to £2,640. Apart from this no other members of the PCC or any related party received any remuneration, benefits or expenses from the church during the year. Donations were made by members of the PCC to the church during the year in total of £18,421. Apart from this there were no other related party transactions during the year that require disclosure.

	Freehold land & buildings £	Equipment £	Total £
6. Fixed assets for use by the PCC			
(a) Tangible fixed assets			
Cost			
At 01.01.21	22,827	6,482	29,309
Added in year	-	-	-
Disposals in year	-	-	-
	<hr/>	<hr/>	<hr/>
At 31.12.21	22,827	6,482	29,309
Depreciation			
At 01.01.21	-	4,220	4,220
Charge for year	-	377	377
Disposals in year	-	-	-
	<hr/>	<hr/>	<hr/>
At 31.12.21	-	4,597	4,597
Net book values			
At 31.12.21	22,827	1,885	24,712
	<hr/>	<hr/>	<hr/>
At 31.12.20	22,827	2,262	25,089

Freehold land and buildings comprises the Church Hall. All tangible fixed assets are used for or to support charitable purposes.

(b) Investment fixed assets	2021	2020
	£	£
Church deposit fund – cost	21,002	20,991
Church investment funds – valuation	<u>231,396</u>	<u>214,115</u>
	<u>252,398</u>	<u>235,106</u>
Church deposit fund		
Cost at 01.01.21	20,991	888
Additions	11	20,103
Disposals	-	-
	<hr/>	<hr/>
Cost at 31.12.21	<u>21,002</u>	<u>20,991</u>

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(b) Investment fixed assets (continued)	2021	2020
	£	£
Church investment funds		
Market value at 01.01.21	214,115	272,715
Additions	-	-
Disposals	(20,000)	(80,000)
Gains (losses) on disposal	13,385	47,582
Gains (losses) on revaluation	<u>23,896</u>	<u>(26,182)</u>
 Market value at 31.12.21	 <u>231,396</u>	 <u>214,115</u>

All of the above are U.K. investments held to provide an investment return for the charity and are not programme related investments made primarily as part of the church's charitable activities. The church investment funds consist of accumulation shares with a market value at the year-end of £231,396 (2020 £214,115).

	Unrestricted funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
7. Analysis of net assets by fund				
Fixed assets for church use	24,712	-	24,712	25,089
Investment fixed assets	252,398	-	252,398	235,106
Current assets	47,583	14,175	61,758	68,931
Current liabilities	(4,449)	-	(4,449)	(7,347)
	<hr/>	<hr/>	<hr/>	<hr/>
Fund balance	320,244	14,175	334,419	321,779

Unrestricted funds

	General fund	Fabric fund	Restora- tion fund	Total
	£	£	£	£
At 01.01.21	215,432	40,000	60,000	315,432
	<hr/>	<hr/>	<hr/>	<hr/>
Income	111,975	11	-	111,986
Expenditure	(144,456)	-	-	(144,456)
	<hr/>	<hr/>	<hr/>	<hr/>
	(32,481)	11	-	(32,470)
	<hr/>	<hr/>	<hr/>	<hr/>
Transfers	37,392	(2,558)	(34,834)	-
	<hr/>	<hr/>	<hr/>	<hr/>
Profit on sale of investments	10,735	914	1,736	13,385
Surplus (deficit) on revaluation of investments	19,166	1,633	3,098	23,897
	<hr/>	<hr/>	<hr/>	<hr/>
	29,901	2,547	4,834	37,282
	<hr/>	<hr/>	<hr/>	<hr/>
At 31.12.21	<u>250,244</u>	<u>40,000</u>	<u>30,000</u>	<u>320,244</u>

The unrestricted funds represent the general church fund and designated funds. The designated funds include the church fabric fund, which has been designated by the Wardens for use for major building projects. The balance on the Tom Hilton Legacy Fund was undesignated in 2018 and now forms part of the general fund for the running of the church, apart from £60,000 which was re-designated as the Restoration fund but has been reduced by £30,000 this year to fit in with current resources following the pandemic. The PCC consider that the resources of each fund are held in the appropriate form to meet the fund's requirements.

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Restricted funds

	Restora- tion fund	Jenny Mercer Legacy fund	Petrina Newell fund	Reredos fund	Total
	£	£	£	£	£
At 01.01.21	3,400	2,000	947	-	6,347
Income					
Donations	351	-	-	13,155	13,506
Grants	-	-	-	-	-
Expenditure	(366)	-	(346)	(4,966)	(5,678)
	(15)	-	(346)	8,189	7,828
Transfers	-	-	-	-	-
At 31.12.21	3,385	2,000	601	8,189	14,175

The restricted funds include the Restoration fund, set up to raise funds by donations and grants to contribute to the ongoing cost of the major renovation work required to the church, with the latest stage leading up to the church's bi-centenary in 2025. The Jenny Mercer Legacy fund was set up to develop activities for children and young persons and the Petrina Newell Fund was set up for the maintenance, decoration and development of the Red Bank Mission Hall. The Reredos Fund has been set up to raise funds for the specific restoration of the ornamental screen situated behind the church's main altar. The PCC consider that the resources of each fund are held in the appropriate form to meet the fund's requirements.

	2021	2020
	£	£
8. Debtors		
Income tax recoverable	13,337	13,980
Hall rents	2,925	1,366
Prepayments and accrued income	613	3,636
	<u>16,875</u>	<u>18,982</u>
	2021	2020
	£	£
9. Creditors		
Sundry creditors	1,099	6,030
Accruals	3,350	1,317
	<u>4,449</u>	<u>7,347</u>

10. **Financial commitments**

There was no material expenditure contracted for but not provided in the accounts as at 31 December 2021 (2020 £0).

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ADMINISTRATIVE INFORMATION

St. George's Church is situated in the town of Chorley: it is part of the Diocese of Blackburn within the Church of England. Its governing documents are the Parochial Church Council's (Powers) Measures 1956 (as amended) and the Church Representation Rules contained in schedule 3 to the Synodical Government Measure 1969 (as amended). The correspondence address is the address of the Vicarage which is St. George's Vicarage, Letchworth Place, Chorley, Lancashire PR7 2HJ.

The Church is a fine example of a Waterloo Church, built by the Church Commissioner's money and opened for worship in 1825. It has an active, enthusiastic and hardworking Parochial Church Council (PCC) which is established as a Charity and constituted as an incorporated association under the Act of Parliament dated 2 January 1957. The appointment of a permanent incumbent, the Reverend Michael Print, took place in 2019. The PCC wish to express their sincerest thanks to **ALL** those who have been supportive of St. George's during the year and have continued to actively promote the mission of the Church pastoral, evangelistic, social and ecumenical. The mission of St. Georges, as expressed by

"IN THE NAME OF CHRIST WE SEEK TO LOVE AND SERVE GOD AND HIS PEOPLE"

has been maintained during difficult circumstances.

As well as the Parish Church, the PCC has overall responsibility for St. George's Church Hall, Red Bank Mission Hall, along with certain responsibilities for the Vicarage and St. George's Aided Primary School.

MEMBERSHIP

Members of the PCC are either elected by the Annual Parish Church Meeting (APCM) in accordance with the Church Representation rules, or are co-opted. The membership of the PCC consists of the Vicar, Churchwardens, fifteen elected persons, Deanery and Diocesan Synod representatives and those who are co-opted. All who are elected or co-opted are on the electoral roll of the church and all who attend our services and are members of the congregation are encouraged to register on the electoral roll and stand for election to the PCC.

The PCC is responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC and are mentored as they begin their term of office.

PCC members who have served from 1 January 2021 until the date this report was approved are: -

Incumbent: Reverend Michael Print B.A. (Hons), B.Th. (Oxon),

Wardens: Mr. John Bradley
Mr. Stephen Pollard

Representation on Deanery Synod:

Mr. Brian Allman
Mrs. Carole Cox
Mrs. Jean Sparks

Representation on Diocesan Synod:

Mr. Stephen Pollard

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Elected Members:

Mr. Brian Allman
Mrs. Freda Armstrong
Mr. Gordon Blackledge
Mrs. Carole Cox
Mr. Alan Gibson
Dr. Victoria Gibson
Mrs. Rachel Gilkes
Mrs. Netta Gill
Mr. Graham Heald
Mrs. Elaine Heartfield (to 23 May 2021)
Mr. David Heyworth
Mrs. Catherine Jolly
Mr. Simon Newell (from 23 May 2021)
Mrs. Pamela Ragsdale
Mrs. Jean Sparks
Mrs. Samantha Trafford (to 23 May 2021)
Mrs. Elizabeth Wilding

The agreed number of elected members to serve on the PCC remains at 15.

EX-OFFICIO (Co-opted):

Secretary Mr. William Greenwood OBE (to 23 May 2021)
Mr. Benjamin Holmes (from 23 May 2021)

ELECTORAL ROLL Mrs Pamela Ragsdale

TREASURER Mr. Anthony Sanderson

COMMITTEES

The PCC operates through a number of committees which meet between full PCC meetings, both regularly and frequently: these are supported by “task” oriented activities led by individuals or small groups within the purview of the committee structure. During the year 2021, the PCC met on 5 occasions, with an average attendance of 86%, higher than 81% the previous year.

Standing Committee

This is the only committee required by law and comprises the Vicar, Churchwardens, Secretary and Treasurer. It has the power to transact the business of the PCC meetings, subject to any directions given by the PCC. Chaired by the Vicar, Reverend Print.

Finance and General Purposes Committee

Responsible for financial matters, the day to day running of the Church and the management of its resources. Chaired by Mr. Alan Gibson.

Fabric and Buildings Committee

Responsible for the care, maintenance and repair of Church plant and property, both in the medium and long term. Chaired by Mr. Stephen Pollard.

Ministry and Discipleship Committee

Responsible for the spiritual aspects of Church life, both inside, and outside of the Church building. Chaired by Mrs. Elizabeth Wilding.

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Safeguarding Committee

To provide leadership, advice and support to the Vicar and PCC on all aspects of safeguarding. To encourage everyone to promote a safer church, to ensure there is a robust system in place to raise safeguarding concerns and undertake safeguarding training. Chaired by Dr. Victoria Gibson.

Liturgy Committee

To review our service booklets and the liturgy we use during our services. Chaired by Reverend Print.

ACHIEVEMENTS AND PERFORMANCE

Review Of The Year 2021 – Reverend Michael Print

2021 was the year as a nation that we were meant to put the pandemic behind us... but we never quite managed it. However, after lessons were learnt from 2020 it turned out to be a year during which we managed to open every Sunday, and a year in which we began to rebuild. Sadly, 2021 brought the loss of a number of longstanding members of our St George's family.

Our year took off with our annual Education Sunday, and Mrs Harrison (Ethos Group Lead & Worship Co-ordinator) leading the Ethos Group in teaching the congregation about our school's Christian vision. In Lent we studied the Book of Jonah, on Sundays and in our Bible Reflection Group. At Easter we were pleased to welcome Archdeacon Mark to speak to us at our Maundy Thursday and Good Friday services.

After Easter our Confirmation Classes began which saw a bumper year after the cancellation of Confirmation 2020. We had 23 children (from St George's Primary & St Michael's Secondary schools) and 3 adults. Classes took place after school at St George's (run by Fr Mike); during lunchtime at St Michael's (run by the school Youth Worker); and at the Vicarage (run by Natalie Print).

We certainly kept Bishop Julian busy at the Confirmation Service in June. Summer also brought a focus on the Book of Genesis, again on Sunday and midweek in our Bible Reflection Group, to which we received good feedback. We were pleased to host the Archdeacon's Visitation for the entire Chorley Deanery, as well as welcome Archdeacon David for a Thanksgiving Service which included the installation of a piece of art in the Baptistry.

As we entered the autumn and schools restarted, we held our annual Back2School Sunday, the Men's Fellowship visited a new brewery nearby, held a yearly Eucharist for the Mother's Union, and focused on discipleship in our Bible Reflection Group. We welcomed back our Sunday Club (previously Sunday School) to face-to-face meetings, and we welcome our Uniformed Organisations back as we restarted 'Parade Sundays'. It was a joy to celebrate Harvest together with a new look Harvest Social, and welcome Father Peter Smith with his wife Lorraine to our parish.

As a church with close ties to St Peter's and St Laurence's churches we have taken opportunities to share services where possible (including Ascension Day, Advent Carol, and Christmas Carol services).

The Christmas Fair was run, and despite terrible weather, we had a fantastic time together and raised a significant amount of much needed funds. As the year came to a close, we anticipated greater restrictions for Christmas, but were pleased to be able to offer the full Christmas calendar.

Public Benefit Statement

Throughout the year and in spite of all the difficulties, the PCC remained mindful of the Commission's guidance on public benefit, in particular, the specific guidance to charities for the advancement of religion. St. George's continued to try to enable ordinary people, to live out their faith as part of the parish community through:

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Public Benefit Statement continued

- the provision of pastoral care for people living in the parish and for those associated with St. George's who live outside the parish:
- worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus' missionary and outreach work.

At all times and within all the changes which took place during the year, the members of the PCC, as Trustees, have been able, to confirm that they have complied with their duties in delivering public benefit in accordance with their aims, and they have had due regard to the guidance on public benefit published by the Charity Commission, in the exercise of their duties. It has not been an easy task, but it has been achieved.

Mission and Discipleship

The start of 2021 saw us once more under government restrictions as Covid cases escalated. We were fortunate that due to the large capacity of our church the 9:30am Sunday and 10am Wednesday services could resume in line with Covid Guidelines. It was apparent that many still felt uneasy at attending so online communications and doorstep visits continued.

As Easter approached and restrictions were beginning to ease, we looked at ways to ensure long term members were re-engaged, whilst newer members were included in our church and parish life post Covid. This included contacting those yet to return to church and encouraging them to attend the Thanksgiving Service on 15 August. Children were invited to produce a piece of artwork entitled Thankfulness to bring to the service. This was promoted in school and on social media.

Numbers increased over the summer months, and we were able to hold a modified Back to School service at the beginning of September. As the months progressed, we were able to restart Sunday Club, and this encouraged more to return to church. The Harvest social was an opportunity to reach out to past and present members of the congregation as well as using the occasion to collect for the local food bank.

A Genesis Study/Reflection Group was started at the beginning of June to look in more detail at the previous Sunday's Gospel reading. The weather proved to be on our side and allowed us to meet in the Vicarage Garden over several weeks. Each session ended with participants being encouraged to pray out loud. There was a short break in early Autumn then the group resumed in November for "Fruitfulness in the Frontline"

Copies of the Advent Devotional were distributed in church and taken to the Housebound. We had hoped to provide a monthly Lunch for the Housebound, but this had to be put on hold due to a lack of availability in the Church Hall.

During the year we have promoted several charitable causes, along with the weekly contributions to the local food bank, all of which have been very well supported by our Church Family. The first of these was the Jars of Change Appeal for Water Aid. The total raised from money brought into church and online donations came to £562. In October we launched the Shoebox appeal for International Aid along with the Thursday ladies circle and over 50 boxes were duly delivered to their headquarters in November. During Advent we collected essentials and toys for those in need in our local community, which were gratefully received by Help the Homeless Chorley. Thank you to everyone who generously supported these causes.

The notice board in the Church Hall has been used to promote all our activities and now has details of Church organisations and their meeting times. It is hoped that this will encourage people to become more involved in church life as the Covid situation improves.

Little Steps Toddler group was able to start at the beginning of November giving an opportunity to bring the Gospel to a new audience. In December we went Carol singing in town, this was well received by those out and about shopping with several stopping to join in.

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Churchwardens' Report

Churchwardens have a legal responsibility to provide a report at the Annual Parochial Meeting, the minimum requirement being to confirm any additions or subtractions to the Terrier and the recording of the goods and chattels in the church building. We can confirm that in the year covered by this report, there have been no additions or deletions and as far of the Wardens are aware, the contents of these are accurate.

Throughout the year, the ongoing pandemic resulted in continued Government regulations and guidance from our National Church and Diocese, changing on many occasions with the very welcomed easing of restrictions. We built on our learning from the previous year as we continued with our interim operating requirements, which were regularly reviewed. During this time, we were dependent upon support from a team of Marshals to ensure that we could provide a Covid Secure environment and help our congregation to feel safe whilst in our Church. Our thanks go to all the team members for their support throughout the year which allowed us to keep our church open for our weekly services.

The Wardens would like to thank the members of the Maintenance Team for ensuring that essential maintenance duties were undertaken. In addition, a significant amount of restoration and redecoration projects were completed. This helped the Church ensure that all our buildings remained in good condition, and the respective grounds were kept looking neat and tidy.

As restrictions were eased and risks further reduced, it was good to see our Flower Guild return to weekly flower arrangements. Also, after the summer break we saw the physical re-opening of our Sunday School and return of meetings for our many church groups and organisations. In addition, we saw the reintroduction of a small number of social events and activities. Many of the new ways of working that we introduced at the start of the pandemic have remained the norm and are expected to continue when the pandemic finally ends.

We are fortunate to have an outstanding primary school, and our thanks go to all the staff for their dedication in providing all pupils with a fantastic education and life skill opportunities in a Christian context, along with class visits to church. Similarly, we have many different successful church uniformed organisations, providing great opportunities for their members, again we thank the leaders.

Whilst finances have remained extremely challenging, we are fortunate to have a very experienced and proactive Treasurer, continually providing sound business advice and effectively overseeing our financial position. Additionally, thanks go to the excellent work of our newly formed Fundraising Working Group.

Many thanks go out to our Verger, Graham Schofield, for all his hard work and dedicated service contributing to the smooth running of all our services. Additionally, we give thanks and appreciation to the high-quality musical provision, led by our Organist and Choir Director, Gordon Blackledge. We know our congregation very much appreciated continuing to worship in a very clean church and thanks go to our cleaner, Gillian Ellison, for all her continued efforts throughout the year.

We would also like to offer our significant thanks to our Vicar, Mike for all the hard work he and Natalie have done during these challenging times. Mike's leadership skills allowed us to successfully navigate through another difficult year but with signs of a route to normality as we started to re-build. It is also important to remember the support we received from retired clergy, in particular Father Robert Moore and Father Peter Smith, along with the excellent support received from Diocese.

Our Church Hall remained open throughout the year. Although bookings initially remained low, there were positive signs of increase in the autumn when most of our church groups and organisations started to meet in person, along with an increase in external bookings. We would like to thank our Hall Manager, Paul Clegg, for managing our hall bookings and keeping the building clean and in good condition. There are many people who have not been named in this report but who contribute to the ongoing success of our Church and parish life - again, thank you to all of you.

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FINANCIAL REVIEW

The Covid 19 pandemic continued to have a severe effect on our finances this year. We cut back our spending to minimise our deficit but expenditure in 2021 still exceeded our income leaving us with an operating deficit of £24,641. The growth in value of our church investments during the year helped offset this loss although there was a need to sell some assets to cover our cash needs following the reduction in income during the pandemic

We need to continue to address the underlying operating deficit. Under normal circumstances a significant annual surplus is vital if we are to remain solvent and have the reserves that we need to meet major capital costs and to carry on our Mission.

Planned and committed regular weekly or monthly giving is the main foundation of our church funding. During the year our Stewardship income has increased by about 2% in spite of the disruption caused by the pandemic. Also, there has been a move towards BACS payments rather than cash which is a move to be welcomed. We need to ensure that we all review our levels of giving on a regular basis.

The income that we receive from HMRC through Gift Aid fell slightly this year and we must ensure that we encourage people to use Gift Aid as much as possible.

Pre-pandemic the rental income for the Hall had been rising significantly but the temporary closures of the Hall during the lockdowns had a negative impact on income which is now starting to be reverse.

The return of the Christmas Fair after the lockdown in 2020 and the rental from the new Transmitter contract helped boost our total income for 2021

Our General (Unrestricted) expenditure was a little higher than 2020 with the biggest item being our Parish Share which amounted to £76,680 (£82,501 including Assigned Fees).

Maintenance costs were kept low as we sought to cut back expenditure. Our maintenance costs are held at relatively low levels thanks to the hard work of a number of volunteers who carry out much of our routine maintenance. These gifts of Time and Talents are vital to us.

Payments totalling almost £3,000 were made to the Barchester Scheme. Payments amounting to £2,640 were made the Organist, who is a PCC Member, for services provided during the year.

The Notes to the Financial Statements show that the total value of our investment funds as of 31 December 2021 was £231,396 which reflects the stock market levels at that time. When cash deposits are included our overall investments total £252,398. During the year the total fund balances rose from £321,779 to £334,419 of which £14,175 is restricted.

The Church will be celebrating its bicentenary in 2025 and the PCC has discussed what work might need to be done to the Church before these celebrations. Consideration is being given to redecoration and the restoration of the reredos. The scope and extent of the work in this Restoration Phase 3 will depend upon the final costings and our ability to raise additional funds and donations for the project.

Investment and Reserves Policy

Our Reserves currently include £2,000 in Restricted Funds from the Jenny Mercer Legacy This money is restricted for use in “working with children and young people” under the terms of the bequest. There is also a Restricted Fund of £601 in the Petrina Newell Fund which has been given for the maintenance, decoration and development of the Red Bank Mission Hall.

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Investment and Reserves Policy continued

The Restoration Fund, which is also a Restricted Fund stood at £3,385 at the end of 2020 and this money, together with any further donations received for Restoration is being set aside for the Phase 3 Restoration for our bicentenary in 2025. The Reredos Fund was launched in December 2021 with the aim of raising £35,000 to pay for the restoration of the painted panels behind the High Altar. At the end of 2021 this Fund stood at £8,189

In the light of our changed financial position following the Covid pandemic the PCC undertook a review its Investments and Reserves Policy in January 2021 and the revised policies agreed are reflected below.

In addition to reserves which are held as Restricted Funds it had been our policy to hold in reserves a sum equivalent to six months general running costs. As a result of experience during the Covid pandemic the PCC decided to maintain a larger Operating Reserve and an amount equivalent to 9 months general running costs (£110,000) was designated for this for this purpose

The PCC has also designated funds from the Tom Hilton Legacy which was left to us for general church purposes. We continue to hold an amount required for likely building works identified at the quinquennial inspection (the Fabric Fund of £40,000) but the discretionary fund for Restoration Phase 3, which had stood at £60,000, was reduced to £30,000 to fit within our present resource limits. Any remaining monies are seen as General Reserves for church purposes and for ministry and mission initiatives.

Reserves are held in short term deposits and longer-term investments through the Church of England Board of Finance Deposit and Investment Funds. Short term deposits are maintained to ensure that they are readily available to meet the financial requirements of the Church and longer-term investments are held in the Investment Fund of the Church of England Board of Finance to ensure an appropriate and ethical approach to the application of our investments. Allowance needs to be made in our planning for any future adverse stock market movements or trends which might limit our ability to meet our policy objectives.

Approved by the PCC and signed on its behalf: -

Rev. M. Print



Mr. J. Bradley



Dated:

18th MAY 2022

Mr. S. Pollard



Accounts

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

CHARITY REGISTRATION NO. 1130528

VICAR

The Reverend Michael Print

BANKERS

The Royal Bank of Scotland plc
Drummond House
1 Redheughs Avenue
Edinburgh
EH12 9RH

INDEPENDENT EXAMINER

Mr. S. Gardiner ACA CTA
R.P. Smith & Co
2 Southport Road
Chorley
Lancashire
PR7 1LB

THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY

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**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES ON THE ACCOUNTS OF THE
PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

I report to the trustees on my examination of the accounts of the Parochial Church Council of the Ecclesiastical Parish of St. George, Chorley for the year ended 31 December 2020, which are set out on pages 2 to 12.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). The charity's trustees consider that an audit is not required for this year under section 144 (2) of the Act and that an independent examination is needed.

I report in respect of my examination of the Trustees' accounts carried out under s.145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act. I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales.

Independent examiners' statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as 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

I have completed the examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- (1) accounting records were not kept in respect of the charity as required by s. 130 of the Act;
- (2) the accounts do not accord with those records; or
- (3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Stephen Gardiner ACA CTA
Chartered Accountant
R.P. SMITH & CO LTD
2 Southport Road
CHORLEY
Lancashire PR7 1LB

Dated: 26 May 2021

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Note	Un- restricted funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Income and endowments from:					
Donations and legacies	2(a)	84,430	4,471	88,901	94,750
Church activities	2(b)	6,979	-	6,979	15,655
Other trading activities	2(c)	6,290	-	6,290	22,061
Investments	2(d)	131	-	131	122
Other	2(e)	8,026	-	8,026	-
Total income and endowments		105,856	4,471	110,327	132,588
Expenditure on:					
Raising funds	3(a)	183	-	183	658
Church activities	3(b)	161,686	5,763	167,449	142,705
Other	3(c)	1,091	-	1,091	1,413
Total expenditure		162,960	5,763	168,723	144,776
Net gains/ (losses) on investments		-	-	-	-
Net income/ (expenditure)		(57,104)	(1,292)	(58,396)	(12,188)
Transfers between funds	7	-	-	-	-
		(57,104)	(1,292)	(58,396)	(12,188)
Gains (losses) on revaluation of investment assets	6	21,400	-	21,400	49,934
Net movement in funds		(35,704)	(1,292)	(36,996)	37,746
Reconciliation of funds:					
Total funds brought forward		351,136	7,639	358,775	321,029
Total funds carried forward		315,432	6,347	321,779	358,775

All amounts are derived from continuing activities. There were no incoming resources attributable to geographical markets outside the United Kingdom (2019 none). All gains and losses recognised during the year are included in the Statement of Financial Activities.

The notes on pages 4 to 12 form part of these financial statements.

An analysis of the comparative figures for 2019 is set out in note 4 of the accounts.

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

BALANCE SHEET AS AT 31 DECEMBER 2020

	Note	£	2020 £	£	2019 £
Fixed assets					
Tangible fixed assets	6(a)		25,089		22,827
Investment assets	6(b)		<u>235,106</u>		<u>273,603</u>
			260,195		296,430
Current assets					
Debtors	8	18,982		16,877	
Cash at bank and in hand		<u>49,949</u>		<u>47,812</u>	
		68,931		64,689	
Liabilities					
Creditors: Amounts falling due within one year	9	<u>7,347</u>		<u>2,344</u>	
Net current assets			<u>61,584</u>		<u>62,345</u>
Total net assets			<u>321,779</u>		<u>358,775</u>
Funds	7				
Unrestricted funds					
General fund		215,432		226,136	
Designated funds		<u>100,000</u>		<u>125,000</u>	
Total unrestricted funds			315,432		351,136
Restricted income funds			<u>6,347</u>		<u>7,639</u>
Total funds			<u>321,779</u>		<u>358,775</u>

The notes on pages 4 to 12 form part of these financial statements.

Approved by the Parochial Church Council of the Ecclesiastical Parish of St. George, Chorley and signed on its behalf: -

Rev. M. Print

M.G. Print

Mr. J. Bradley

J. Bradley

Dated: 23/5/21

Mr. S. Pollard

S. Pollard

Charity Registered Number: 1130528

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

1. General information

The Parochial Church Council of the Ecclesiastical Parish of St. George, Chorley (known as St. George's Church) is a corporate body established by the Church of England and is a Registered Charity (charity number 1130528). The church is situated on St. George's Street, Chorley and is part of the Diocese of Blackburn within the Church of England. The correspondence address is St. George's Church, St. George's Street, Chorley, Lancashire PR7 2AA.

2. Statement of compliance

These financial statements have been prepared in compliance with the provisions of FRS 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'.

3. Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The church meets the definition of a public benefit entity under FRS 102. The financial statements have been prepared under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the entity. The figures in the accounts are rounded to the nearest £.

The trustees consider that there are no material uncertainties about the church's ability to continue as a going concern, and existing reserves are enabling the church to cope with the continuing impact of the Coronavirus pandemic. The preparation of the financial statements may require the trustees to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities at the balance sheet date and the amounts reported for income and expenditure during the year. However, the nature of estimation means that the actual outcomes could differ from those estimates. The judgement that has had the most significant effect on the amounts recognised in the financial statements relates to the estimate of the useful economic lives of the various fixed assets in the accounts for the purpose of the depreciation charge. The carrying amounts of the fixed assets are set out in the Balance Sheet and the notes to the accounts.

Funds

Unrestricted income funds comprise accumulated surpluses and deficits on general funds that are available for use at the discretion of the PCC in furtherance of the general objectives of the church and that have not been designated for other purposes by the Wardens or the PCC. Funds designated for a particular purpose by the Wardens or the PCC are also unrestricted. Restricted income funds are those subject to special conditions imposed by the donor and are not available for purposes other than those specified by the donor.

The accounts include all monetary 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.

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

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 or gift aid donations is recognised when the income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Income from church and trading activities

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

Funds raised by the fairs and similar events are accounted for gross.

Sales of magazines are accounted for gross.

Income from investments

Dividends and interest are accounted for when receivable.

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.

Expenditure

Expenditure is included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered. Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure has been classified under headings that aggregate all costs related to that category. Donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. The parish share is accounted for when payable. Any amount unpaid at the year end is provided for in the accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Tangible fixed assets

Consecrated land and buildings and movable church furnishings

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

No value is placed on movable church furnishings held by the church wardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and movable church furnishings, whether maintenance or improvement, is written off as expenditure in the SOFA and separately disclosed.

Other fixtures, fittings and office equipment

Equipment used within the church premises is stated at cost and is depreciated on a straight-line basis over 5 years. Individual items of equipment with a purchase price of £1,000 or less are written off when the asset is acquired.

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

Church hall

The property is stated at cost at 31 December. The PCC are of the opinion that the depreciation charge and accumulated depreciation of the building are immaterial. There is a policy and practice of regular maintenance and repair, which is charged in the accounts of the entity, such that the previously assessed standard of the building is maintained. The building is expected to have a long remaining useful life exceeding fifty years and its estimated residual value is not expected to be less than its current carrying amount. The building is reviewed for impairment at the end of the accounting period and a depreciation charge is only made if the estimated residual value of the building becomes materially less than the carrying amount of the asset.

Investments

Investments are a form of basic financial instrument and are recognised at their transaction value. The charity does not acquire equity investments, put options, derivatives or other complex financial instruments. Investments are stated at market value at 31 December which is the quoted price for accumulation shares. The Statement of Financial Activities includes the net gains and losses arising on revaluations and disposals during the year. Cash held on deposit with the CBF Church of England Funds is invested for long term purposes and is included within fixed assets.

Current assets

Trade and other debtors owing to the PCC are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Current liabilities

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Un- restricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
2. Income and endowments from:				
(a) <i>Donations and legacies</i>				
Planned giving	53,209	-	53,209	50,266
Income tax recoverable	13,993	-	13,993	13,835
Other giving	2,593	-	2,593	3,360
Collections (other than planned giving through envelopes)	4,058	-	4,058	10,346
Grants	3,015	-	3,015	2,098
Sundry donations	6,570	4,471	11,041	14,845
Legacies	992	-	992	-
	84,430	4,471	88,901	94,750
(b) <i>Church activities</i>				
Magazine sales	498	-	498	862
Fees	5,002	-	5,002	9,674
Hall rents from church organisations	1,479	-	1,479	5,119
	6,979	-	6,979	15,655
(c) <i>Other trading activities</i>				
Magazine adverts	-	-	-	615
Aerial rental	-	-	-	500
Hall rents	5,580	-	5,580	16,287
Bonus ball	320	-	320	1,450
Christmas draw	-	-	-	717
Christmas Fair	-	-	-	2,492
Miscellaneous sales	390	-	390	-
	6,290	-	6,290	22,061
(d) <i>Investments</i>				
Interest on UK investments	131	-	131	122
	131	-	131	122
(e) Other				
Insurance claim	8,026	-	8,026	-
	8,026	-	8,026	-
Total income and endowments	105,856	4,471	110,327	132,588

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Un- restricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
3. Expenditure on:				
(a) <u>Raising funds</u>				
Stewardship envelopes	183	-	183	249
Christmas draw	-	-	-	175
Christmas trees	-	-	-	234
	183	-	183	658
(b) <u>Church activities</u>				
Missionary and charitable giving:				
Church overseas	-	-	-	-
Church activities	45	-	45	-
Secular charities	-	-	-	-
Parish share	76,645	-	76,645	75,819
Working expenses of incumbent	1,294	-	1,294	682
Parsonage house	3,261	-	3,261	6,985
Church running expenses	14,675	-	14,675	14,714
Church maintenance	3,646	-	3,646	6,633
Upkeep of services	4,604	400	5,004	5,306
Church magazine	328	-	328	1,511
Training & education	2,759	-	2,759	3,592
Hall running costs & management	17,266	592	17,858	23,151
Major repairs:				
Organ restoration work	32,646	-	32,646	-
General restoration work	-	4,771	4,771	-
Verger & cleaning services	4,140	-	4,140	3,900
Depreciation	377	-	377	412
	161,686	5,763	167,449	142,705
(c) <u>Other</u>				
General printing & stationery	560	-	560	542
Sundry expenses	531	-	531	871
	1,091	-	1,091	1,413
Total expenditure	162,960	5,763	168,723	144,776

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

4. Statement of Financial Activities analysis of comparative figures

	Un- restricted funds £	Restricted Funds £	Total 2019 £
Income and endowments from:			
Donations and legacies	88,083	6,667	94,750
Church activities	15,655	-	15,655
Other trading activities	22,061	-	22,061
Investments	122	-	122
Total income and endowments	<u>125,921</u>	<u>6,667</u>	<u>132,588</u>
Expenditure on:			
Raising funds	588	70	658
Church activities	141,747	958	142,705
Other	1,413	-	1,413
Total expenditure	<u>143,748</u>	<u>1,028</u>	<u>144,776</u>
Net gains/(losses) on investments	-	-	-
Net income/ (expenditure)	(17,827)	5,639	(12,188)
Transfers between funds	-	-	-
	(17,827)	5,639	(12,188)
Other recognised gains/ (losses):			
Gains on investment assets	49,934	-	49,934
Net movement in funds	32,107	5,639	37,746
Reconciliation of funds:			
Total funds brought forward	<u>319,029</u>	<u>2,000</u>	<u>321,029</u>
Total funds carried forward	<u>351,136</u>	<u>7,639</u>	<u>358,775</u>

5. Staff costs and numbers

	2020 £	2019 £
Wages and salaries	-	9,500
Employers NI	-	-
	<u>4,140</u>	<u>9,500</u>

No employee earned £60,000 per annum or more. The average number of employees, analysed by function was:

Verger	-	1
Cleaner	-	1
Hall manager	<u>-</u>	<u>1</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

The church has also benefited from the services of unpaid general volunteers each year, the value of which is not recognised in the accounts. Further information, regarding the contribution made by volunteers to the church's activities, is set out in the Trustees' Report.

6. Trustees remuneration and expenses

During the year, the trustee Mr. G. Blackledge received payments in respect of his position as church organist and choirmaster amounting to £2,640. Apart from this no other members of the PCC or any related party received any remuneration, benefits or expenses from the church during the year. Donations were made by members of the PCC to the church during the year in total of £15,855. Apart from this there were no other related party transactions during the year that require disclosure.

	Freehold land & buildings £	Equipment £	Total £
6. Fixed assets for use by the PCC			
(a) Tangible fixed assets			
Cost			
At 01.01.20	22,827	6,722	29,549
Added in year	-	2,640	2,640
Disposals in year	-	(2,880)	(2,880)
	22,827	6,482	29,309
At 31.12.20	22,827	6,482	29,309
Depreciation			
At 01.01.20	-	6,722	6,722
Charge for year	-	378	378
Disposals in year	-	(2,880)	(2,880)
	-	4,220	4,220
At 31.12.20	-	4,220	4,220
Net book values			
At 31.12.20	22,827	2,262	25,089
At 31.12.19	22,827	-	22,827

Freehold land and buildings comprises the Church Hall. All tangible fixed assets are used for or to support charitable purposes.

(b) Investment fixed assets	2019	2019
	£	£
Church deposit fund – cost	20,991	888
Church investment funds – valuation	<u>214,115</u>	<u>272,715</u>
	<u>235,106</u>	<u>273,603</u>
Church deposit fund		
Cost at 01.01.20	888	20,806
Additions	20,103	82
Disposals	-	(20,000)
Cost at 31.12.20	<u>20,991</u>	<u>888</u>

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

(b) Investment fixed assets (continued)	2020	2019
	£	£
Church investment funds		
Market value at 01.01.20	272,715	222,781
Additions	-	-
Disposals	(80,000)	-
Gains (losses) on disposal	47,582	-
Gains (losses) on revaluation	<u>(26,182)</u>	<u>49,934</u>
Market value at 31.12.20	<u>214,115</u>	<u>272,715</u>

All of the above are U.K. investments held to provide an investment return for the charity and are not programme related investments made primarily as part of the church's charitable activities. The church investment funds consist of accumulation shares with a market value at the year-end of £214,115 (2019 £272,715).

	Unrestricted funds £	Restricted Funds £	Total 2020 £	Total 2019 £
7. Analysis of net assets by fund				
Fixed assets for church use	25,089	-	25,089	22,827
Investment fixed assets	235,106	-	235,106	273,603
Current assets	62,584	6,347	68,931	64,689
Current liabilities	<u>(7,347)</u>	-	<u>(7,347)</u>	<u>(2,344)</u>
Fund balance	<u>3145,432</u>	<u>6,347</u>	<u>321,779</u>	<u>358,775</u>

Unrestricted funds

	General fund £	Fabric fund £	Organ fund £	Restora- tion fund £	Total £
At 01.01.20	226,136	40,000	25,000	60,000	351,136
Income	105,751	105	-	-	105,856
Expenditure	<u>(138,340)</u>	-	<u>(24,620)</u>	-	<u>(162,960)</u>
	<u>(32,589)</u>	105	<u>(24,620)</u>	-	<u>(57,104)</u>
Transfers	<u>8,396</u>	<u>(1,345)</u>	<u>(2,342)</u>	<u>(4,709)</u>	-
Profit on sale of investments	29,993	2,758	4,362	10,469	47,582
Surplus (deficit) on revaluation of investments	<u>(16,504)</u>	<u>(1,518)</u>	<u>(2,400)</u>	<u>(5,760)</u>	<u>(26,182)</u>
	<u>13,489</u>	<u>1,240</u>	<u>1,962</u>	<u>4,709</u>	<u>21,400</u>
At 31.12.20	<u>215,432</u>	<u>40,000</u>	-	<u>60,000</u>	<u>315,432</u>

The unrestricted funds represent the general church fund and designated funds. The designated funds include the church fabric fund, which has been designated by the Wardens for use for major building projects. The balance on the Tom Hilton Legacy Fund was undesignated in 2018 and now forms part of the general fund for the running of the church, apart from £60,000 which was re-designated as the Restoration fund. The PCC consider that the resources of each fund are held in the appropriate form to meet the fund's requirements.

**THE PAROCHIAL CHURCH COUNCIL OF THE
ECCLESIASTICAL PARISH OF ST. GEORGE, CHORLEY**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

Restricted funds

	Restora- tion fund	Jenny Mercer Legacy fund	Petrina Newell fund	Other funds	Total
	£	£	£	£	£
At 01.01.20	4,100	2,000	1,539	-	7,639
Income					
Donations	4,071	-	-	400	4,471
Grants	-	-	-	-	-
Expenditure	(4,771)	-	(592)	(400)	(5,763)
	(700)	-	(592)	-	(1,292)
Transfers	-	-	-	-	-
At 31.12.20	3,400	2,000	947	-	6,347

The restricted funds include the Restoration fund, set up to raise funds by donations and grants to contribute to the ongoing cost of the major renovation work required to the church, with the latest stage leading up to the church's bi-centenary in 2025. The Jenny Mercer Legacy fund was set up to develop activities for children and young persons and the Petrina Newell Fund was set up for the maintenance, decoration and development of the Red Bank Mission Hall. The PCC consider that the resources of each fund are held in the appropriate form to meet the fund's requirements.

8. Debtors	2020	2019
	£	£
Income tax recoverable	13,980	13,740
Hall rents	1,366	1,919
Prepayments and accrued income	3,636	1,218
	<u>18,982</u>	<u>16,877</u>
9. Creditors	2020	2019
	£	£
Sundry creditors	6,030	420
Accruals	1,317	1,924
	<u>7,347</u>	<u>2,344</u>

10. Financial commitments

There was no material expenditure contracted for but not provided in the accounts as at 31 December 2020 (2019 £0).

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ADMINISTRATIVE INFORMATION

St. George's Church is situated in the town of Chorley: it is part of the Diocese of Blackburn within the Church of England. Its governing documents are the Parochial Church Council's (Powers) Measures 1956 (as amended) and the Church Representation Rules contained in schedule 3 to the Synodical Government Measure 1969 (as amended). The correspondence address is the address of the Vicarage which is St. George's Vicarage, Letchworth Place, Chorley, Lancashire PR7 2HJ.

The Church is a fine example of a Waterloo Church, built by the Church Commissioner's money and opened for worship in 1825. It has an active, enthusiastic and hardworking Parochial Church Council (PCC) which is established as a Charity and constituted as an incorporated association under the Act of Parliament dated 2 January 1957. The appointment of a permanent incumbent, the Reverend Michael Print, took place in 2019. The PCC wish to express their sincerest thanks to **ALL** those who have been supportive of St. George's during the year and have continued to actively promote the mission of the Church pastoral, evangelistic, social and ecumenical. The mission of St. Georges, as expressed by

"IN THE NAME OF CHRIST WE SEEK TO LOVE AND SERVE GOD AND HIS PEOPLE"

has been maintained during difficult circumstances.

As well as the Parish Church, the PCC has overall responsibility for St. George's Church Hall, Red Bank Mission Hall, along with certain responsibilities for the Vicarage and St. George's Aided Primary School.

MEMBERSHIP

Members of the PCC are either elected by the Annual Parish Church Meeting (APCM) in accordance with the Church Representation rules, or are co-opted. The membership of the PCC consists of the Vicar, Churchwardens, fifteen elected persons, Deanery and Diocesan Synod representatives and those who are co-opted. All who are elected or co-opted are on the electoral roll of the church and all who attend our services and are members of the congregation are encouraged to register on the electoral roll and stand for election to the PCC.

The PCC is responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC and are mentored as they begin their term of office.

PCC members who have served from 1 January 2020 until the date this report was approved are: -

Incumbent: Reverend Michael Print B.A. (Hons), B.Th. (Oxon),

Wardens: Mr. John Bradley
Mr. Brian Addison (until October 2020)
Mr. Stephen Pollard (as of October 2020)

Representation on Deanery Synod:
Mr. Brian Allman (as of October 2020)
Mrs Carol Cox (as of October 2020)
Mr. Stephen Pollard (until October 2020)
Mrs Diane Sparks (as of October 2020)

Representation on Diocesan Synod:
Mr. Stephen Pollard

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Elected Members:

Mrs Freda Armstrong
Mr. Geoffrey Armstrong (retired October 2020)
Mr. Gordon Blackledge
Mr. Gerald Carter (resigned October 2020)
Mr. John Collinson (retired October 2020)
Mr. Alan Gibson (re-elected as of October 2020)
Dr. Victoria Gibson
Mrs. Rachel Gilkes
Mrs Netta Gill (re-elected as of October 2020)
Mr. Graham Heald (re-elected as of October 2020)
Mrs Elaine Heartfield
Mr. David Heyworth
Mrs Catherine Jolly
Mrs Pamela Ragsdale
Mrs Samantha Trafford
Mrs Elizabeth Wilding

The agreed number of elected members to serve on the PCC remains at 15.

EX-OFFICIO (Co-opted):

Secretary Mr. William Greenwood OBE (from October 2020)
Mr. Geoffrey Armstrong (from October 2020)

ELECTORAL ROLL Mrs Pamela Ragsdale

TREASURER Mr. Anthony Sanderson

COMMITTEES

The PCC operates through a number of committees which meet between full PCC meetings, both regularly and frequently: these are supported by “task” oriented activities led by individuals or small groups within the purview of the committee structure. During the year 2020, the PCC met on 5 occasions, with an average overall attendance of 81%, lower than the previous year (84%).

Standing Committee

This is the only committee required by law and comprises the Vicar, Churchwardens, Secretary and Treasurer. It has the power to transact the business of the PCC meetings, subject to any directions given by the PCC. Chaired by the Vicar, Reverend Print.

Finance and General Purposes Committee

Responsible for financial matters, the day to day running of the Church and the management of its resources. Chaired by Mr. Alan Gibson.

Fabric and Buildings Committee

Responsible for the care, maintenance and repair of Church plant and property, both in the medium and long term. Chaired by Mr. Stephen Pollard.

Ministry and Discipleship

Responsible for the spiritual aspects of Church life, both inside, and outside of the Church building. Chaired by Mrs. Elizabeth Wilding.

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Safeguarding Committee

To provide leadership, advice and support to the Vicar and PCC on all aspects of safeguarding. To encourage everyone to promote a safer church, to ensure there is a robust system in place to raise safeguarding concerns and undertake safeguarding training

From time to time, it may be considered appropriate for temporary committees to be established, to address specific aspects of church life. In 2020 a Liturgy Committee, Chaired by Reverend Print, was established to review our service booklets and the liturgy we use during our services.

REVIEW OF THE YEAR 2020

2020 has been a very strange year for all of us and has massively affected the ministry of our church. The year began well with us serving the local church through offering Safeguard training, witnessing a full church for the baptism of Amelie Print by the Bishop of Burnley, and there was an excellent performance by the Amateur Dramatics for their 2020 pantomime. A year-long investigation was begun on the reredos, and as a result the curtains at the East End were removed.

However, in March, Covid invaded our lives and we were forced to close. This closure forced us to re-think our ministry, and slowly we began to re-orientate around resources to enable people to continue practicing their faith at home. We produced a booklet to help people to pray, developed our website to make full use of the 'News' section for reflections, developed a directory of email addresses to deliver a weekly update of resources, and began delivering 'The Way' to the housebound.

When able to we opened our church building for private prayer with the help of volunteers to staff the church, and ensure the building was Covid-secure so we could host funerals. Beginning on Easter Sunday, and covering celebrations such as St George's Day, Ascension, and Pentecost we began producing pre-recorded services so that members of our church could watch and worship from home.

The Buildings Team made the most of the empty building to crack on with a number of tasks, and thanks to their dedication, the building is in a far better state than at the beginning of the year. On 5 July lockdown was lifted and there was great excitement to be able to return to church, a feeling which was exacerbated in August when the choir were able to re-start singing. In September, with the Sunday School still impossible to run, we launched our 'Sunday Club at Home' series of bi-weekly videos to help fill the teaching gap and enable families who would find attending church difficult under the current restrictions to worship and learn at home. We continued our newer tradition of Back2School Sunday where we prayed for those returning to school, and welcomed the Diocesan Families worker, Sarah Earnshaw, as our preacher.

In November, we were forced to close once again, only this time we were more than ready with our online resources and Open Church beginning again from day one. We were back to our services for Advent 2 and had already prepared for a smaller number of Christmas services, including some pre-recorded services where it wasn't safe to offer our usual services. Fortunately, we were able to have our Christmas Day service as usual, including singing from our wonderful choir. As we closed the year restrictions continued.

Thank you to everyone involved in our church family, and for all their hard work in reaching out with the Good News in a whole variety of ways.

Reverend Michael Print, Vicar, St George's

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ACHIEVEMENTS AND PERFORMANCE

“Through all the changing scenes of life” is the first line of a hymn which is probably less well known now than it was in the past, and yet it describes the year 2020 in a manner which will make sense to all. The effects of Covid have resonated not just through St. George’s, but the whole world and it has certainly brought about change which has often been difficult to comprehend. At best, the changes have been challenging, at worst distressing, especially for those who have lost loved ones and for whom the grieving process has been almost impossible.

It is against this background that St. George’s has continued with the primary task of promoting the Gospel: the ability and willingness to adapt to the challenges and fulfil this purpose has been paramount. It is not that St. George’s can see the light at the end of the tunnel, it is that St. George’s has remained that light throughout the whole of the tumultuous year.

Once again, the heart of this is **people**, those who have continued to remain faithful to the Church and what it stands for, whether able to attend the services in church when they took place, or by viewing the online services made available through the wonders of electronics. Reading the specific reports indicates clearly the effort made to maintain contact with one another, as a means of passing on information or simply to ensure that everyone was keeping safe. Being unable to meet, face to face, has been a significant outcome of the Pandemic and one from which it is hoped we will be released come 2021.

The C for Constancy, one of the 3C’s referenced in previous Annual Reports, must be used to describe the Vicar, Reverend Print, and his family. The spiritual and social leadership they have provided has had a significant effect upon how St. George’s has risen to the challenges and how our churchpayop is viewed, not just within Chorley but within a much wider sphere. The membership of St. George’s owes a great debt of gratitude to the Print family: we have been blessed.

So many of the activities and vibrancy of the groups and societies which have characterised St. George’s over the years has been curtailed and yet much has taken place, albeit of a different nature, and been achieved. “Real-life” services have been held whenever possible and, whenever necessary, replaced with virtual on line services; supported by virtual meetings: the Sunday School has continued to act by the use of “virtual” meetings; the Hall was able to accommodate meetings during the early months; floral displays were maintained for a large part of the year; organ music has been provided at each real-life Sunday service with the choir contributing whenever “allowed”. Bible readings and prayers continued to be provided by lay members. “The Messenger”, the church magazine, fulfilled its planned programme, providing both paper and electronic versions. While one of the consequences of the curtailment was a decline in income, a significant number of Parish members, much to the Treasurer’s delight, changed their habits and used a Direct Debit facility; the Treasurer worked hard to ensure that depleted finances were managed effectively and kept the PCC informed of the situation.

Volunteers and volunteering have always been key words in the life of St. George’s and no more so than during 2020. While the groups and societies have been forced to curtail their activities, many of the members “have been retrained” to act as “Marshals” in the maintenance of social distancing, being operatives of the sanitising facilities, ensuring that contact tracing information is provided should it be needed.....in fact just making sure that Worship could take place in a building which was Covid secure and in which people felt safe.

The average number attending services, as reported to the Diocese for the period January/March was 170, of which 45 were children, a favourable comparison with the figures for the previous whole year. The effect of the pandemic can be seen from the figures for the period July/beginning of November with an average attendance of 90 with 15 being children, a significant decrease. Strenuous efforts to ensure that the church was Covid safe enabled an increase in attendance to be recorded for the month of December, with the average being 112 attendees of which 28 were children, statistics which reflect the commitment of St. George’s to make available the Gospel message through public Worship.

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The Electoral Roll as recorded in November was 128 showing a decline from the previous figure of 148. During the year, Revd. Print ministered for both Church and members of the wider community at 18 funerals held in church, 13 which took place at the crematorium, 14 Baptisms and 7 Internment of ashes. There were no weddings or Confirmations.

AND, while all these had been taking place, the organisation and administration of the church was maintained by Reverend Print, supported by the Church Wardens, the Treasurer, and the PCC.

The proposed amalgamation of the parish of All Saints with that of St. George, a significant concern at the end of 2019, was held in abeyance throughout the whole of the year, as did planning and preparation for the 2025 bi-centenary and the Diocesan festival of 2026. The Buildings and Fabric committee, (led by Stephen Pollard) continued to focus upon ensuring that the physical requirements of the Church and its buildings remained safe, secure, welcoming, clean, and orderly on the occasions when it possible for them to be used, such work complementing that of the Verger and cleaners.

The Finance and General Purposes committee, led by Alan Gibson, saw a significant decline in income, but still with bills to pay. Financial management will remain a serious concern for the year to come if not for well beyond. The report from the Treasurer provides a stark picture. On this occasion we can be thankful for the donations from the Tuesday coffee morning team, from the many people who have opted to use the direct debit facility and from the personal donations. It is sad not to able to report the contributions from the organisers of the Christmas Fair, that of the "bonus ball" scheme or the contributions from the Institute.

The reports of the Mission and Discipleship Committee, led by Elizabeth Wilding, along with that of the Mother's Union provide commentary on how St. George's has maintained its outward looking view and commitment to providing for the broader community. Safeguarding is now well established in the life of St. George's thanks to Dr. Gibson: all who are connected to, or attend St. George's, can feel safe and secure, especially the parents/carers of children.

The **Church Hall**, another feature for which the PCC has responsibility, was hit very hard in terms of its ability to be open and used, not only by church organisations, but the community at large. This town centre facility has previously made a significant contribution to the spread of the Gospel within the local community. Covid restricted its usage and income earned dropped significantly. The number of booked hours totalled some 687 compared with 2,300 in 2019: of these, some 484 were by external organisations, compared with 1,375 in 2019. While the overall usage declined the ratio of usage remained the same as that of 2019. It is with hope that 2021 will enable the facility to be re-opened thereby allowing St. Georges to continue to use this facility to spread the Gospel. The Church Hall, situated in the centre of town, is but one more example of the way in which the Church will again make itself available to the wider public and how the wider public benefits from that which the Church has to offer.

Charitable donating, such a feature of the range of organisations which have their being in St. George's has been severely affected by the Covid pandemic. Within such difficult circumstances, we were able to maintain our commitment to the town's Food Bank and our grateful thanks go to Mr. & Mrs. Carter (sadly, Lynn is no longer with us) for their continued commitment in acting as the link.

In addition, the work of the Mother's Union, the Tuesday coffee morning team; the work of the Mission and Discipleship Committee and the continued support for Fair Trade products, bears testimony to the continued commitment to charitable giving remaining a significant part of St. George's.

The illumination of the cross on the church tower continued to act as a beacon, sending out a clear message to the community of the service to Christ.

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Within the context of 2020 and the ravages of Covid, St. George's remains indebted to the leaders of **all** the various organisations who have prior to 2020, continued to spread the Gospel; the range of activities has again clearly demonstrated the vision and courage of those who make up the family of St. Georges, to continue to look beyond the confines of the Church grounds and extend its influence, both within the local community and further afield. The DAMS once again entertained an audience, far wider in make-up than simply those who worship at St. George's, with their annual pantomime (Aladdin). The highly valued and emotional experience provided by DAMS of the story of the Passion of Eastertide along with the annual Procession of Witness and Confirmation were all absent from the 2020 calendar.

Our Primary School, like all the rest of schools throughout the nation, experienced the vagaries of Covid: it closed; it re-opened to serve the children and families of key workers and the vulnerable; it provided on-line teaching/learning experiences for both pupils and staff; it opened full time and closed again. What was not lost was the recognition of the quality of experience provided to pupils, staff and those who were part of the scheme for the initial training of prospective teachers. The school continues to be a major feature in promoting the Gospel within a much broader population of the community than that simply the family of St. George's. A register of attendance at church draws in a wider range of the local population and is a factor in determining entry to the school: let us hope that the promotion of the Gospel message becomes meaningful in ways other than entry to quality education.

The PCC, under the Chairmanship of Reverend Michael, retained its full complement of elected members (15) and was able to recruit 3 representatives to the Deanery Synod, something not achieved for several years. We are fortunate to have a full complement of representatives at both Deanery and Diocesan levels. After ten years' service, Brian Addison decided to retire from the role of Churchwarden and did not seek re-election: additionally, Geoff Armstrong and John Collinson also decided to retire as PCC members and not seek re-election. All three have been PCC members for many a long year, with the welfare of St. George's at the heart of everything they have done, Due to personal circumstances, Gerald Carter also resigned from the PCC. The church owes a great debt of gratitude to them for the time and commitment they have given. It was decided to co-opt Geoff back onto the PCC for a further annual term. In spite of the lockdowns, the PCC met on five occasions with an average attendance of 81%: one was cancelled and of the remainder all but two of the meetings were "virtual", a testament to the way in which the PCC was determined to meet its responsibilities as a registered Charity.

PUBLIC BENEFIT STATEMENT

Throughout the year and in spite of all the difficulties, the PCC remained mindful of the Commission's guidance on public benefit, in particular, the specific guidance to charities for the advancement of religion. St. George's continued to try to enable ordinary people, to live out their faith as part of the parish community through:

- *the provision of pastoral care for people living in the parish and for those associated with St. George's who live outside the parish:*
- *worship and prayer, learning about the Gospel, and developing their knowledge and trust in Jesus' missionary and outreach work.*

At all times and within all the changes which took place during the year, the members of the PCC, as Trustees, have been able, to confirm that they have complied with their duties in delivering public benefit in accordance with their aims, and they have had due regard to the guidance on public benefit published by the Charity Commission, in the exercise of their duties. It has not been an easy task, but it has been achieved.

The effect of the pandemic has had a profound effect upon the work of St. George's in carrying out the requirements of the Charity Commissioners and yet far more has been achieved than that which it could have been thought possible. This is reflected in the work of the Mission and Discipleship group and the Mother's Union reports and evidenced by maintenance of the support for the Food Bank, the Chorley Help the Homeless Appeal, and the Shoe Box project as part of International Aid. The contributions received went beyond all expectation.

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The leadership of Reverend Print and his family, the support from the Diocese along with the imagination, adaptability, resilience and unstinting endeavours of the many who make up the family of St. George's provides a positive platform from which the future can be viewed. However, let us not forget the need to provide for the growth of our congregation alongside the decline in finances. In addition, let us not forget that we have lost some of our members: they were part of those who have provided long and faithful service. May the memory of their lives continue to be an example, not only to those of us who worship at St. George's, but within the wider community.

CHURCHWARDEN'S REPORT

Church Wardens have a legal responsibility to provide a report at the Annual Parochial Meeting with the minimum requirement being to confirm any additions or subtractions to the Terrier and the recording of the goods and chattels in the church building. We can confirm that in the year covered by this report, there have been no additions or deletions and as far as the Wardens are aware, the contents of these are accurate. Due to Covid-19, 2020 was a strange and challenging year for everyone. Government regulations required places of worship to close due to the pandemic from March until June, at which time private prayer was permitted, with public worship allowed from July. During November, the Government mandated a short suspension of public worship, but allowed places of worship to remain open for private prayer.

The Wardens would like to thank the members of the Fabric and Buildings Committee, especially their Chair, for ensuring that essential maintenance duties continued during the first lockdown. This helped the Church ensure that all the buildings for which it had responsibility remained in safe and good condition, with the respective grounds looking neat and tidy. A number of significant fabric and building projects were completed during the year with notable adjustments having to be made to ensure Covid-safe working practices were in place.

We have been fortunate to have been able to open our Church at all times, when legally permitted, during the pandemic. Of significance was the decision to hold one Eucharist service only on a Sunday instead of our usual two. A significant amount of health and safety risk assessment activities were undertaken and were continually reviewed, to ensure we remained fully compliant with Government regulations and national church guidance, which changed quite frequently. This resulted in the development and introduction of a Covid-19 Management System to ensure we remained "Covid-secure" at all times. This activity was planned and overseen by our Health and Safety Officer.

Our new interim operating requirements were dependent upon support from a team of Marshals to ensure that we could provide a Covid-secure environment in our Church and help our congregation to feel safe whilst in our Church. Our thanks go to all the team members for their support during these uncertain and challenging times.

New ways of working became the norm after March. Video editing capability was developed to allow on-line services to be produced. Sunday Club video productions were introduced for our children due to the closure of Sunday School. Our Church Magazine was published electronically, and our Church was skilfully decorated with silk flowers for most of the time to keep our Flower Arrangers safe. Individual service sheets were introduced, and many people changed to electronic payments instead of cash payments. We could go on naming many of the different changes made, allowing us to experience different forms of working, some we expect to continue after the pandemic is over.

We are fortunate to have an outstanding primary school, and our thanks go to all staff for their dedication in providing all pupils with fantastic education and life skill opportunities in a Christian context. Similarly, we have many different successful church youth organisations, providing great opportunities for their members; again we thank the leaders.

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Many thanks go out to our Verger, Graham Schofield, for all his hard work and dedicated service contributing to the smooth running of all our services, also to Alan Farrington in carrying out his role as Sexton. Additionally, thanks and appreciation to the high-quality musical provision, led by our Organist and Choir Director, Gordon Blackledge. Our congregation have very much appreciated worshipping in a very clean church and thanks goes to our cleaner, Gillian Ellison, for all her additional efforts in the year to support Covid safety requirements.

We would also like to offer our significant thanks to our Vicar, Mike for all the hard work he and Natalie have done during these difficult times. They have been an inspiration to us all. Mike's leadership skills allowed us to successfully navigate through a very difficult year requiring robust and challenging decision making, and recognising the significant amount of pastoral support Mike provided to all in our parish family.

Our Church Hall remained open, when legally permitted, although bookings were reduced due to restrictions. We had to introduce additional health and safety measures to remain compliant with Covid restrictions. We would like to thank our Hall Manager, Paul Clegg, for managing our hall bookings and keeping it clean and in good condition. There are many people who have not been named in this report but who contribute to the ongoing success of our Church and parish life. Again, thank you to all of you.

Thanks are also accorded to all those not specially mentioned in name but who have provided support to our Church in so many different ways, helping to make it a family which is welcoming and caring for all, both those established and those new.

Finally, this report could not finish without mentioning and thanking Brian Addison, a stalwart of St George's who stood down as Churchwarden in October 2020 following 10 years of service in that role.

FINANCIAL REVIEW 2020

The Covid 19 pandemic had a severe effect on our finances this year and our income was very much reduced. We cut back our spending to minimise our deficit but expenditure in 2020 still exceeded our income leaving us with an overall deficit of £36,996 overall. The growth in value of our church investments during the year was negated by the need to sell some assets to cover our cash needs following the sharp reduction in income during the pandemic

We need to continue to address the underlying operating deficit. Under normal circumstances a significant annual surplus is vital if we are to remain solvent and have the reserves that we need to meet major capital costs and to carry on our Mission.

Planned and committed regular weekly or monthly giving is the main foundation of our church funding. During the year our Stewardship income has increased by over 5% in spite of the disruption caused by the pandemic. Also, there has been a move towards BACS payments rather than cash which is a move to be welcomed. We need to ensure that we all review our levels of giving on a regular basis.

The income that we receive from HMRC through Gift Aid also rose very slightly this year and we must ensure that we encourage people to use Gift Aid as much as possible.

We are always grateful for donations that we receive from other organisations but the economic downturn had a negative effect on the value of these in 2020

The rental income for the Hall had been rising significantly and there was a surplus of income over costs in the first quarter. However the temporary closures of the Hall during the lockdowns had a massive impact on income which we hope to reverse in future years.

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Our General (Unrestricted) expenditure was much lower than 2019 with the biggest item being our Parish Share which amounted to £74,223 (£76,645 including Assigned Fees).

Maintenance costs reduced as we sought to cut back expenditure. Our maintenance costs are held at relatively low levels thanks to the hard work of a number of volunteers who carry out much of our routine maintenance. These gifts of Time and Talents are vital to us.

Payments totalling almost £3,000 were made to the Barchester Scheme.

Payments amounting to £2,640 were made the Organist, who is a PCC Member, for services provided during the year.

The Notes to the Financial Statements show that the total value of our investment funds as at 31 December 2020 was £214,115 which reflects the stock market levels at that time. When cash deposits are included our overall investments total £235,106. Net movement on funds showed a decrease of £35,704. During the year the total fund balances fell from £358,775 to £321,779 of which £6,347 is restricted.

The Church will be celebrating its bi-centenary in 2025 and the PCC has discussed what work might need to be done to the Church before these celebrations. Consideration is being given to redecoration and to plans for the restoration of the reredos. The scope and extent of the work in this Restoration Phase 3 will depend upon the final costings and our ability to raise additional funds and donations for the project.

Investment and Reserves Policy

Our Reserves currently include £2,000 in Restricted Funds from the Jenny Mercer Legacy This money is restricted for use in “working with children and young people” under the terms of the bequest. There is also a Restricted Fund of £947 in the Petrina Newell Fund which has been given for the maintenance, decoration and development of the Red Bank Mission Hall. The Restoration Fund, which is also a Restricted Fund stood at £3,400 at the end of 2020 and this money, together with any further donations received for Restoration is being set aside for the Phase 3 Restoration for our bi-centenary in 2025

In addition to reserves which are held as Restricted Funds it has been our policy to hold in reserves a sum equivalent to six months general running costs (currently £75,000).

The PCC has also designated funds from the Tom Hilton Legacy which was left to us for general church purposes. We hold an amount required for likely building works identified at the quinquennial inspection (the Fabric Fund of £40,000) and for Phase 3 Restoration (£60,000). An Organ Fund (£25,000) was held to meet the likely costs of re-leathering the organ bellows which were installed in the 1880s. This work was carried out in 2020 and the Organ Fund is now extinguished.

In light of the very difficult financial situation in 2020 and the pandemic problems continuing into 2021 the PCC are reviewing their Reserves Policy in January 2021

Reserves are held in short term deposits and longer term investments through the Church of England Board of Finance Deposit and Investment Funds. Short term deposits are maintained to ensure that they are readily available to meet the financial requirements of the Church and longer term investments are held in the Investment Fund of the Church of England Board of Finance to ensure an appropriate and ethical approach to the application of our investments. Allowance needs to be made in our planning for any future adverse stock market movements or trends which might limit our ability to meet our policy objectives.

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AND LAST, BUT CERTAINLY NOT THE LEAST

anyone not specifically referred to above, who, in their own and often unsung special ways, have continued to support and worship at the church during 2020. Let us once again remind ourselves of the words of Shakespeare who in his play Twelfth Night expressed gratitude in the following way –

“I can no other answer make but thanks, And thanks, and ever thanks”, a sentiment which all who are part of the family of St. George’s should share with one another.

FINALLY.

In spite of all the challenges resultant from Covid this report reflects a very positive view of the life of the Church during 2020: people have got on with “things” and adapted to meet the new challenges. It reflects the commitment of ALL who make up the family at St. Georges and one which delights in the appointment of Reverend Michael Print as the Vicar of St. Georges We need to be mindful of the financial challenges we face if we wish to see St. Georges remain a beacon of Christianity within the community of Chorley and its environs. Let us not forget also that we have lost some of our members: they were part of those who have given long and faithful service. May the memory of their lives continue to be an example to those of us who worship at St. Georges and to the wider community.

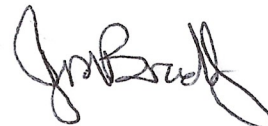
I am the way, the truth and the life.”
(John, Chap. 14 v 6).

Approved by the PCC and signed on its behalf: -

Rev. M. Print



Mr. J. Bradley



Dated: 23/5/21

Mr. S. Pollard

