

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JAMES, CHORLEY

England & Wales · Charity number 1130725

## Details

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Other names	ST JAMES PCC, CHORLEY
Status	Registered
Legal form	Previously excepted
Registered	2009-07-24
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	St. James Vicarage St. James Place Chorley PR6 0NA
Phone	07405333408
Email	<a href="mailto:dan@stJamesChorley.org">dan@stJamesChorley.org</a>
Website	<a href="http://www.stjameschorley.org">www.stjameschorley.org</a>

## Activities

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

**Activities:** Regular public worship open to all. The provision of sacred space for personal prayer and contemplation. Pastoral work, including visiting the sick and bereaved. Teaching of Christianity through sermons, courses and small groups. The provision of a youth club with a Christian ethos. Promotion of Christianity through the staging of events and meetings and the distribution of literature.

## Classification

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

## Geography

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

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£125,079	£112,172	-	-
2024-12-31	£95,815	£110,963	-	-
2023-12-31	£77,863	£75,312	-	-
2022-12-31	£86,212	£80,849	-	-
2021-12-31	£101,161	£104,308	-	-
2020-12-31	£96,999	£79,293	-	-

## Trustees

Name	Role	Appointed
<b>Rev Daniel James Freeman</b>	Chair	2023-07-15
Ann Lancaster		2026-05-03
David Richard Pearson		2026-01-19
Donna-Marie Rigby		2017-04-23
Gary Tinsley		2022-07-24
Hannah Elizabeth James		2017-04-23
Lesley Jenkinson		2024-01-17
MICHAEL JOHN WADDINGTON		
Paul Greenway		2023-05-17
Sara Tinsley		2018-05-29
Susan Anne Witts		2023-04-02
Tracy Phillips		2021-05-23

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# Accounts

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**St James Church Chorley**

**End of Year Financial Statements**

**Year ending 2025**

## **Financial Review for 2025**

Prior year, (2024) values are in brackets. Total receipts on funds were £115,160 (£84,371) of which £93,785 (£69,145) was from planned voluntary donations and a further £21,375 (£15,227) from Gift Aid.

We received grant funding of £1200 from Lancashire County Council for Youth activities. Planned giving increased by approximately £5000 throughout the year.

The contribution to the diocesan parish share for 2025 was £50,648 an increase from 2024 of £2708. The parish share is calculated using a formula based on the head count of each church's congregation, the location of the church, and deduction of wedding and funeral fees from the previous year. The parish share largely provides the stipends and housing for clergy. Unrestricted funds yearend total finished at £43,027 (£32,817).

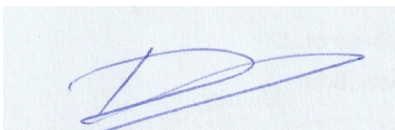
Notable spending this year included £13,521.60 on church lighting and £9,979 on AV equipment. We finished the year with a net income of £12,907.

The PCC gives grateful thanks to God for a continuing healthy financial situation.

### **2. Reserves Policy**

It is PCC policy to try to maintain a balance on unrestricted reserves, which equates to at least three months' unrestricted payments, excluding payments to the diocese for the Parish Share. The current amount of reserve is £9,000; however, PCC will review this figure on a monthly basis, due to the steep rises in utility and other commodity prices to ensure financial prudence. The amount is held to smooth out fluctuations in cash flow and to meet any emergencies. The balance of unrestricted reserves at the end of the year was £43,027 (£32,817) which is considerably higher than this target.

**Approved by the Parochial Church Council  
and signed on their behalf by**



**Rev. Dan Freeman  
Chairman and Incumbent  
23<sup>rd</sup> March 2026**

## □ Introduction

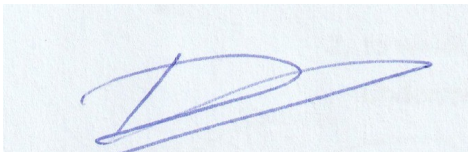
### Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Income and endowments from:</b>					
Donations and legacies	95,705	19,455	—	115,160	84,371
Income from charitable activities	3,199	2,346	—	5,546	4,946
Other trading activities	375	—	—	375	2,287
Investments	344	—	—	344	569
Other income	2,353	1,300	—	3,653	3,639
<b>Total income</b>	<b>101,978</b>	<b>23,101</b>	<b>—</b>	<b>125,079</b>	<b>95,814</b>
<b>Expenditure on:</b>					
Costs of generating funds					
Costs of generating voluntary income	—	—	—	—	51
Expenditure on charitable activities	86,653	14,408	—	101,062	109,189
Other expenditure	732	10,377	—	11,110	1,722
<b>Total expenditure</b>	<b>87,385</b>	<b>24,786</b>	<b>—</b>	<b>112,172</b>	<b>110,963</b>
Gains / losses on investment assets	—	—	—	—	—
<b>Net income / (expenditure) resources before transfer</b>	<b>14,592</b>	<b>(1,685)</b>	<b>—</b>	<b>12,907</b>	<b>(15,148)</b>
<b>Transfers</b>					
Gross transfers between funds - in	—	4,382	—	4,382	376
Gross transfers between funds - out	(4,382)	—	—	(4,382)	(376)
<b>Other recognised gains / losses</b>					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
<b>Net movement in funds</b>	<b>10,209</b>	<b>2,697</b>	<b>—</b>	<b>12,907</b>	<b>(15,148)</b>
<b>Total funds brought forward</b>	<b>34,064</b>	<b>34,676</b>	<b>—</b>	<b>68,740</b>	<b>83,889</b>
<b>Total funds carried forward</b>	<b>44,273</b>	<b>37,374</b>	<b>—</b>	<b>81,648</b>	<b>68,740</b>
<b>Represented by</b>					
<b>Unrestricted</b>					
General fund	43,027	—	—	43,027	32,817
<b>Designated</b>					
Chair Appeal Fund	—	—	—	—	—
Fabric Fund	200	—	—	200	200
Families Minister	1,046	—	—	1,046	1,046
Quinquennial Fund	—	—	—	—	—
Youth/Children's Ministry Fund	—	—	—	—	0
<b>Restricted</b>					
Chair Appeal Fund	—	6,275	—	6,275	7,114
Fabric Fund	—	7,180	—	7,180	7,679
Families Minister	—	8,211	—	8,211	8,211
Flower Fund	—	(342)	—	(342)	(85)
Garden of Remembrance Fund	—	—	—	—	—
Ladies Link	—	—	—	—	—
Mones for Audio and Video Equipment	—	4,143	—	4,143	—
Mones for school bibles	—	210	—	210	192
Youth/Children's Ministry Fund	—	11,696	—	11,696	11,565
<b>Endowment</b>					
Fabric Fund	—	—	—	—	—

## Balance sheet

	Total funds	Prior year funds
<b>Fixed assets</b>		
Tangible assets	15,244	16,341
	<b>15,244</b>	<b>16,341</b>
<b>Current assets</b>		
Debtors	—	591
Cash at bank and in hand	68,448	53,963
	<b>68,448</b>	<b>54,554</b>
<b>Liabilities</b>		
Creditors: Amounts falling due in one year	2,044	2,155
	<b>2,044</b>	<b>2,155</b>
<b>Net current assets less current liabilities</b>	<b>66,403</b>	<b>52,399</b>
<b>Total assets less current liabilities</b>	<b>81,648</b>	<b>68,740</b>
<b>Total net assets less liabilities</b>	<b>81,648</b>	<b>68,740</b>
<b>Represented by</b>		
<b>Unrestricted</b>		
General fund	43,027	32,817
<b>Designated</b>		
Families Minister	1,046	1,046
Fabric Fund	200	200
Youth/Children's Ministry Fund	—	0
Chair Appeal Fund	—	—
Quinquennial Fund	—	—
<b>Restricted</b>		
Families Minister	8,211	8,211
Fabric Fund	7,180	7,679
Youth/Children's Ministry Fund	11,696	11,565
Flower Fund	(342)	(85)
Ladies Link	—	—
Chair Appeal Fund	6,275	7,114
Monies for school bibles	210	192
Garden of Remembrance Fund	—	—
Monies for Audio and Video Equipment	4,143	—
<b>Endowment</b>		
Fabric Fund	—	—
<b>Funds of the church</b>	<b>81,648</b>	<b>68,740</b>

**Approved by the Parochial Church Council  
and signed on their behalf by**



**Rev. Dan Freeman  
Chairman and Incumbent  
23<sup>rd</sup> March 2026**

## Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
<b>Fixed assets - Tangible assets</b>						
Equipment -	4,458	—	10,785	—	15,244	16,341
<b>Totals</b>	<b>4,458</b>	<b>—</b>	<b>10,785</b>	<b>—</b>	<b>15,244</b>	<b>16,341</b>
<b>Current assets - Cash at bank and in hand</b>						
Deposit Account -	17,818	—	20,000	—	37,818	30,833
Current Account -	19,673	(488)	11,235	—	30,420	22,920
Petty Cash -	100	—	—	—	100	100
Youth Account -	(190)	234	(44)	—	—	—
Fabric Fund Account -	2,345	1,500	(3,839)	(5)	—	—
The Crew's Petty Cash -	—	—	100	—	100	100
Toddler Group float -	—	—	10	—	10	10
<b>Totals</b>	<b>39,747</b>	<b>1,246</b>	<b>27,461</b>	<b>(5)</b>	<b>68,448</b>	<b>53,963</b>
<b>Current assets - Debtors</b>						
Accounts Receivable -	—	—	—	—	—	591
<b>Totals</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>591</b>
<b>Liabilities - Agency accounts</b>						
Agency collections -	—	—	1,151	—	1,151	1,262
<b>Totals</b>	<b>—</b>	<b>—</b>	<b>1,151</b>	<b>—</b>	<b>1,151</b>	<b>1,262</b>
<b>Liabilities - Creditors: Amounts falling due in one year</b>						
Accounts Payable -	893	—	5	(5)	893	893
<b>Totals</b>	<b>893</b>	<b>—</b>	<b>5</b>	<b>(5)</b>	<b>893</b>	<b>893</b>
<b>Grand total</b>	<b>43,312</b>	<b>1,246</b>	<b>37,089</b>	<b>—</b>	<b>81,648</b>	<b>68,740</b>

## Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Journals	Closing
<b>Family - Families Minister</b>							
Designated	1,046	—	—	—	—	—	1,046
Restricted	8,211	—	—	—	—	—	8,211
<b>Sub-total for Family</b>	<b>9,257</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>9,257</b>
<b>General - General fund</b>							
Unrestricted	32,817	101,978	87,385	(4,382)	—	—	43,027
<b>Sub-total for General</b>	<b>32,817</b>	<b>101,978</b>	<b>87,385</b>	<b>(4,382)</b>	<b>—</b>	<b>—</b>	<b>43,027</b>
<b>Fabric - Fabric Fund</b>							
Designated	200	—	—	—	—	—	200
Restricted	7,679	7,000	9,538	2,040	—	—	7,180
Endowment	—	—	—	—	—	—	—
<b>Sub-total for Fabric</b>	<b>7,879</b>	<b>7,000</b>	<b>9,538</b>	<b>2,040</b>	<b>—</b>	<b>—</b>	<b>7,380</b>
<b>Youth - Youth/Children's Min</b>							
Designated	0	—	—	0	—	—	—
Restricted	11,565	3,646	3,515	0	—	—	11,696
<b>Sub-total for Youth</b>	<b>11,566</b>	<b>3,646</b>	<b>3,515</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>11,696</b>
<b>Flower - Flower Fund</b>							
Restricted	(85)	150	406	—	—	—	(342)
<b>Sub-total for Flower</b>	<b>(85)</b>	<b>150</b>	<b>406</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>(342)</b>
<b>Ladies - Ladies Link</b>							
Restricted	—	—	—	—	—	—	—
<b>Sub-total for Ladies</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Chairs - Chair Appeal Fund</b>							
Designated	—	—	—	—	—	—	—
Restricted	7,114	—	838	—	—	—	6,275
<b>Sub-total for Chairs</b>	<b>7,114</b>	<b>—</b>	<b>838</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>6,275</b>
<b>Quinquennial - Quinquennial Fund</b>							
Designated	—	—	—	—	—	—	—
<b>Sub-total for Quinquennial</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Bible - Monies for school bi</b>							
Restricted	192	525	506	—	—	—	210
<b>Sub-total for Bible</b>	<b>192</b>	<b>525</b>	<b>506</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>210</b>
<b>Garden - Garden of Remembranc</b>							
Restricted	—	—	—	—	—	—	—
<b>Sub-total for Garden</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>AV - Monies for Audio and</b>							
Restricted	—	11,780	9,979	2,342	—	—	4,143
<b>Sub-total for AV</b>	<b>—</b>	<b>11,780</b>	<b>9,979</b>	<b>2,342</b>	<b>—</b>	<b>—</b>	<b>4,143</b>
<b>Grand total</b>	<b>68,740</b>	<b>125,079</b>	<b>112,172</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>81,648</b>

Notes to the Financial Statements for the year ending 31 December 2025

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005 (revised). The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets, and liabilities for which the PCC is responsible in law. They do not include accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

## **Funds**

**Endowment funds** are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

**Restricted funds** represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

**Unrestricted funds** are general funds which can be used for PCC ordinary purposes.

## **Incoming resources**

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted gross.

## **Resources expended**

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

## **Fixed assets**

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently any individual item costing less than £1,000 has been written off when incurred.

Recent purchases of chairs & tables costing in total more than a £1.000 have been recognised as Fixed Assets and have therefore been capitalised. These are being written off over a 20-year period (5% p.a.).

Any Investments held are valued at market value at 31st December.

## **Analysis of income and expenditure**

**Total**

## INCOME AND ENDOWMENTS

### Donations and legacies

01 - T/E Planned Giving	54,106	—	—	—	54,106	50,466
02 - Other Planned Giving	8,966	—	—	—	8,966	8,985
03 - Collections @ Services	7,961	—	—	—	7,961	8,277
08 - Donations	3,296	—	19,455	—	22,751	1,416
15 - Tax Recoverable	21,375	—	—	—	21,375	15,226
Total	95,705	—	19,455	—	115,160	84,371

### Income from charitable activities

04 - Fees	2,699	—	—	—	2,699	2,431
05 - Group Subs	—	—	—	—	—	—
0501 - Toddler Group Subs	—	—	629	—	629	—
0502 - CREW Subs	—	—	1,716	—	1,716	1,729
10 - Coffee Donations	500	—	—	—	500	786
Total	3,199	—	2,346	—	5,546	4,946

### Other trading activities

09 - Special Event	375	—	—	—	375	2,287
0901 - Mission Week events	—	—	—	—	—	—
Total	375	—	—	—	375	2,287

### Investments

07 - Interest	344	—	—	—	344	569
Total	344	—	—	—	344	569

### Other income

14 - Other	2,353	—	1,300	—	3,653	3,639
Total	2,353	—	1,300	—	3,653	3,639
<b>INCOME TOTAL</b>	<b>101,978</b>	—	<b>23,101</b>	—	<b>125,079</b>	<b>95,814</b>

## EXPENDITURE

### Costs of generating funds - Costs of generating voluntary income

5802 - Notice Sheets	—	—	—	—	—	—
5804 - APCM & Web Domain	—	—	—	—	—	51
Total	—	—	—	—	—	51

**Expenditure on charitable activities**

51 - Parish share	50,648	—	—	—	50,648	47,940
52 - Staff Salaries	—	—	—	—	—	—
53 - Staff Expenses	780	—	—	—	780	1,475
5301 - Family Ministry Work	—	—	—	—	—	—
54 - Governance Expenses	360	—	—	—	360	360
55 - Utilities	—	—	—	—	—	—
5501 - Gas	4,008	—	—	—	4,008	5,467
5502 - Electricity	1,425	—	—	—	1,425	1,497
5503 - Water	582	—	—	—	582	487
56 - Events	710	—	—	—	710	657
5601 - Courses	231	—	—	—	231	—
57 - Other Expenditure	676	—	—	—	676	375
5701 - Stationery	—	—	—	—	—	70
5702 - Gift Aid & Giving Envelopes	—	—	—	—	—	100
5703 - Insurance	3,740	—	—	—	3,740	3,412
5704 - Licenses	1,460	—	—	—	1,460	59
58 - Printing and Publicity Costs	193	—	—	—	193	858
59 - Housekeeping Expenses	1,740	—	—	—	1,740	42
61 - The Vicarage	4,604	—	—	—	4,604	3,899
62 - Talking Tables	—	—	—	—	—	264
64 - Tea & Coffee	410	—	—	—	410	111
65 - Training & Teaching Expenditure	2,125	—	—	—	2,125	1,940
66 - Flowers	—	—	406	—	406	298
6601 - Leader Development	249	—	—	—	249	—
67 - Charitable Giving	9,163	—	—	—	9,163	9,029
69 - Building	2,101	—	—	—	2,101	26,417
70 - Worship Expenses	361	—	9,979	—	10,340	463
7001 - Discipleship Groups	409	—	—	—	409	4
7002 - Hospitality	286	—	—	—	286	—
7003 - Books	384	—	80	—	464	—
71 - Youth and Childrens Work	—	—	3,899	—	3,899	3,373
7101 - Toddler Group	—	—	42	—	42	—
72 - Music Group	—	—	—	—	—	580
Total	86,653	—	14,408	—	101,062	109,189

**Other expenditure**

6901 - Buildings - Development	—	—	9,538	—	9,538	—
6902 - Garden - Budget	473	—	—	—	473	624
75 - Depreciation	258	—	838	—	1,097	1,097
Total	732	—	10,377	—	11,110	1,722
<b>EXPENDITURE TOTAL</b>	<b>87,385</b>	<b>—</b>	<b>24,786</b>	<b>—</b>	<b>112,172</b>	<b>110,963</b>
<b>GRAND TOTAL</b>	<b>14,592</b>	<b>—</b>	<b>(1,685)</b>	<b>—</b>	<b>12,907</b>	<b>(15,148)</b>

### **Independent examiner's report to the PCC of St James, Chorley**

This report on the financial statements of the PCC for the year ended 31<sup>st</sup> December 2025, which are set out on pages 7,8 and 9, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the regulation') and s.43 of the Charities Act 1993 (the Act').

### **Respective responsibilities of the PCC and the examiner**

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s.43 (2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the regulations

### **Basis of this report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43 (7) (b) of the Act and to be found in the Church guidance 2006 edition. That examination includes a review of the accounting records kept by PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements 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 I do not express an audit opinion on the view given by the accounts.

### **Independent examiner's statement**

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

1. which gives me reasonable cause to believe that in any material respect the requirements
  - . to keep accounting records in accordance with section 41 of the Act; and
  - . to prepare financial statements. Which accord with the accounting records and comply with the requirements of the Act and Regulations have not been met.
  
2. to which, in my opinion, attention should be drawn in order to enable a proper Understanding of the accounts to be reached.



Mrs E Bell

Bellshire Accountancy Limited, 23-27 Bolton Street, Chorley, PR7 3AA

March 2026

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# Accounts

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# **ST JAMES**

## **CHORLEY**

**See Jesus**

**Join the Family**

**Change Lives**

**THE PAROCHIAL CHURCH COUNCIL  
OF  
ST. JAMES'S  
CHORLEY**

**TRUSTEES' ANNUAL REPORT & ACCOUNTS  
2024**

## 1.1 LEGAL AND ADMINISTRATIVE INFORMATION

**Trustees:** The Trustees are the members of the Parochial Church Council (PCC), details of members are below

**Church Address:** St James' Church  
Brooke Street  
Chorley  
PR6 0NA

The Church is part of the Diocese of Blackburn within the Church of England

**Vicar:** Rev Dan Freeman

**Correspondence Address:** St James' Vicarage  
St James' Street  
Chorley  
PR6 0NA

**Status:** The Parochial Church Council of St James', Chorley is a charity registered with the Charity Commission.

**Bankers:** Royal Bank of Scotland

**Independent Examiner:** Mrs E Bell  
**Bellshire Accountancy Limited**  
**23-27 Bolton Street**  
**Chorley**  
**PR7 3AA**

### PAROCHIAL CHURCH COUNCIL (PCC) MEMBERS WHO HAVE SERVED FROM 1<sup>ST</sup> JANUARY TO 31<sup>ST</sup> DECEMBER 2024

Incumbent	Revd Dan Freeman Chairman
Readers	Phil Parker ( <i>also Deanery Synod rep</i> )
Wardens	Peter Stunell Gary Tinsley
Deanery Synod Representatives	Phil Parker, Michael Waddington and Susan Witts.
Elected members	Paul Greenwood Susan Haslam Hannah James Lesley Jenkinson Tracy Phillips Donna-Marie Rigby Sara Tinsley Michael Waddington
Secretary (non-voting)	Moiria Rigby
Treasurer (non-voting)	Ben Jackson

## **1.2 STRUCTURE GOVERNANCE & MANAGEMENT OF PCC**

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and may then stand for election to the PCC.

- The Vicar and Reader are *ex officio* members of the PCC
- Churchwardens are elected annually
- Members of the Blackburn Diocesan Synod and Preston Deanery Synod are elected every three years
- All other members are elected to serve for a term of three years
- Every year up to three members retire and may be re-elected or new members appointed

The Church, churchyard and parsonage are benefice property and, therefore, do not form part of the assets of the Church Council. Likewise, assets which are covered by faculty legislation, such as the communion silver, are not considered assets of the PCC. Nevertheless, the PCC has a duty to maintain and safeguard the Church, churchyard and other assets. Care of the parsonage mainly falls to the Diocesan Parsonages Board.

In November 2024, the PCC passed a Resolution under the House of Bishops' Declaration which means that any future vicar, or equivalent, would be a man.

During the course of the year the Church had no employees. The Vicar is full-time and Incumbent under Common Tenure but is not an employee of the PCC and in law is a separate Ecclesiastical Corporation.

The PCC normally meets 6 times during the year during the period when there was no incumbent the PCC met monthly. The Standing Committee is authorized to conduct business if necessary and seek ratification from the PCC. The Standing Committee does make some limited decisions by e-mail which are subsequently put to the PCC for ratification. Ad hoc groups are created as necessary.

The PCC appoints a number of Coordinators for various areas of the ministry and mission of the church. Each coordinator has a role-description and is encouraged to provide the PCC with written reports. The Safeguarding Coordinator is entitled to attend the PCC to report on matters relating to Safeguarding. Within the structure of the role-descriptions the Coordinators may oversee other roles and may gather others together as they see fit whilst reporting back occasionally to the PCC. Some Coordinators have specific budgets set.

The PCC has a number of policies which are looked at annually and revised as required. The policies include: baptism, children at communion, garden of remembrance, GDPR, Giving and safeguarding. These can be viewed on request to the PCC.

## **1.3 OBJECTIVES AND ACTIVITIES**

The Parochial Church Council has the responsibility of co-operating with the Incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church Building.

### **VISION**

The Church Vision Statement was changed in January 2024 to an intermediate vision statement which was made final in January 2025. The Mission Action Plan remains in place as of 2023 but will be reviewed in the upcoming year.

## See Jesus

Jesus is the most amazing person!<sup>1</sup> He has grace, healing and forgiveness for everyone.<sup>2</sup> We see Jesus in God's word (the Bible),<sup>3</sup> in his people (the church)<sup>4</sup> and supremely in the cross.<sup>5</sup> As we see more of Jesus, our lives are transformed to be more like his.<sup>6</sup> Jesus is at the centre of our church's life and so talking to him in prayer is central to what we do.

## Join the Family

St James' is a safe welcoming family that celebrates with each other when we're up and cries with each other when we're down.<sup>7</sup> We grow as followers of Jesus as we help each other to know, love and trust Jesus more deeply.<sup>8</sup>

## Change Lives

When we follow Jesus, our lives are never the same.<sup>9</sup> Jesus transforms us slowly but steadily.<sup>10</sup> We want to be equipped by Jesus to be agents of change in the lives of others,<sup>11</sup> sharing Jesus' love especially by introducing people to Him.<sup>12</sup> We have a particular heart for those who live in East Chorley where we are located.

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<sup>1</sup> Mark 7:37 People were overwhelmed with amazement. "He has done everything well," they said. "He even makes the deaf hear and the mute speak."

<sup>2</sup> Matthew 11:28 "Come to me, all you who are weary and burdened, and I will give you rest.

<sup>3</sup> Luke 23:45-46 Then he opened their minds so they could understand the Scriptures. He told them, "This is what is written: The Messiah will suffer and rise from the dead on the third day, and repentance for the forgiveness of sins will be preached in his name to all nations, beginning at Jerusalem.

<sup>4</sup> John 13:35 By this everyone will know that you are my disciples, if you love one another.

<sup>5</sup> John 12:20-23 Now there were some Greeks among those who went up to worship at the festival. They came to Philip, who was from Bethsaida in Galilee, with a request. "Sir, they said, we would like to see Jesus". Philip went to tell Andrew; Andrew and Philip in turn told Jesus. Jesus replied, "The hour has come for the Son of Man to be glorified."

<sup>6</sup> 2 Corinthians 3:18 And we all, who with unveiled faces contemplate the Lord's glory, are being transformed into his image with ever-increasing glory, which comes from the Lord, who is the Spirit.

<sup>7</sup> Romans 12:15-16 Rejoice with those who rejoice; mourn with those who mourn. Live in harmony with one another.

<sup>8</sup> Ephesians 4:15-16 Instead, speaking the truth in love, we will grow to become in every respect the mature body of him who is the head, that is, Christ. From him the whole body, joined and held together by every supporting ligament, grows and builds itself up in love, as each part does its work.

<sup>9</sup> Mark 1:20 Without delay he [Jesus] called them, and they left their father Zebedee in the boat with the hired men and followed him.

<sup>10</sup> 2 Corinthians 4:16 Therefore we do not lose heart. Though outwardly we are wasting away, yet inwardly we are being renewed day by day.

<sup>11</sup> Romans 15:14 I myself am convinced, my brothers and sisters, that you yourselves are full of goodness, filled with knowledge and competent to instruct one another.

<sup>12</sup> John 20:21 Again Jesus said, "Peace be with you! As the Father has sent me, I am sending you."

Matthew 28:18-20 Then Jesus came to them and said, "All authority in heaven and on earth has been given to me. Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age."

## **CHURCH SERVICES**

St James church meets twice on a Sunday:

8:45 for Holy Communion or Morning Prayer following the BCP

10:30 for Morning Worship on Holy Communion (with groups for children 0-14)

In addition, the Church has a midweek Communion Service on the first Wednesday of each month at 2pm.

## **ST. JAMES' C OF E PRIMARY SCHOOL**

The Church is linked to St James' Church of England Primary School. Worship Assemblies, for pupils and teachers of the School, are usually carried out weekly in the School during term time with additional services carried out at the end of each term.

## **CO-ORDINATOR ACTIVITIES**

- Buildings - Paul Greenway. The fabric of the church building remains in good order and the necessary maintenance and repairs have been done. We have a team of paid cleaners who come into the building every week. We are very grateful to Phil Parker for his maintenance work on the building and to Stan Rigby for all the work in the grounds.
- Communication – Vacant. We are grateful to Donna-Marie for all the work she has done in producing notice sheets to keep people up to date with church news, either via paper or email contact.
- Events Team Leader- Sue Witts. Sue has hosted 3 meetings to talk about the ethos of St James' events, to pray for our outreach and to plan events. We hosted some Mission Events around Pentecost 2024, ran a messy Christmas, continued live well and sing in Tatton Community, and ran a small outreach at Halloween.
- Finance – Ben Jackson see treasurer's report
- Growth Groups – Alastair Philips. Groups met for the first half of the year on Monday and Wednesday. In September the normal Growth Groups were paused and we came together centrally to benefit from the North West Partnership's Gospel Training Course.
- Music – Phil Garrett. Phil ensures each week we have excellent audio visuals to support our worship services.
- Pastoral – Shelia Anderton. The team have regular contact with older members of our congregation and others in need.
- Service – Peter Stunell. Peter is involved in Chorley buddies and keeps his ear out for those in need in our community
- Safeguarding – Claire Greenway and Neville Norcross. The PCC has adopted the national safeguarding policy of the Church of England and has coordinators for safeguarding children and for safeguarding adults. All clearances are kept up to date.
- Youth and Children – We have three groups for children that meet on a Sunday Sparkles (age 0-4), G-force (age 5-10) and Elevation (age 10-16). The Waddington's also run a Friday evening youth group 6-7pm for Infants and 7-8pm for Juniors.

## MINISTERS REPORT

We have found St James' to be a wonderful church family to lead. Your love for Jesus, gospel hearts and desire to serve him has meant it's been a joy to partner with you in the work God has called us to.

A lot has happened in 2024, the PCC started the year thinking about our vision statement. Although we agreed with the old statement, we wanted to add in something about doing our vision together. Our new vision is See Jesus, Join the Family, Change lives. This represents our three priorities: God, one another, and our watching world. It's phrased in a way that is understandable to outsiders but it is a vision for all of us. The Christian life is a journey, we are all growing to love God more, seeing more of Jesus is the key to our growth. This year I hope you have seen more of Jesus' beauty in who he is and what he's done for you.

Our emphasis on community has been felt at our small groups; Growth groups and enquires courses. Where people have shared their lives and the gospel with one another. People have found these groups great spaces to be honest and receive care, support and fun! In 2025 we hope to have some lunches after church and refine our welcoming in order to grow our community even more.

Change lives, is a grand aim and one we cannot really do, but God has been gracious in our attempts. It's been wonderful to run the world we all want, Christianity explored and 3-2-1 for people with questions about faith and some have found these courses transformational. Live well and sing and talking tables have continued to run and people have found these safe havens in their week. We also have had a few new leaders emerge at church; people serving with our young people and leading our church services. Training and growing leaders both changes us and equips us to be agents of change in the life of others. Personally, I think I'm being changed to see my limitations more and instead of trying to do more to turn in prayer to the One who can do all things. I hope 2025 will be a year where we as a whole church come together before God in prayer and ask for him to work amongst us – I'm excited to see what he will do!

Thank you for all you give to the Lord and his people, for the love, encouragement, helpful challenge and the blessing of being a church family together.

*Dan Freeman*

## **Financial Review**

Prior year, (2023) values are in brackets. Total receipts on funds were £84,372 (£76,665) of which £69,145 (£62,911) was from planned voluntary donations and a further £15,227 (£13,754) from Gift Aid.

We received grant funding of £775 from Lancashire County Council for Youth activities. Planned giving through standing orders stayed steady throughout the year. One of the big expenses over the last few years has been the Gas bill. This was budgeted at £9,100 but finished on £5,468.

The contribution to the diocesan parish share for 2024 was £47,940 an increase from 2023 of £1830. The parish share is calculated using a formula based on the head count of each church's congregation, the location of the church, and deduction of wedding and funeral fees from the previous year. The parish share largely provides the stipends and housing for clergy.

Unrestricted funds yearend total finished at £32,818 (£24,302).

Fabric and Quinquennial Funds took a hit this year with fabric funds ending on £7,879 (£19,089) and Quinquennial ending on zero (£10,607) due to more than expected costs for roof repairs and improved church lighting.

The PCC gives grateful thanks to God for a continuing healthy financial situation.

## **2. Reserves Policy**

It is PCC policy to try to maintain a balance on unrestricted reserves, which equates to at least three months' unrestricted payments, excluding payments to the diocese for the Parish Share. The current amount of reserve is £9,000; however, PCC will review this figure on a monthly basis, due to the steep rises in utility and other commodity prices to ensure financial prudence. The amount is held to smooth out fluctuations in cash flow and to meet any emergencies. The balance of unrestricted reserves at the end of the year was £32,818 (£24,302) which is considerably higher than this target.

**Approved by the Parochial Church Council  
and signed on their behalf by**

**Rev. Dan Freeman  
Chairman and Incumbent  
12<sup>th</sup> March 2025**

**Statement of Financial Activities**  
**For the year ending 31<sup>st</sup> December 2024**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Prior year total funds
<b>Income and endowments from:</b>					
Donations and legacies	£81,582	£2,789	—	£84,372	£76,665
Income from charitable activities	£3,218	£1,729	—	£4,947	£2,973
Other trading activities	£2,287	—	—	£2,287	£3,469
Investments	£355	£215	—	£570	£484
Other income	£2,864	£775	—	£3,639	£929
<b>Total income</b>	<b>£90,306</b>	<b>£5,509</b>	<b>—</b>	<b>£95,815</b>	<b>£84,520</b>
<b>Expenditure on:</b>					
Costs of generating funds					
Costs of generating voluntary income	£910	—	—	£910	£238
Expenditure on charitable activities	£90,980	£17,351	—	£108,331	£79,398
Other expenditure	£883	£839	—	£1,722	£1,098
<b>Total expenditure</b>	<b>£92,774</b>	<b>£18,190</b>	<b>—</b>	<b>£110,963</b>	<b>£80,733</b>
Gains / losses on investment assets	—	—	—	—	(£894)
<b>Net income / (expenditure) resources before transfer</b>	<b>(£2,468)</b>	<b>(£12,681)</b>	<b>—</b>	<b>(£15,149)</b>	<b>£2,893</b>
<b>Transfers</b>					
Gross transfers between funds - in	£377	—	—	£377	£60
Gross transfers between funds - out	—	(£377)	—	(£377)	(£60)
<b>Other recognised gains / losses</b>					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
<b>Net movement in funds</b>	<b>(£2,091)</b>	<b>(£13,057)</b>	<b>—</b>	<b>(£15,149)</b>	<b>£2,893</b>
<b>Total funds brought forward</b>	<b>£36,155</b>	<b>£47,734</b>	<b>—</b>	<b>£83,890</b>	<b>£80,997</b>
<b>Total funds carried forward</b>	<b>£34,064</b>	<b>£34,677</b>	<b>—</b>	<b>£68,741</b>	<b>£83,890</b>
<b>Represented by</b>					
<b>Unrestricted</b>					
General fund	£32,818	—	—	£32,818	£24,302
<b>Designated</b>					
Chair Appeal Fund	—	—	—	—	—
Fabric Fund	£200	—	—	£200	£200
Families Minister	£1,046	—	—	£1,046	£1,046
Quinquennial Fund	—	—	—	—	£10,607
Youth/Children's Ministry Fund	£0	—	—	£0	£0
<b>Restricted</b>					
Chair Appeal Fund	—	£7,114	—	£7,114	£7,953
Fabric Fund	—	£7,679	—	£7,679	£18,889
Families Minister	—	£8,211	—	£8,211	£7,934
Flower Fund	—	(£85)	—	(£85)	(£9)
Garden of Remembrance Fund	—	—	—	—	—
Ladies Link	—	—	—	—	£377
Monies for school bibles	—	£192	—	£192	£40
Youth/Children's Ministry Fund	—	£11,566	—	£11,566	£12,551
<b>Endowment</b>					
Fabric Fund	—	—	—	—	—

**Balance sheet**  
**For the year ending 31<sup>st</sup> December 2024**

	Total funds	Prior year funds
<b>Fixed assets</b>		
Tangible assets	£16,342	£17,440
	<b>£16,342</b>	<b>£17,440</b>
<b>Current assets</b>		
Debtors	£592	£5,380
Cash at bank and in hand	£53,963	£62,761
	<b>£54,555</b>	<b>£68,141</b>
<b>Liabilities</b>		
Creditors: Amounts falling due in one year	£2,156	£1,691
	<b>£2,156</b>	<b>£1,691</b>
<b>Net current assets less current liabilities</b>	<b>£52,399</b>	<b>£66,450</b>
<b>Total assets less current liabilities</b>	<b>£68,741</b>	<b>£83,890</b>
<b>Total net assets less liabilities</b>	<b>£68,741</b>	<b>£83,890</b>
<b>Represented by</b>		
<b>Unrestricted</b>		
General fund	£32,818	£24,302
<b>Designated</b>		
Families Minister	£1,046	£1,046
Fabric Fund	£200	£200
Youth/Children's Ministry Fund	£0	£0
Chair Appeal Fund	—	—
Quinquennial Fund	—	£10,607
<b>Restricted</b>		
Families Minister	£8,211	£7,934
Fabric Fund	£7,679	£18,889
Youth/Children's Ministry Fund	£11,566	£12,551
Flower Fund	(£85)	(£9)
Ladies Link	—	£377
Chair Appeal Fund	£7,114	£7,953
Monies for school bibles	£192	£40
Garden of Remembrance Fund	—	—
<b>Endowment</b>		
Fabric Fund	—	—
<b>Funds of the church</b>	<b>£68,741</b>	<b>£83,890</b>

**Approved by the Parochial Church Council on 12<sup>th</sup> March and signed on their behalf  
by**

**Rev. Dan Freeman**  
**PCC Chairman and Incumbent**

## Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
<b>Fixed assets - Tangible assets</b>						
Equipment -	£4,717	—	£11,625	—	£16,342	£17,440
<b>Totals</b>	<b>£4,717</b>	<b>—</b>	<b>£11,625</b>	<b>—</b>	<b>£16,342</b>	<b>£17,440</b>
<b>Current assets - Cash at bank and in hand</b>						
Deposit Account -	£10,833	—	£20,000	—	£30,833	£10,479
Current Account -	£15,599	(£488)	£7,810	—	£22,920	£20,706
Petty Cash -	£100	—	—	—	£100	£100
Youth Account -	(£190)	£234	(£44)	—	—	£13,864
Fabric Fund Account -	£2,345	£1,500	(£3,840)	(£5)	—	£17,503
The Crew's Petty Cash -	—	—	£100	—	£100	£100
Toddler Group float -	—	—	£10	—	£10	£10
<b>Totals</b>	<b>£28,687</b>	<b>£1,246</b>	<b>£24,036</b>	<b>(£5)</b>	<b>£53,963</b>	<b>£62,761</b>
<b>Current assets - Debtors</b>						
Accounts Receivable -	£592	—	—	—	£592	£5,380
<b>Totals</b>	<b>£592</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>£592</b>	<b>£5,380</b>
<b>Liabilities - Agency accounts</b>						
Agency collections -	—	—	£1,262	—	£1,262	£653
<b>Totals</b>	<b>—</b>	<b>—</b>	<b>£1,262</b>	<b>—</b>	<b>£1,262</b>	<b>£653</b>
<b>Liabilities - Creditors: Amounts falling due in one year</b>						
Accounts Payable -	£894	—	£5	(£5)	£894	£1,038
<b>Totals</b>	<b>£894</b>	<b>—</b>	<b>£5</b>	<b>(£5)</b>	<b>£894</b>	<b>£1,038</b>
<b>Grand total</b>	<b>£33,102</b>	<b>£1,246</b>	<b>£34,392</b>	<b>—</b>	<b>£68,741</b>	<b>£83,890</b>

## Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Journals	Closing
<b>Family - Families Minister</b>							
Designated	£1,046	—	—	—	—	—	£1,046
Restricted	£7,934	£278	—	—	—	—	£8,211
<b>Sub-total for Family</b>	<b>£8,980</b>	<b>£278</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>£9,257</b>
<b>General - General fund</b>							
Unrestricted	£24,302	£90,306	£82,167	£377	—	—	£32,818
<b>Sub-total for General</b>	<b>£24,302</b>	<b>£90,306</b>	<b>£82,167</b>	<b>£377</b>	<b>—</b>	<b>—</b>	<b>£32,818</b>
<b>Fabric - Fabric Fund</b>							
Designated	£200	—	—	—	—	—	£200
Restricted	£18,889	£2,282	£13,492	—	—	—	£7,679
Endowment	—	—	—	—	—	—	—
<b>Sub-total for Fabric</b>	<b>£19,089</b>	<b>£2,282</b>	<b>£13,492</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>£7,879</b>
<b>Youth - Youth/Children's Min</b>							
Designated	£0	—	—	—	—	—	£0
Restricted	£12,551	£2,590	£3,575	—	—	—	£11,566
<b>Sub-total for Youth</b>	<b>£12,552</b>	<b>£2,590</b>	<b>£3,575</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>£11,566</b>
<b>Flower - Flower Fund</b>							
Restricted	(£9)	£208	£284	—	—	—	(£85)
<b>Sub-total for Flower</b>	<b>(£9)</b>	<b>£208</b>	<b>£284</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>(£85)</b>
<b>Ladies - Ladies Link</b>							
Restricted	£377	—	—	(£377)	—	—	—
<b>Sub-total for Ladies</b>	<b>£377</b>	<b>—</b>	<b>—</b>	<b>(£377)</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Chairs - Chair Appeal Fund</b>							
Designated	—	—	—	—	—	—	—
Restricted	£7,953	—	£839	—	—	—	£7,114
<b>Sub-total for Chairs</b>	<b>£7,953</b>	<b>—</b>	<b>£839</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>£7,114</b>
<b>Quinquennial - Quinquennial Fund</b>							
Designated	£10,607	—	£10,607	—	—	—	—
<b>Sub-total for Quinquennial</b>	<b>£10,607</b>	<b>—</b>	<b>£10,607</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Bible - Monies for school bi</b>							
Restricted	£40	£152	—	—	—	—	£192
<b>Sub-total for Bible</b>	<b>£40</b>	<b>£152</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>£192</b>
<b>Garden - Garden of Remembranc</b>							
Restricted	—	—	—	—	—	—	—
<b>Sub-total for Garden</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Grand total</b>	<b>£83,890</b>	<b>£95,815</b>	<b>£110,963</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>£68,741</b>

## Notes to the Financial Statements for the year ending 31 December 2024

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005 (revised). The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets, and liabilities for which the PCC is responsible in law. They do not include accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

### Funds

**Endowment funds** are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

**Restricted funds** represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

**Unrestricted funds** are general funds which can be used for PCC ordinary purposes.

### Incoming resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted gross.

### Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

### Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently any individual item costing less than £1,000 has been written off when incurred.

Recent purchases of chairs & tables costing in total more than a £1,000 have been recognised as Fixed Assets and have therefore been capitalised. These are being written off over a 20-year period (5% p.a.).

Any Investments held are valued at market value at 31st December.

## Analysis of Income and Expenditure

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>	<u>Last year</u>
					<u>This year</u>	
<b>INCOME AND ENDOWMENTS</b>						
<b>Donations and legacies</b>						
01 - T/E Planned Giving	£49,536	—	£930	—	£50,466	£44,493
02 - Other Planned Giving	£7,671	—	£1,315	—	£8,986	£9,025
03 - Collections @ Services	£8,277	—	—	—	£8,277	£6,674
08 - Donations	£978	—	£438	—	£1,416	£2,719
15 - Tax Recoverable	£15,121	—	£106	—	£15,227	£13,754
Total	£81,582	—	£2,789	—	£84,372	£76,665
<b>Income from charitable activities</b>						
04 - Fees	£2,431	—	—	—	£2,431	£1,407
05 - Group Subs	—	—	—	—	—	—
0501 - Toddler Group Subs	—	—	—	—	—	—
0502 - CREW Subs	—	—	£1,729	—	£1,729	£1,101
10 - Coffee Donations	£787	—	—	—	£787	£464
Total	£3,218	—	£1,729	—	£4,947	£2,973
<b>Other trading activities</b>						
09 - Special Event	£2,287	—	—	—	£2,287	£3,469
0901 - Mission Week events	—	—	—	—	—	—
Total	£2,287	—	—	—	£2,287	£3,469
<b>Investments</b>						
07 - Interest	£355	—	£215	—	£570	£484
Total	£355	—	£215	—	£570	£484
<b>Other income</b>						
14 - Other	£2,864	—	£775	—	£3,639	£929
Total	£2,864	—	£775	—	£3,639	£929
<b>INCOME TOTAL</b>	<b>£90,306</b>	<b>—</b>	<b>£5,509</b>	<b>—</b>	<b>£95,815</b>	<b>£84,520</b>

## EXPENDITURE

### Costs of generating funds - Costs of generating voluntary income

58 - Printing and Publicity Costs	£859	—	—	—	£859	£212
5801 - Easter & Christmas Cards	—	—	—	—	—	—
5802 - Notice Sheets	—	—	—	—	—	£26
5803 - See & Parish Magazine	—	—	—	—	—	—
5804 - APCM & Web Domain	£51	—	—	—	£51	—
Total	£910	—	—	—	£910	£238

### Expenditure on charitable activities

51 - Parish share	£47,940	—	—	—	£47,940	£46,110
52 - Staff Salaries	—	—	—	—	—	—
53 - Staff Expenses	£1,476	—	—	—	£1,476	£650
5301 - Family Ministry Work	—	—	—	—	—	—
54 - Governance Expenses	£360	—	—	—	£360	£373
55 - Utilities	—	—	—	—	—	—
5501 - Gas	£5,468	—	—	—	£5,468	£7,344
5502 - Electricity	£1,498	—	—	—	£1,498	£1,531
5503 - Water	£488	—	—	—	£488	£448
56 - Evangelistic Expenses	£456	—	£202	—	£658	£781
5601 - Mission Week	—	—	—	—	—	—
57 - Other Expenditure	£376	—	—	—	£376	£910
5701 - Stationery	£70	—	—	—	£70	£39
5702 - Gift Aid & Giving Envelopes	£101	—	—	—	£101	£43
5703 - Insurance	£3,413	—	—	—	£3,413	£3,175
5704 - CCPAS & Data Protection	£60	—	—	—	£60	£47
59 - Housekeeping Expenses	£42	—	—	—	£42	£22
61 - The Vicarage	£3,899	—	—	—	£3,899	£2,145
62 - Special Events	£265	—	—	—	£265	£65
64 - Tea & Coffee	£111	—	—	—	£111	£212
65 - Training & Teaching Expenditure	£1,940	—	—	—	£1,940	£15
66 - Flowers	£15	—	£284	—	£299	£491
67 - Charitable Giving	£9,030	—	—	—	£9,030	£7,400
68 - St Michaels Parochial Contribution	—	—	—	—	—	—
69 - Building	£2,319	£10,607	£13,492	—	£26,418	£3,827
70 - Worship Expenses	£464	—	—	—	£464	£985
7001 - Baptism & Confirmation Gifts/Certs	£4	—	—	—	£4	—
71 - Youth and Childrens Work	—	—	£3,374	—	£3,374	£2,363
7101 - Toddler Group	—	—	—	—	—	—
72 - Music Group	£580	—	—	—	£580	£420
Total	£80,373	£10,607	£17,351	—	£108,331	£79,398

### Other expenditure

6901 - Buildings - Development	—	—	—	—	—	—
6902 - Garden - Budget	£625	—	—	—	£625	—
75 - Depreciation	£259	—	£839	—	£1,098	£1,098
Total	£883	—	£839	—	£1,722	£1,098

<b>EXPENDITURE TOTAL</b>	<b>£82,167</b>	<b>£10,607</b>	<b>£18,190</b>	<b>—</b>	<b>£110,963</b>	<b>£80,733</b>
<b>GRAND TOTAL</b>	<b>£8,139</b>	<b>(£10,607)</b>	<b>(£12,681)</b>	<b>—</b>	<b>(£15,149)</b>	<b>£3,787</b>

### **Independent examiner's report to the PCC of St James, Chorley**

This report on the financial statements of the PCC for the year ended 31<sup>st</sup> December 2024, which are set out on pages 7,8 and 9, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the regulation') and s.43 of the Charities Act 1993 (the Act').

### **Respective responsibilities of the PCC and the examiner**

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s.43 (2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the regulations

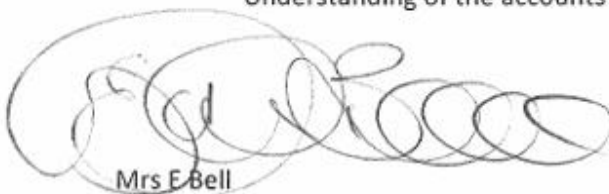
### **Basis of this report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43 (7) (b) of the Act and to be found in the Church guidance 2006 edition. That examination includes a review of the accounting records kept by PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements 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 I do not express an audit opinion on the view given by the accounts.

### **Independent examiner's statement**

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

1. which gives me reasonable cause to believe that in any material respect the requirements
  - . to keep accounting records in accordance with section 41 of the Act; and
  - . to prepare financial statements. Which accord with the accounting records and comply with the requirements of the Act and Regulations have not been met.
  
2. to which, in my opinion, attention should be drawn in order to enable a proper Understanding of the accounts to be reached.



Mrs E Bell

Bellshire Accountancy Limited, 23-27 Bolton Street, Chorley, PR7 3AA

March 2025

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# Accounts

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**Parochial Church Council of St James, Chorley**

**End of Year Financial Statements**

**Year ending 31<sup>st</sup> December 2022**

# 1. Annual Report

## 1.1 Administrative Information

St James' Church is one of five Church of England parishes covering the market town of Chorley in Lancashire and within the Diocese of Blackburn.

Correspondence address: St James' Vicarage, St James' Place, Chorley, PR6 0NA.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission.

PCC members who have served:

Incumbent	Revd David Phillips Chairman
Readers	Phil Parker (also Deanery Synod rep)
Wardens	Peter Stunell Gary Tinsley (from 24 July 2022) Michael Waddington (to 23 July 2023)(also Deanery Synod rep)
Deanery Synod Representatives	Phil Parker, Alastair Phillips and Michael Waddington.
Elected members	Phil Garrett Edna Gregson Susan Haslam Hannah James Tracy Phillips Donna-Marie Rigby Matt Tinsley (until 21 September 2022) Sara Tinsley
Secretary (non-voting)	Moira Rigby
Treasurer (non-voting)	Ann Lancaster

## 1.2 Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and may stand for election to the PCC.

The Church, churchyard and parsonage are benefice property and, therefore, do not form part of the assets of the Church Council. Likewise, assets which are covered by faculty legislation, such as the communion silver, are not considered assets of the PCC. Nevertheless, the PCC has a duty to maintain and safeguard the Church, churchyard and other assets. Care of the parsonage mainly falls to the Diocesan Parsonages Board.

In November, the PCC passed a Resolution under the House of Bishops' Declaration which means that any future vicar, or equivalent, would be a man. As a consequence of this decision, the PCC requested episcopal ministry for the parish to be exercised by a male Bishop. Such oversight will now be given by the Bishop of Ebsfleet.

During the course of the year the Church had no employees. The Vicar is full-time and Incumbent under Common Tenure but is not an employee of the PCC and in law is a separate Ecclesiastical Corporation. David Phillips retired from full time ministry and his final service was held on 1 January 2023. We are very grateful to him and Sarah for their faithful ministry over the past 11 or so years. One of the key tasks in 2023 will be to appoint a new Incumbent and we pray for God's blessing on that process.

The PCC normally meets 6 times during the year. The Standing Committee is authorized to conduct business if necessary and seek ratification from the PCC. The Standing Committee does make some limited decisions by e-mail which are subsequently put to the PCC for ratification. Ad hoc groups are created as necessary.

The PCC appoints a number of Coordinators for various areas of the ministry and mission of the church. Each coordinator has a role-description and is encouraged to provide the PCC with written reports. The

Safeguarding Coordinator is entitled to attend the PCC to report on matters relating to Safeguarding. Within the structure of the role-descriptions the Coordinators may oversee other roles and may gather others together as they see fit whilst reporting back occasionally to the PCC. Some Coordinators have specific budgets set.

The PCC has a number of policies which are looked at annually and revised as required. The policies, vision document and some role descriptions and risk assessments, together with the names of PCC members, coordinators and some others are also given on the website.

### **1.3 Objectives and activities**

St James' PCC has the responsibility of co-operating with the incumbent in maintaining Christian worship, proclaiming the gospel of Christ, and seeking to minister to all within the congregation and parish. This is summarized in the church's aim "to win people for Christ and to build them up in Christ."

The Church has a Vision Document drawn up in 2013 and a Mission Action Plan (MAP) which was substantially reviewed in May 2018. The text of the MAP and Parish Profile was updated in 2019 and is in the process of being updated again for the new Incumbent recruitment process.

#### **To win people for Christ**

Our aim is to be a Church

- praying that the Lord would open the hearts of many to believe;
- equipping and enthusing one another to share our faith;
- having regular evangelistic activities;
- showing compassion to the community around us; and
- publicising both the message of the gospel and the work of the Church.

#### **To build people up in Christ**

Our aim is to enable people of all ages, abilities and backgrounds, to grow in the grace and joy of Christ and become mature Christians. The following are therefore part of our work as a Church and our goal as individuals.

Prayer :	Encouraging prayer for all areas of our work, and seeing regular prayer as a mark of mature faith.
Teaching :	Teaching the Bible so that people will grow in understanding and be stirred up in faith.
Worship :	Enabling worship to be uplifting and God-focused.
Gifts :	Identifying and enabling people to use the gifts God has given them in His service.
Leadership :	Training people to be leaders in various areas of ministry.
Service :	Loving our neighbours and doing good to all.
Fellowship :	Living as a family and household of faith.
Obedience :	Being faithful to Christ, regardless of the cost.
Pastoral Care :	Caring for one another and especially for those in particular need.
Family life :	That whatever our circumstances, our home life would be honouring to Christ.
Workplace :	Seeing work as part of our Christian service, to be done to the praise and glory of God.

#### **Coronavirus**

Legal restrictions which were in place due to coronavirus in recent years have now been removed and we are able to continue our worship and other activities without social distancing and other measures that were in place.

#### **Activities**

St James church continues to meet twice on a Sunday; at 8:45 for Holy Communion or Morning Prayer and at 10:30 for Morning Worship on Holy Communion. We started the year with a sermon series on Mark 9-12, which was followed by series on The Growing Church, Daniel and Titus.

The Pastoral Team led by Sheila Anderton have regular contact with older members of our congregation and others in need.

We continued to make use of e-mail to communicate with members with printed information taken to those not on e-mail. The weekly notice sheet which is compiled by Donna-Marie Rigby is an important way of communicating our activities.

Since the departure of our Families Minister in late 2021 we re-advertised the post during 2022. However, as a consequence of the poor response and the pending retirement of our vicar, the PCC decided to put the post on hold pending the appointment of a new Incumbent during 2023. The Deanery Mission planned for 2021, and then 2022, and then 2023 has now been postponed due to the King's coronation. Our Evangelism Coordinator, Tracy Phillips has facilitated a number of activities during the year to meet our church mission statement. These include the weekly Brew Stop, Newcomers Lunch, Men's breakfast, Ladies' Brunch, Loving Hands and Hush Before the Rush. We also celebrated the Platinum Jubilee with themed displays around church, a Sunday lunch and entertainment. Our regular Christmas and Summer Fayres were as popular as ever. We continue to plan for different ways to reach our local community and to spread the Gospel of Jesus Christ.

Bible Study groups have continued throughout the year and we have completed a number of studies, including Mark (The Servant King and The Coming King) and a challenging series on Daniel.

Midweek activities for children and youth also continue to attract youngsters from church, school and the wider Parish.

The church website, Facebook page and Youtube channel have all proved invaluable for communication with members, including advertising the wide range of events and activities that are taking place.

Links with St James' school remain very good and we continue to have our full number of foundation governors and the Vicar led worship in school most weeks in term time.

The PCC has adopted the national safeguarding policy of the Church of England and has coordinators for safeguarding children and for safeguarding adults. All clearances are kept up to date.

The fabric of the church building remains in good order and the necessary maintenance and repairs have been done. We have a team of paid cleaners who come into the building every week. Phil Parker has done maintenance work on the building and in the garden and we are very grateful to Stan Rigby and others for all the work they do in the grounds.

The Quinquennial Report was done in December the written report was received in June 2022. Recommended priorities including repair and pointing the boundary wall, clearing paths of moss and algae, remedial works to cast iron rainwater goods, replacing cracked and slipped slates and repair and repainting the external doors were all completed during the year.

All loans from the 2018 development work were repaid by Easter 2022 and the PCC is mindful of the need to look again at small group space and storage.

Responsibility for the maintenance of the Vicarage rests with the Diocese and the Vicar.

#### **1.4 Financial Review**

Prior year, (2021) values are in brackets. Total receipts on unrestricted funds were £70,261 (£69,896) of which £52,174 (£53,419) was from unrestricted planned voluntary donations and a further £11,332 (£11,925) from Gift Aid. Restricted donations of £15,301 (£22,065) were also received and grant funding of £650 from Lancashire County Council for Youth activities was also received. The reduction in restricted donations was partially due to the departure of the families minister. Planned giving through envelopes and standing orders increased slightly during the year by 3% (1.4% increase) with the total number of donors over the year standing at 67 (65).

Given the current cost of living crisis it is encouraging to see that those who started to donate by standing order have maintained this method of payment which helps to forecast cash flow and maintain budgetary controls. However, the increased energy costs for gas has been a cause for concern though this has been alleviated a little through a grant from the Diocese which has been allocated at the rate of £298 per month from October 2022 to end of March 2023. The gas price will be reviewed again in September 2023 through our membership of the Parish Buying Scheme, though the electricity price is agreed until 31<sup>st</sup> December 2025.

The contribution to the diocesan parish share for 2022 was £42,235 an increase from 2021 of £4,412 (£37,823). The parish share is calculated using a formula based on the head count of each church's congregation, the location of the church, and deduction of wedding and funeral fees from the previous year. The parish share largely provides the stipends and housing for clergy.

During the year there were transfers between restricted and unrestricted funds due to changes in donors pledges affected by the unsuccessful recruitment drive to replace the families minister, and as a result of the retirement of the incumbent, the recruitment has been put on hold. This has resulted in a gain in unrestricted funds of £5,325 giving a fund total at the year end of £22,962.

The total of all funds has increased by £5,734 due to reduced spending on families ministry, whilst carefully budgeting on essential building and ground works improvements and being mindful of significant increased gas costs to heat the Church. Please note with regard to Restricted Funds for Chairs of £8,792 this represents the current value of the chairs as an asset and does not represent a cash amount.

All development loan repayments were completed in March 2022 in compliance with the loan agreements. The PCC gives grateful thanks to God for a continuing healthy financial situation which given the current cost of living crisis affecting all our congregation is a remarkable achievement.

## **2. Reserves Policy**

It is PCC policy to try to maintain a balance on unrestricted reserves, which equates to at least three months' unrestricted payments, excluding payments to the diocese for the Parish Share. The current amount of reserve is £9,000; however, PCC will review this figure on a monthly basis due to the steep rises of utility and other commodity prices to ensure financial prudence. The amount is held to smooth out fluctuations in cash flow and to meet any emergencies. The balance of unrestricted reserves at the end of the year was £22,962 (£17,637) which is considerably higher than this target.

Approved by the Parochial Church Council  
and signed on their behalf by



Gary Tinsley  
Chairman (in the absence of Alastair Phillips)  
15th March 2023

## Statement of Financial Activities

For the year ending 31<sup>st</sup> December 2022

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Income and endowments from:</b>					
Donations and legacies	£65,279	£13,850	—	£79,129	£88,294
Income from charitable activities	£839	£1,320	—	£2,160	£1,309
Other trading activities	£4,120	£70	—	£4,190	£2,334
Investments	£23	£60	—	£83	£23
Other income	—	£650	—	£650	£9,200
<b>Total income</b>	<b>£70,261</b>	<b>£15,951</b>	<b>—</b>	<b>£86,212</b>	<b>£101,161</b>
<b>Expenditure on:</b>					
Costs of generating funds					
Costs of generating voluntary income	£306	—	—	£306	£66
Expenditure on charitable activities	£72,143	£6,406	—	£78,548	£103,557
Other expenditure	£1,075	£919	—	£1,994	£1,428
<b>Total expenditure</b>	<b>£73,524</b>	<b>£7,325</b>	<b>—</b>	<b>£80,849</b>	<b>£105,050</b>
Gains / losses on investment assets	£370	—	—	£370	—
<b>Net income / (expenditure) resources before transfer</b>	<b>(£2,892)</b>	<b>£8,626</b>	<b>—</b>	<b>£5,733</b>	<b>(£3,890)</b>
<b>Transfers</b>					
Gross transfers between funds - in	£7,402	£2,140	—	£9,542	£4,046
Gross transfers between funds - out	—	(£9,542)	—	(£9,542)	(£4,046)
<b>Other recognised gains / losses</b>					
<b>Net movement in funds</b>	<b>£4,510</b>	<b>£1,224</b>	<b>—</b>	<b>£5,733</b>	<b>(£3,890)</b>
<b>Total funds brought forward</b>	<b>£30,306</b>	<b>£44,957</b>	<b>—</b>	<b>£75,263</b>	<b>£79,153</b>
<b>Total funds carried forward</b>	<b>£34,816</b>	<b>£46,181</b>	<b>—</b>	<b>£80,997</b>	<b>£75,263</b>
<b>Represented by</b>					
<b>Unrestricted</b>					
General fund	£22,962	—	—	£22,962	£17,637
<b>Designated</b>					
Fabric Fund	£200	—	—	£200	£200
Families Minister	£1,046	—	—	£1,046	£1,046
Quinquennial Fund	£10,607	—	—	£10,607	£11,423
Youth/Children's Ministry Fund	£0	—	—	£0	£0
<b>Restricted</b>					
Chair Appeal Fund	—	£8,792	—	£8,792	£9,631
Fabric Fund	—	£16,887	—	£16,887	£12,689
Families Minister	—	£7,354	—	£7,354	£10,082
Flower Fund	—	£77	—	£77	£377
Ladies Link	—	£377	—	£377	£377
Monies for school bibles	—	£35	—	£35	(£38)
Youth/Children's Ministry Fund	—	£12,659	—	£12,659	£11,839

## Balance sheet

For the year ending 31<sup>st</sup> December 2022

	Total funds	Prior year funds
<b>Fixed assets</b>		
Tangible assets	£18,537	£17,698
	<b>£18,537</b>	<b>£17,698</b>
<b>Current assets</b>		
Debtors	£3,304	£4,545
Cash at bank and in hand	£60,329	£58,166
	<b>£63,633</b>	<b>£62,711</b>
<b>Liabilities</b>		
Creditors: Amounts falling due in one year	£1,174	£5,146
	<b>£1,174</b>	<b>£5,146</b>
<b>Net current assets less current liabilities</b>	<b>£62,460</b>	<b>£57,565</b>
<b>Total assets less current liabilities</b>	<b>£80,997</b>	<b>£75,263</b>
<b>Total net assets less liabilities</b>	<b>£80,997</b>	<b>£75,263</b>
<b>Represented by</b>		
<b>Unrestricted</b>		
General fund	£22,962	£17,637
<b>Designated</b>		
Families Minister	£1,046	£1,046
Fabric Fund	£200	£200
Youth/Children's Ministry Fund	£0	£0
Chair Appeal Fund	—	—
Quinquennial Fund	£10,607	£11,423
<b>Restricted</b>		
Families Minister	£7,354	£10,082
Fabric Fund	£16,887	£12,689
Youth/Children's Ministry Fund	£12,659	£11,839
Flower Fund	£77	£377
Ladies Link	£377	£377
Chair Appeal Fund	£8,792	£9,631
Monies for school bibles	£35	(£38)
<b>Funds of the church</b>	<b>£80,997</b>	<b>£75,263</b>

Approved by the Parochial Church Council on 15<sup>th</sup> March 2023 and signed on its behalf by



Gary Tinsley  
Chairman (in the absence of Alastair Phillips)

## Statement of assets and liabilities

For the year ending 31<sup>st</sup> December 2022

	General	Designated	Restricted	Endowment	This year	Last year
<b>Fixed assets - Tangible assets</b>						
Equipment -	£5,235	—	£13,302	—	£18,537	£17,698
<b>Totals</b>	<b>£5,235</b>	<b>—</b>	<b>£13,302</b>	<b>—</b>	<b>£18,537</b>	<b>£17,698</b>
<b>Current assets - Cash at bank and in hand</b>						
Deposit Account -	£10,354	—	—	—	£10,354	£10,331
Current Account -	£3,993	£10,119	£6,323	—	£20,435	£20,430
Petty Cash -	£100	—	—	—	£100	£100
Youth Account -	£50	£234	£13,785	—	£14,069	£13,168
Fabric Fund Account -	£1,105	£1,500	£12,662	(£5)	£15,261	£14,026
The Crew's Petty Cash -	—	—	£100	—	£100	£100
Toddler Group float -	—	—	£10	—	£10	£10
<b>Totals</b>	<b>£15,602</b>	<b>£11,853</b>	<b>£32,879</b>	<b>(£5)</b>	<b>£60,329</b>	<b>£58,166</b>
<b>Current assets - Debtors</b>						
Accounts Receivable -	£3,304	—	—	—	£3,304	£4,545
<b>Totals</b>	<b>£3,304</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>£3,304</b>	<b>£4,545</b>
<b>Liabilities - Agency accounts</b>						
Agency collections -	—	—	£280	—	£280	£1,050
<b>Totals</b>	<b>—</b>	<b>—</b>	<b>£280</b>	<b>—</b>	<b>£280</b>	<b>£1,050</b>
<b>Liabilities - Creditors: Amounts falling due in one year</b>						
Accounts Payable -	£894	—	£5	(£5)	£894	£4,095
<b>Totals</b>	<b>£894</b>	<b>—</b>	<b>£5</b>	<b>(£5)</b>	<b>£894</b>	<b>£4,095</b>
<b>Grand total</b>	<b>£23,247</b>	<b>£11,853</b>	<b>£45,896</b>	<b>—</b>	<b>£80,997</b>	<b>£75,263</b>

## Fund movement by type

### INCOME AND ENDOWMENTS

#### Donations and legacies

T/E Planned Giving	£40,100	—	£9,127	—	£49,227	£55,996
Other Planned Giving	£7,328	—	£1,715	—	£9,043	£11,150
Collections @ Services	£4,746	—	—	—	£4,746	£3,397
Donations	£1,773	—	£644	—	£2,417	£1,789
Tax Recoverable	£11,332	—	£2,364	—	£13,696	£15,961
<b>Total</b>	<b>£65,279</b>	<b>—</b>	<b>£13,850</b>	<b>—</b>	<b>£79,129</b>	<b>£88,294</b>

#### Income from charitable activities

Fees	£838	—	(£21)	—	£817	£1,299
Toddler Group Subs	—	—	£16	—	£16	—
CREW Subs	—	—	£1,325	—	£1,325	—
Coffee Donations	£1	—	—	—	£1	£10
<b>Total</b>	<b>£839</b>	<b>—</b>	<b>£1,320</b>	<b>—</b>	<b>£2,160</b>	<b>£1,309</b>

#### Other trading activities

Special Event	£4,120	—	£70	—	£4,190	£2,334
<b>Total</b>	<b>£4,120</b>	<b>—</b>	<b>£70</b>	<b>—</b>	<b>£4,190</b>	<b>£2,334</b>

#### Investments

Interest	£23	—	£60	—	£83	£23
<b>Total</b>	<b>£23</b>	<b>—</b>	<b>£60</b>	<b>—</b>	<b>£83</b>	<b>£23</b>

#### Other income

Other	—	—	£650	—	£650	£9,200
<b>Total</b>	<b>—</b>	<b>—</b>	<b>£650</b>	<b>—</b>	<b>£650</b>	<b>£9,200</b>
<b>INCOME TOTAL</b>	<b>£70,261</b>	<b>—</b>	<b>£15,951</b>	<b>—</b>	<b>£86,212</b>	<b>£101,161</b>

# Parochial Church Council of St James, Chorley

## Analysis of income and expenditure

As at 31<sup>st</sup> December 2022

### EXPENDITURE

#### Costs of generating funds - Costs of generating voluntary income

Printing and Publicity Costs	£44	—	—	—	£44	£33
Easter & Christmas Cards	£230	—	—	—	£230	—
APCM & Web Domain	£33	—	—	—	£33	£33
Total	£306	—	—	—	£306	£66

#### Expenditure on charitable activities

Parish share	£42,235	—	—	—	£42,235	£37,823
Staff Salaries	—	—	£137	—	£137	£16,557
Staff Expenses	£1,644	—	—	—	£1,644	£2,184
Family Ministry Work	—	—	£625	—	£625	£1,042
Governance Expenses	£470	—	—	—	£470	£360
Gas	£4,953	—	(£300)	—	£4,653	£3,076
Electricity	£1,760	—	—	—	£1,760	£1,596
Water	£340	—	—	—	£340	£306
Evangelistic Expenses	£127	—	£448	—	£575	£1,445
Other Expenditure	£279	—	£394	—	£673	£524
Stationery	£18	—	—	—	£18	£156
Gift Aid & Giving Envelopes	£49	—	—	—	£49	£49
Insurance	£3,010	—	—	—	£3,010	£2,910
CCPAS & Data Protection	£89	—	—	—	£89	£47
Housekeeping Expenses	£272	—	—	—	£272	£55
The Vicarage	£2,566	—	—	—	£2,566	£3,310
Special Events	£724	—	—	—	£724	£2,034
Tea & Coffee	£122	—	—	—	£122	£215
Training & Teaching Expenditure	£119	—	—	—	£119	£18
Flowers	—	—	£462	—	£462	£281
Charitable Giving	£6,545	—	—	—	£6,545	£7,413
St Michaels Parochial Contribution	£300	—	—	—	£300	—
Building	£5,651	—	£1,932	—	£7,583	£19,369
Worship Expenses	£332	—	—	—	£332	£372
Baptism & Confirmation Gifts/Certs	£73	—	—	—	£73	£39
Youth and Childrens Work	—	—	£2,708	—	£2,708	£2,006
Music Group	£466	—	—	—	£466	£367
Total	£72,143	—	£6,406	—	£78,548	£103,557

#### Other expenditure

Buildings - Development	—	£816	—	—	£816	—
Depreciation	£259	—	£919	—	£1,178	£1,428
Total	£259	£816	£919	—	£1,994	£1,428
<b>EXPENDITURE TOTAL</b>	£72,708	£816	£7,325	—	£80,849	£105,050
<b>GRAND TOTAL</b>	(£2,446)	(£816)	£8,626	—	£5,363	(£3,890)

### **Independent examiner's report to the PCC of St James, Chorley**

This report on the financial statements of the PCC for the year ended 31<sup>st</sup> December 2022, which are set out on pages 7,8 and 9, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the regulation') and s.43 of the Charities Act 1993 (the Act').

### **Respective responsibilities of the PCC and the examiner**

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s.43 (2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the regulations

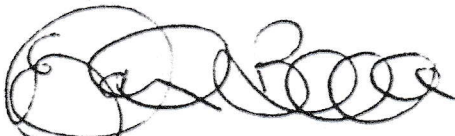
### **Basis of this report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43 (7) (b) of the Act and to be found in the Church guidance 2006 edition. That examination includes a review of the accounting records kept by PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements 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 I do not express an audit opinion on the view given by the accounts.

### **Independent examiner's statement**

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

1. which gives me reasonable cause to believe that in any material respect the requirements
  - . to keep accounting records in accordance with section 41 of the Act; and
  - . to prepare financial statements. Which accord with the accounting records and comply with the requirements of the Act and Regulations have not been met.
  
2. to which, in my opinion, attention should be drawn in order to enable a proper Understanding of the accounts to be reached.



Mrs E Bell

Bellshire Accountancy Limited, 23-27 Bolton Street, Chorley, PR7 3AA

March 2023

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# Accounts

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"To win people for Christ and to build them up in Christ."  
[www.stjameschorley.org](http://www.stjameschorley.org) Registered Charity No. 1130725

# **Annual Report, Financial Statements and Accounts 2021**

**St James' Church  
Brooke Street  
Chorley  
PR6 0NA**



## 1. Annual Report

### 1.1 Administrative Information

St James' Church is one of five Church of England parishes covering the market town of Chorley in Lancashire and within the Diocese of Blackburn.

Correspondence address: St James' Vicarage, St James' Place, Chorley, PR6 0NA.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission.

PCC members who have served:

Incumbent	Revd David Phillips	Chairman
Readers	Phil Parker ( <i>also Deanery Synod rep</i> )	
Wardens	Alastair Phillips ( <i>until 21/5/2021</i> ) <i>also Deanery Synod rep</i>	
	Peter Stunell ( <i>from 21/5/2021</i> )	
	Michael Waddington ( <i>also Deanery Synod rep</i> )	
Deanery Synod Representatives	<i>Phil Parker, Alastair Phillips and Michael Waddington.</i>	
Elected members	Phil Garrett	
	Edna Gregson	
	Susan Haslam ( <i>from 23/5/2021</i> )	
	Hannah James	
	Tracy Phillips	
	Donna-Marie Rigby	
	Matt Tinsley	
	Sara Tinsley	
Secretary (non-voting)	Moira Rigby	
Treasurer (non-voting)	Ann Lancaster	

### 1.2 Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and may stand for election to the PCC.

The Church, churchyard and parsonage are benefice property and, therefore, do not form part of the assets of the Church Council. Likewise, assets which are covered by faculty legislation, such as the communion silver, are not considered assets of the PCC. Nevertheless, the PCC has a duty to maintain and safeguard the Church, churchyard and other assets. Care of the parsonage mainly falls to the Diocesan Parsonages Board.

During the course of the year the Church had one part-time employee, Shelley Logan, the Families Minister. The Vicar is full-time and Incumbent under Common Tenure but is not an employee of the PCC and in law is a separate Ecclesiastical Corporation.

The PCC normally meets 6 times during the year. The Standing Committee is authorized to conduct business if necessary and seek ratification from the PCC. The Standing Committee does make some limited decisions by e-mail which are subsequently put to the PCC for ratification. Ad hoc groups are created as necessary. Because of the continuing impact of the coronavirus, the first two meetings of 2022 were conducted online.

The PCC appoints a number of Coordinators for various areas of the ministry and mission of the church. Each coordinator has a role-description and is encouraged to provide the PCC with written reports. The Safeguarding Coordinator is entitled to attend the PCC to report on matters relating to Safeguarding. Within the structure of the role-descriptions the Coordinators may oversee other roles and may gather others together as they see fit whilst reporting back occasionally to the PCC. Some Coordinators have specific budgets set. During the course of the year Paul Greenway was approved as the Buildings Coordinator, Debbie Garrett as Youth and Children's Coordinator and Sheila Anderton as Pastoral Coordinator.

The PCC has a number of policies which are looked at annually and revised as required. The policies, vision document and some role descriptions and risk assessments, together with the names of PCC members, coordinators and some others are also given on the website.

### 1.3 Objectives and activities

St James' PCC has the responsibility of co-operating with the incumbent in maintaining Christian worship, proclaiming the gospel of Christ, and seeking to minister to all within the congregation and parish. This is summarized in the church's aim "to win people for Christ and to build them up in Christ."

The Church has a Vision Document drawn up in 2013 and a Mission Action Plan (MAP) which was substantially reviewed in May 2018. The text of the Parish Profile was updated in 2109. It was intended to review the MAP in 2020 but this was postponed due to the coronavirus. The review of the MAP was outstanding at the end of the year.

#### **To win people for Christ**

Our aim is to be a Church

- praying that the Lord would open the hearts of many to believe;
- equipping and enthusing one another to share our faith ;
- having regular evangelistic activities;
- showing compassion to the community around us;
- publicising both the message of the gospel and the work of the Church.

#### **To build people up in Christ**

Our aim is to enable people of all ages, abilities and backgrounds, to grow in the grace and joy of Christ and become mature Christians. The following are therefore part of our work as a Church and our goal as individuals.

- Prayer : Encouraging prayer for all areas of our work, and seeing regular prayer as a mark of mature faith.
- Teaching : Teaching the Bible so that people will grow in understanding and be stirred up in faith.
- Worship : Enabling worship to be uplifting and God-focussed.
- Gifts : Identifying and enabling people to use the gifts God has given them in His service.
- Leadership : Training people to be leaders in various areas of ministry.
- Service : Loving our neighbours and doing good to all.
- Fellowship : Living as a family and household of faith.
- Obedience : Being faithful to Christ, regardless of the cost.
- Pastoral Care : Caring for one another and especially for those in particular need.
- Family life : That whatever our circumstances, our home life would be honouring to Christ.
- Workplace : Seeing work as part of our Christian service, to be done to the praise and glory of God.

### **Coronavirus**

There were legal restrictions in place due to coronavirus for the entirety of 2021, far longer than had been anticipated early in 2020. The restrictions changed on several occasions during the year, sometimes within a few days of the previous change. By the end of the year the virus was spreading rapidly but with much less impact on health and subsequent to the year end all legal restrictions have been lifted and case rates have been falling.

### **Activities**

The restrictions introduced early in 2021 did not prevent churches from opening for worship as long as the necessary precautions were followed. The government's decision to permit this appears to have been based on the impact of the virus not just on health but of the restrictions on mental and spiritual wellbeing and on education. There was pressure for churches to close regardless but at St James we continued to open for Sunday worship allowing people the choice whilst also providing online services and children's activities. About 40 people were attending services in early January and this increased gradually during the term.

A group of people also continued to contact the older members and others in need on a regular

basis. We continued to make use of e-mail to communicate with members with printed information taken to those not on e-mail and the weekly notice sheet began again in the autumn as more activities became possible.

Our Families Minister, Shelley, did a lot of work to help facilitate the online services and produce online children's activities. She was also involved with work with the school and began to get involved in baptism preparation. Along with others she was involved in the preparation of events like the Harvest Quiz and Light trail but most notably she planned and organized a Narnia Experience in December. With the help of others, particularly Ian Ross, the church was transformed into scenes from Narnia and over 400 children and adults visited the church for the event with a clear evangelistic focus.

Shelley joined us in mid 2020 but had been unable to undertake many of the areas of her role as it was envisaged. With the easing of restrictions this led to questions about whether the focus should be on how the role was originally envisaged and set out in the role description or on things she had been focusing on and wanted to develop more. There were some discussions and involvement of PCC members which seemed to be fruitful but in December she resigned from the role and her contract ended on 31st December.

Subsequent to the year end the PCC has been looking at whether to readvertise the post, whether to change it in any way, and how it is overseen. Whatever decision is made the PCC will inform donors and if necessary refund or redirect the balance of the fund according to their wishes.

The Deanery Mission planned for 2021, and then 2022 has now been postponed until 2023. Because this was in the pipeline we, the other churches with whom we have previously done joint missions, did not get involved Passion for Life 2022. However, Tracy, our Evangelism Coordinator has kept outreach to the fore with various activities and a mission prayer meeting was begun.

Bible Study groups did not begin meeting again until September when they commenced a series of studies on Mission.

Midweek activities for children and youth also began again in the autumn and did not take long to regain numbers and momentum.

The church website, Facebook page and Youtube channel have all proved invaluable for communication with members during the pandemic and continue to be maintained.

Links with St James school remain very good though a number of activities in 2021 were affected by the pandemic, including two school services in church being cancelled at short notice. We continue to have our full number of foundation governors and the Vicar has led worship in school or online most weeks in term time.

There were services in church every Sunday during the year, unlike the previous year, though they had to be kept shorter. Pre-recorded services were also made available online until May. The autumn provided the first opportunity for over 18 months to follow a proper pattern of preaching though this was disrupted to some extent by other events.

The teaching before Easter was about the person and work of the Holy Spirit being the third of four series on the Apostle's Creed. After Easter we picked up the second part of a long series on Marks' gospel and in the summer holidays, when we were at last able to sing again as congregations in church, we looked at the Hallelujah Psalms (146-150).

The evening services have not restarted since the pandemic and the talks on The Exile and Return have instead been recorded for use online and web pages created to integrate these with the autumn sermons on Jeremiah and a chronology of the events.

The PCC has adopted the national safeguarding policy of the Church of England and has coordinators for safeguarding children and for safeguarding adults. All clearances are kept up to date

The fabric the church building remains in good order and the necessary maintenance and repairs have been done. During the restrictions the Vicar did most of the cleaning of the church since when we have begun to employ a cleaning firm. Phil Parker has done maintenance work on the building and in the garden and others have got involved since the year end.

The Quinquennial Report was done in December with verbal feedback that there was no work that is urgent or needs doing in 2022. The written report is still awaited and there is still some outstanding work from the previous Report for which the money is in hand. The paths and driveways around the Church were resurfaced in the late autumn once it had been worked out which parts of the driveway are Church and Churchyard land and which are Vicarage in accordance with the original deeds.

All loans from the 2018 development work will have been repaid by Easter 2022 and the PCC is mindful of the need to look again at small group space and storage.

Responsibility for the maintenance of the Vicarage rests with the Diocese and the Vicar.

#### **1.4 Financial Review –**

Prior year, (2020) values are in brackets. Total receipts on unrestricted funds were £69,896 (£68,524) of which £53,419 (£50,317) was from unrestricted planned voluntary donations and a further £11,925 (£11,698) from Gift Aid. Restricted donations of £22,065 (£20,868) were also received and grant funding for the Families Ministry of £9,200 during the year. Planned giving through envelopes and bankers orders increased by 1.4% (4.4% increase) with the total number of donors at 65 (69).

Despite the ongoing restrictions caused by the Pandemic, with many of the vulnerable of our congregation continuing to shield it has been very encouraging to see that they have continued to give to Church even though the gifts have not been regular but provided when they were able to drop by Church or attend a service. Those who set up standing orders during Church closure have chosen to continue giving in this format. This has enabled the treasurer to be able to plan cash flow and expenditure and reserves and have confidence to be able to meet the regular monthly payments such as insurance, council tax, utilities, and Parish Share. A new 5 year fixed price contract for utilities has been agreed and will enable budgeting until 2026.

The contribution to the diocesan parish share reduced slightly again in 2021 to £37,823 (£40,864) based on the diocesan calculation using a formula based on the head count of each church's congregation and the location of the church, and the deduction of wedding and funeral fees from the previous year. The parish share largely provides the stipends and housing for clergy.

Net movement in unrestricted funds fell by £940 which given expenditure of £3,000 from the fund, in additional to £14,000 from the Fabric fund for urgent repairs and upgrades to the paths around the Church and the annual £3,000 transfer to the Quinquennial Funds still leaves the fund above the acceptable reserve.

The total of all funds has decreased by £3,898 as spending on building and repairs and some internal storage and upgrades has been necessary and incurred during the year due to the previous year's closure due to the Pandemic. Please note with regard to Restricted Funds for Chairs of £9,631 this represents the current value of the chairs as an asset and does not represent a cash amount.


Loan repayments of £9,562 for the development were paid during the year. The outstanding amount of the loans stands at £3,187 and this amount will be paid in March 2022 to comply with the loan agreements.

The PCC gives grateful thanks to God for a continuing healthy financial situation which given the ongoing restrictions and uncertainty faced due to the pandemic is a remarkable achievement.

## 2. Reserves Policy

It is PCC policy to try to maintain a balance on unrestricted reserves, which equates to at least three months' unrestricted payments, excluding payments to the diocese for the Parish Share. This is broadly equivalent to £9,000. This amount is held to smooth out fluctuations in cash flow and to meet any emergencies. The balance of unrestricted reserves at the end of the year was £17,637 (£18,577) which is higher than this target.

Approved by the Parochial Church Council  
and signed on their behalf by



Revd D K Phillips  
Chairman & Incumbent  
16<sup>th</sup> March 2022

# Parochial Church Council of St James, Chorley

## Statement of Financial Activities

For the year ending 31<sup>st</sup> December 2021

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Income and endowments from:</b>					
Donations and legacies	£66,269	£22,025	—	£88,294	£88,020
Income from charitable activities	£1,288	£21	—	£1,309	£1,139
Other trading activities	£2,334	—	—	£2,334	—
Investments	£5	£19	—	£23	£32
Other income	—	£9,200	—	£9,200	£7,807
<b>Total income</b>	<b>£69,896</b>	<b>£31,265</b>	<b>—</b>	<b>£101,161</b>	<b>£96,999</b>
<b>Expenditure on:</b>					
Costs of generating funds					
Costs of generating voluntary income	£66	—	—	£66	£367
Expenditure on charitable activities	£67,512	£36,045	—	£102,815	£77,498
Other expenditure	£259	£1,169	—	£1,428	£1,428
<b>Total expenditure</b>	<b>£67,836</b>	<b>£37,215</b>	<b>—</b>	<b>£104,308</b>	<b>£79,293</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>£2,060</b>	<b>(£5,950)</b>	<b>—</b>	<b>(£3,147)</b>	<b>£17,705</b>
<b>Transfers</b>					
Gross transfers between funds - in	£4,046	—	—	£4,046	£12,048
Gross transfers between funds - out	(£3,000)	(£1,046)	—	(£4,046)	(£12,048)
<b>Other recognised gains / losses</b>					
Gains / losses on investment assets	—	—	—	—	—
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
<b>Net movement in funds</b>	<b>£3,106</b>	<b>(£6,996)</b>	<b>—</b>	<b>(£3,147)</b>	<b>£17,705</b>
<b>Total funds brought forward</b>	<b>£27,200</b>	<b>£51,953</b>	<b>—</b>	<b>£79,153</b>	<b>£61,448</b>
<b>Total funds carried forward</b>	<b>£30,306</b>	<b>£44,957</b>	<b>—</b>	<b>£76,006</b>	<b>£79,153</b>
<b>Represented by</b>					
<b>Unrestricted</b>					
General fund	£17,637	—	—	£18,379	£18,577
<b>Designated</b>					
Fabric Fund	£200	—	—	£200	£200
Families Minister	£1,046	—	—	£1,046	—
Quinquennial Fund	£11,423	—	—	£11,423	£8,423
Youth/Children's Ministry Fund	£0	—	—	£0	£0
<b>Restricted</b>					
Chair Appeal Fund	—	£9,631	—	£9,631	£10,470
Fabric Fund	—	£12,689	—	£12,689	£16,881
Families Minister	—	£10,082	—	£10,082	£11,053
Flower Fund	—	£377	—	£377	£219
Garden of Remembrance Fund	—	—	—	—	—
Ladies Link	—	£377	—	£377	£361
Monies for school bibles	—	(£38)	—	(£38)	(£8)
Youth/Children's Ministry Fund	—	£11,839	—	£11,839	£12,978

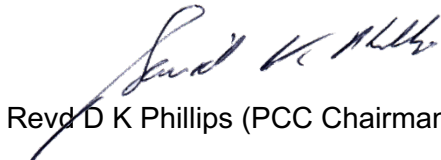
# Parochial Church Council of St James, Chorley

## Balance sheet

For the year ending 31<sup>st</sup> December 2021

	Total funds	Prior year funds
<b>Fixed assets</b>		
Tangible assets	£17,698	£17,640
	<b>£17,698</b>	<b>£17,640</b>
<b>Current assets</b>		
Debtors	£4,545	£5,714
Cash at bank and in hand	£58,166	£69,605
	<b>£62,711</b>	<b>£75,319</b>
<b>Liabilities</b>		
Creditors: Amounts falling due in one year	£5,146	£13,806
	<b>£5,146</b>	<b>£13,806</b>
<b>Net current assets less current liabilities</b>	<b>£57,565</b>	<b>£61,513</b>
<b>Total assets less current liabilities</b>	<b>£75,263</b>	<b>£79,153</b>
<b>Total net assets less liabilities</b>	<b>£75,263</b>	<b>£79,153</b>
<b>Represented by</b>		
<b>Unrestricted</b>		
General fund	£17,637	£18,577
<b>Designated</b>		
Families Minister	£1,046	—
Fabric Fund	£200	£200
Quinquennial Fund	£11,423	£8,423
<b>Restricted</b>		
Families Minister	£10,082	£11,053
Fabric Fund	£12,689	£16,881
Youth/Children's Ministry Fund	£11,839	£12,978
Flower Fund	£377	£219
Ladies Link	£377	£361
Chair Appeal Fund	£9,631	£10,470
Monies for school bibles	(£38)	(£8)
<b>Funds of the church</b>	<b>£75,263</b>	<b>£79,153</b>

Approved by the Parochial Church Council on 16<sup>th</sup> March 2022 and signed on its behalf by



Revd D K Phillips (PCC Chairman and incumbent)

## Parochial Church Council of St James, Chorley

### Statement of assets and liabilities

For the year ending 31<sup>st</sup> December 2021

	General	Designated	Restricted	Endowment	This year	Last year
<b>Fixed assets - Tangible assets</b>						
Equipment -	£3,476	—	£14,222	—	£17,698	£17,640
<b>Totals</b>	<b>£3,476</b>	<b>—</b>	<b>£14,222</b>	<b>—</b>	<b>£17,698</b>	<b>£17,640</b>
<b>Current assets - Cash at bank and in hand</b>						
Deposit Account -	£10,331	—	—	—	£10,331	£10,330
Current Account -	£841	£10,935	£8,654	—	£21,173	£17,499
Petty Cash -	£100	—	—	—	£100	£100
Youth Account -	£50	£234	£12,884	—	£13,168	£13,521
Fabric Fund Account -	£3	£1,500	£12,529	(£5)	£14,026	£28,046
The Crew's Petty Cash -	—	—	£100	—	£100	£100
Toddler Group float -	—	—	£10	—	£10	£10
<b>Totals</b>	<b>£11,325</b>	<b>£12,669</b>	<b>£34,177</b>	<b>(£5)</b>	<b>£58,908</b>	<b>£69,605</b>
<b>Current assets - Debtors</b>						
Accounts Receivable -	£3,490	—	£1,055	—	£4,545	£5,714
<b>Totals</b>	<b>£3,490</b>	<b>—</b>	<b>£1,055</b>	<b>—</b>	<b>£4,545</b>	<b>£5,714</b>
<b>Liabilities - Agency accounts</b>						
Agency collections -	—	—	£1,050	—	£1,050	£150
<b>Totals</b>	<b>—</b>	<b>—</b>	<b>£1,050</b>	<b>—</b>	<b>£1,050</b>	<b>£150</b>
<b>Liabilities - Creditors: Amounts falling due in one year</b>						
Accounts Payable -	£370	—	£3,731	(£5)	£4,095	£13,656
<b>Totals</b>	<b>£370</b>	<b>—</b>	<b>£3,731</b>	<b>(£5)</b>	<b>£4,095</b>	<b>£13,656</b>
<b>Grand total</b>	<b>£17,922</b>	<b>£12,669</b>	<b>£44,672</b>	<b>—</b>	<b>£75,263</b>	<b>£79,153</b>

## Parochial Church Council of St James, Chorley

### Fund movement by type

For year ending 31<sup>st</sup> December 2021

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
<b>Families Minister</b>						
Designated	—	—	—	£1,046	—	£1,046
Restricted	£11,053	£19,452	£19,377	(£1,046)	—	£10,082
<b>Sub-total for Family</b>	<b>£11,053</b>	<b>£19,452</b>	<b>£19,377</b>	<b>—</b>	<b>—</b>	<b>£11,128</b>
<b>General fund</b>						
Unrestricted	£18,577	£69,896	£67,836	(£3,000)	—	£17,637
<b>Sub-total for General</b>	<b>£18,577</b>	<b>£69,896</b>	<b>£67,093</b>	<b>(£3,000)</b>	<b>—</b>	<b>£17,637</b>
<b>Fabric Fund</b>						
Designated	£200	—	—	—	—	£200
Restricted	£16,881	£10,067	£14,259	—	—	£12,689
Endowment	—	—	—	—	—	—
<b>Sub-total for Fabric</b>	<b>£17,081</b>	<b>£10,067</b>	<b>£14,259</b>	<b>—</b>	<b>—</b>	<b>£12,889</b>
<b>Youth/Children's Ministry</b>						
Restricted	£12,978	£868	£2,006	—	—	£11,839
<b>Sub-total for Youth</b>	<b>£12,978</b>	<b>£868</b>	<b>£2,006</b>	<b>—</b>	<b>—</b>	<b>£11,840</b>
<b>Flower Fund</b>						
Restricted	£219	£439	£281	—	—	£377
<b>Sub-total for Flower</b>	<b>£219</b>	<b>£439</b>	<b>£281</b>	<b>—</b>	<b>—</b>	<b>£377</b>
<b>Ladies Link</b>						
Restricted	£361	£21	£5	—	—	£377
<b>Sub-total for Ladies</b>	<b>£361</b>	<b>£21</b>	<b>£5</b>	<b>—</b>	<b>—</b>	<b>£377</b>
<b>Chair Appeal Fund</b>						
Restricted	£10,470	—	£839	—	—	£9,631
<b>Sub-total for Chairs</b>	<b>£10,470</b>	<b>—</b>	<b>£839</b>	<b>—</b>	<b>—</b>	<b>£9,631</b>
<b>Quinquennial Fund</b>						
Designated	£8,423	—	—	£3,000	—	£11,423
<b>Sub-total for Quinq</b>	<b>£8,423</b>	<b>—</b>	<b>—</b>	<b>£3,000</b>	<b>—</b>	<b>£11,423</b>
<b>Monies for School Bibles</b>						
Restricted	(£8)	£419	£448	—	—	(£38)
<b>Sub-total for Bible</b>	<b>(£8)</b>	<b>£419</b>	<b>£448</b>	<b>—</b>	<b>—</b>	<b>(£38)</b>
<b>Grand total</b>	<b>£79,153</b>	<b>£101,161</b>	<b>£105,050</b>	<b>—</b>	<b>—</b>	<b>£75,263</b>

## Parochial Church Council of St James, Chorley

### Notes to the Financial Statements

For year ending 31<sup>st</sup> December 2021

#### Accounting Policies.

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005 (revised). The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets, and liabilities for which the PCC is responsible in law. They do not include accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

#### Funds.

**Endowment funds** are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

**Restricted funds** represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

**Unrestricted funds** are general funds which can be used for PCC ordinary purposes.

#### Incoming resources.

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted gross.

**Resources expended.** Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

**Fixed assets.** Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently any individual item costing less than £1,000 has been written off when incurred.

Recent purchases of chairs & tables costing in total more than a £1.000 have been recognised as Fixed Assets and have therefore been capitalised. These are being written off over a 20year period (5% p.a.).

Any Investments held are valued at market value at 31st December.

# Parochial Church Council of St James, Chorley

## Analysis of income and expenditure

As at 31<sup>st</sup> December 2021

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>This year</u>	<u>Total Last year</u>
<b>INCOME AND ENDOWMENTS</b>						
<b>Donations and legacies</b>						
T/E Planned Giving	£40,672	—	£15,324	—	£55,996	£56,576
Other Planned Giving	£9,350	—	£1,800	—	£11,150	£9,662
Collections @ Services	£3,397	—	—	—	£3,397	£3,283
Donations	£924	—	£865	—	£1,789	£2,948
Tax Recoverable	£11,925	—	£4,036	—	£15,961	£15,551
Total	£66,269	—	£22,025	—	£88,294	£88,020
<b>Income from charitable activities</b>						
Fees	£1,278	—	£21	—	£1,299	£730
CREW Subs	—	—	—	—	—	£403
Coffee Donations	£10	—	—	—	£10	£6
Total	£1,288	—	£21	—	£1,309	£1,139
<b>Other trading activities</b>						
Special Event	£2,334	—	—	—	£2,334	—
Mission Week events	—	—	—	—	—	—
Total	£2,334	—	—	—	£2,334	—
<b>Investments</b>						
Interest	£5	—	£19	—	£23	£32
Total	£5	—	£19	—	£23	£32
<b>Other income</b>						
Other	—	—	£9,200	—	£9,200	£7,807
Total	—	—	£9,200	—	£9,200	£7,807
<b>INCOME TOTAL</b>	<b>£69,896</b>	<b>—</b>	<b>£31,265</b>	<b>—</b>	<b>£101,161</b>	<b>£96,999</b>

## Parochial Church Council of St James, Chorley

### Analysis of income and expenditure

As at 31<sup>st</sup> December 2021

#### EXPENDITURE

##### Costs of generating funds - Costs of generating voluntary income

Printing and Publicity Costs	£33	—	—	—	£33	—
Easter & Christmas Cards	—	—	—	—	—	£189
Notice Sheets	—	—	—	—	—	£80
See & Parish Magazine	—	—	—	—	—	£65
APCM & Web Domain	£33	—	—	—	£33	£33
Total	£66	—	—	—	£66	£367

##### Expenditure on charitable activities

Parish share	£37,823	—	—	—	£37,823	£40,864
Staff Salaries	—	—	£16,557	—	£16,557	£9,309
Staff Expenses	£1,477	—	£708	—	£2,184	£1,716
Family Ministry Work	—	—	£1,042	—	£1,042	—
Governance Expenses	£360	—	—	—	£360	£375
Utilities	—	—	—	—	—	—
Gas	£3,076	—	—	—	£3,076	£2,998
Electricity	£1,596	—	—	—	£1,596	£1,010
Water	£306	—	—	—	£306	£276
Evangelistic Expenses	£997	—	£448	—	£1,445	£506
Mission Week	—	—	—	—	—	—
Other Expenditure	£419	—	£105	—	£524	£432
Stationery	£156	—	—	—	£156	£332
Gift Aid & Giving Envelopes	£49	—	—	—	£49	£66
Insurance	£2,910	—	—	—	£2,910	£2,883
CCPAS & Data Protection	£47	—	—	—	£47	£105
Housekeeping Expenses	£55	—	—	—	£55	£46
The Vicarage	£3,310	—	—	—	£3,310	£3,145
Special Events	£2,034	—	—	—	£2,034	—
Tea & Coffee	£215	—	—	—	£215	—
Training & Teaching Expenditure	£18	—	—	—	£18	—
Flowers	—	—	£281	—	£281	£92
Charitable Giving	£7,175	—	£239	—	£7,413	£6,994
St Michaels Parochial Contribution	—	—	—	—	—	£300
Building	£4,709	—	£14,660	—	£19,369	£3,199
Worship Expenses	£372	—	—	—	£372	£456
Baptism & Confirmation Gifts/Certs	£39	—	—	—	£39	£25
Youth and Childrens Work	—	—	£2,006	—	£2,006	£1,988
Music Group	£367	—	—	—	£367	£383
Total	£67,512	—	£36,045	—	£103,557	£77,498

##### Other expenditure

Buildings - Development	—	—	—	—	—	—
Depreciation	£259	—	£1,169	—	£1,428	£1,428
Total	£259	—	£1,169	—	£1,428	£1,428
<b>EXPENDITURE TOTAL</b>	<b>£67,836</b>	<b>—</b>	<b>£37,215</b>	<b>—</b>	<b>£105,050</b>	<b>£79,293</b>
<b>GRAND TOTAL</b>	<b>£2,060</b>	<b>—</b>	<b>(£5,950)</b>	<b>—</b>	<b>(£3,890)</b>	<b>£17,705</b>

## **Independent examiner's report to the PCC of St James, Chorley**

This report on the financial statements of the PCC for the year ended 31<sup>st</sup> December 2021, which are set out on pages 7,8 and 9, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the regulation') and s.43 of the Charities Act 1993 (the Act').

### **Respective responsibilities of the PCC and the examiner**

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s.43 (2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the regulations

### **Basis of this report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43 (7) (b) of the Act and to be found in the Church guidance 2006 edition. That examination includes a review of the accounting records kept by PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements 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 I do not express an audit opinion on the view given by the accounts.

### **Independent examiner's statement**

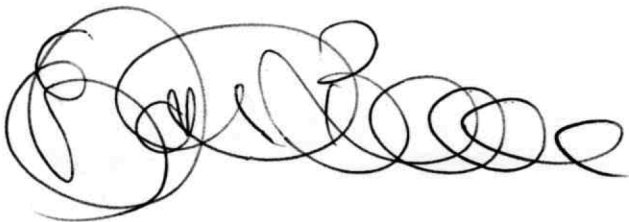
In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
  - . to keep accounting records in accordance with section 41 of the Act; and
  - . to prepare financial statements. Which accord with the accounting records and comply with the requirements of the Act and Regulations have not been met.
  
2. to which, in my opinion, attention should be drawn in order to enable a proper Understanding of the accounts to be reached.

Mrs E Bell

Bellshire Accountancy Limited, 23-27 Bolton Street, Chorley, PR7 3AA

April 2022





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# Accounts

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"To win people for Christ and to build them up in Christ."  
[www.sjameschorley.org](http://www.sjameschorley.org) Registered Charity No. 1130725

# **Annual Report, Financial Statements and Accounts 2020**

**St James' Church  
Brooke Street  
Chorley  
PR6 0NA**



## 1. Annual Report

### 1.1 Administrative Information

St James' Church is one of five Church of England parishes covering the market town of Chorley in Lancashire and within the Diocese of Blackburn.

Correspondence address: St James' Vicarage, St James' Place, Chorley, PR6 0NA.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission.

PCC members who have served:

Incumbent	Revd David Phillips	Chairman
Readers	Phil Parker ( <i>also Deanery Synod rep</i> )	
Wardens	Alastair Phillips ( <i>also Deanery Synod rep</i> )	
	Michael Waddington ( <i>also Deanery Synod rep</i> )	
Deanery Synod Representatives	<i>All three persons listed immediately above</i>	
Elected members	Joyce Ashton ( <i>until 15/5/2020</i> )	
	Phil Garrett	
	Joan Geddes ( <i>until 11/10/2020</i> )	
	Edna Gregson	
	Hannah James	
	Tracy Phillips ( <i>from 1811/202</i> )	
	Donna-Marie Rigby	
	Matt Tinsley	
	Sara Tinsley	
Secretary (non-voting)	Moira Rigby	
Treasurer (non-voting)	Ann Lancaster	

### 1.2 Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and may stand for election to the PCC.

The Church, churchyard and parsonage are benefice property and, therefore, do not form part of the assets of the Church Council. Likewise, assets which are covered by faculty legislation, such as the communion silver, are not considered assets of the PCC. Nevertheless the PCC has a duty to maintain and safeguard the Church, churchyard and other assets. Care of the parsonage mainly falls to the Diocesan Parsonages Board.

The Church has no full-time employees but it does have a full-time stipendiary Vicar who is Incumbent under Common Tenure. From June 2021 the Church employed Shelley Logan as part-time Families Minister.

The PCC normally meets 6 times during the year. The Standing Committee is authorized to conduct business if necessary and seek ratification from the PCC. The Standing Committee does make some limited decisions by e-mail which are subsequently put to the PCC for ratification. Ad hoc groups are created as necessary. During the coronavirus restrictions the PCC had to conduct some of its meetings online but because one member did not therefore attend where possible meetings were held in church wearing face masks and maintaining the 2m social distancing rule.

The PCC appoints a number of Coordinators for various areas of the ministry and mission of the church. Each coordinator has a role-description and is encouraged to provide the PCC with written reports. The Safeguarding Coordinator is entitled to attend the PCC to report on matters relating to Safeguarding and is invited to attend for part of one meeting each year. Within the structure of the role-description the Coordinators may oversee other roles and may gather others together as they see fit whilst reporting back occasionally to the PCC. Some Coordinators have specific budgets set. There were still a few vacancies by the end of the year and subsequently the PCC has decided to review the working of the Coordinators system.

The PCC has a number of policies which are looked at annually and revised as required. The policies, vision document and some role descriptions and risk assessments, together with the names of PCC members, coordinators and some others are also given on the website.

### **1.3 Objectives and activities**

St James' PCC has the responsibility of co-operating with the incumbent in maintaining Christian worship, proclaiming the gospel of Christ, and seeking to minister to all within the congregation and parish. This is summarized in the church's aim "to win people for Christ and to build them up in Christ."

The Church has a Vision Document drawn up in 2013 and a Mission Action Plan which was substantially reviewed in May 2018. The text of the Parish Profile was updated in 2019. It was intended to review the MAP in 2020 but this was postponed due to the coronavirus.

#### **To win people for Christ**

Our aim is to be a Church

- praying that the Lord would open the hearts of many to believe;
- equipping and enthusing one another to share our faith ;
- having regular evangelistic activities;
- showing compassion to the community around us;
- publicising both the message of the gospel and the work of the Church.

#### **To build people up in Christ**

Our aim is to enable people of all ages, abilities and backgrounds, to grow in the grace and joy of Christ and become mature Christians. The following are therefore part of our work as a Church and our goal as individuals.

- Prayer : Encouraging prayer for all areas of our work, and seeing regular prayer as a mark of mature faith.
- Teaching : Teaching the Bible so that people will grow in understanding and be stirred up in faith.
- Worship : Enabling worship to be uplifting and God-focussed.
- Gifts : Identifying and enabling people to use the gifts God has given them in His service.
- Leadership : Training people to be leaders in various areas of ministry.
- Service : Loving our neighbours and doing good to all.
- Fellowship : Living as a family and household of faith.
- Obedience : Being faithful to Christ, regardless of the cost.
- Pastoral Care : Caring for one another and especially for those in particular need.
- Family life : That whatever our circumstances, our home life would be honouring to Christ.
- Workplace : Seeing work as part of our Christian service, to be done to the praise and glory of God.

### **Coronavirus**

In early 2020 the spread of the coronavirus around the world impacted most areas of life including churches. Normal church services were last held on Sunday 15th March. During the following week many businesses, schools and shops were closed. Everyone was advised to stay at home and the elderly and vulnerable were told not to go out at all.

A church newsletter was produced from 21st March and distributed each week by e-mail, post or hand until the end of August. This included daily readings and encouragement to pray for each other by name. Recorded sermons were made available online twice a week. Other material and regular updates were also sent and people were encouraged to keep in contact with and look out for one another.

For Easter Sunday (12th April) a short service was made available online and an online service has been produced each week since. This was still being produced by Easter 2021 with no certainty as to when it might no longer be necessary. Many people were involved in contributing to and producing the service including the very time consuming technical side.

General restrictions began to ease in the summer although at each stage it was necessary to wait for detailed instructions for churches and then assess whether and how they could be implemented. Churches were allowed to open for private prayer from mid June and St James was open at certain times over a three week period, though with only modest uptake.

Sunday worship became possible from July and having determined likely attendance services resumed on 19th July without children's groups and following national guidelines. Children's groups resumed in July when permitted to do so.

There was a further 4 week national lockdown in November during which no church services could be held. A St James Cares initiative was begun at this time offering practical help to those in need though having to be careful because of the coronavirus restrictions and safeguarding

In the last few weeks of the year there were several changes as restrictions were eased for Christmas, allowing family visiting, more services, then tightened again before fully implemented. more services, and then tightened again, and tightened further in Chorley and large parts of the country before a new national lockdown on 5th January.

Overall the coronavirus was very difficult in all sorts of ways. Several members caught the virus and a few were quite ill. But there were much wider issues for children in education, relationships, jobs, mental wellbeing, loneliness and general health. The church endeavored to keep in contact with its older members (about a half of all households) and latterly with everyone, mindful of the many issues people faced.

By the end of the year several of our older members had received one or two doses of the new vaccines.

In the previous 8 years 2 or 3 members had died each year, 21 in total. But in 2020, 8 members died. Nationally there were 91,000 deaths more in 2020 more than the 5 year average. However, the average age of our 8 members was 89, greater than or equal to any of the previous 8 years. The restrictions on visiting the dying and on funerals were very difficult for the bereaved but we give thanks to God for the long lives of these members, for their love fellowship and for the hope of glory through faith in Christ.

### **Families Ministry**

Shelley Logan joined us as a part-time Families Minister in June. It was a difficult situation in which to begin a new ministry, but her work has been very much appreciated.

The role is particularly focused on families, and therefore on helping and encouraging parents and families, rather than specifically children. However, several of the things we hoped to begin, such as the toddler group, have not been possible because of the coronavirus restrictions.

Nevertheless, Shelley was able to have socially distanced visits to most church families and has proved invaluable in initiating many activities including, amongst several others, an online holiday club, parenting for faith course, visits by schools to church, Christingle services and a light trail. From September she took over the technical side of the online services. Subsequent to the year end and third lockdown, she has begun online children's activities on Sundays, and been involved in organizing online social events.

We are grateful for the grants we received from the Diocesan Parishes Vision Fund for these first 3 years and to all who give specifically to enable this appointment to be made.

### **Other Activities**

Organized outreach events have been difficult and a Deanery Mission for 2021 has been postponed until May 2022. We also hope to take part in the national Passion for Life mission in early 2022.

A Christmas card was circulated to the whole parish though we were unable to issue our normal general invitation to attend services because of the restrictions, though a few visitors did come. The church website, Facebook page and Youtube channel have all proved invaluable for communication with members.

Bible Study Groups were held early in 2020 and Lent Groups began but had to cease because of the lockdown. One daytime group soon moved to meeting by Zoom and has continued to do so. Other zoom Lent Groups are planned for 2021.

Since the first lockdown Sunday children's and young people's groups were run for a few months in the autumn, but midweek groups in church have not been possible since March. Some of the

youngsters have been meeting fairly regularly online and abiding by the necessary online safety steps.

Our links with St James School remains very good. It was a difficult year for staff, children and parents but the school has been very much open when able to be so. The Vicar has also been able to lead worship once a week via zoom. The school had a very positive Ofsted Inspection in January 2020 which was as good as we might have hoped for the type of inspection with a further stage to follow. During the year we had a full complement of church appointed governors and Claire Greenway, the head, is also our governor for St Michael's school.

Plans for preaching and teaching were interrupted and became more short-term because of the uncertainty around the coronavirus. Sermons have been provided online every week and in church when possible though the latter have had to be shorter to fit with the requirement to limit the time people are in the building together.

There was a sermon series on work, with accompanying studies on parables set in the workplace. This was followed by sermons on the Book of Amos.

Daily passages and comments to do with Easter and the resurrection were provided in the Newsletter with accompany sermons on prophecies in Zechariah relating to the Easter events.

In the following term daily readings covered all the passages in the gospels and Acts which name Peter and there were accompanying sermons on 1 Peter. This was followed by sermons on people in the Bible who found life too much and either wished that they had never been born or prayed that they might die. These were also accompanied by related daily readings.

In September we began a series on Marks's gospel which we will pick up occasionally in the next couple of years.

Evening services had been held at the start of the year but numbers were such that it was uncertain they would continue and they didn't restart after the first lockdown.

Prayer meetings were held in church when it was possible whilst the other aspects of prayer ministry - prayer chain, prayer diary, prayer partners and several individuals who lead prayer during services have continued. The lockdown newsletters invited people to pray for everyone else in the congregation by name over a 3 week period and that has subsequently been incorporated in the monthly prayer diary.

During 2020 there was due to be a safeguarding audit required by the Diocese, but because of the restrictions this has been postponed. We have a Child Safeguarding Coordinator and our Policy is online being adopted from the national policy. All those working with children have to be DBS cleared and these are updated in accordance with the PCC policy. Following various national cases and reports we were asked to provide information for a "historic cases review".

The church building is generally in good repair with various bits of work being done during the year. Our annual spring cleaning work party was not able to go ahead. The PCC includes in its budget a figure to complete the work identified in the most recent Quinquennial report spread over 5 years and to allow for other work as needed. The next inspection is due in 2021.

The Church is repaying loans obtained to do the work to create a new lobby and toilets in 2018. Once these are repaid there will be a need to look at how to create more small group space.

Responsibility for the maintenance of the Vicarage rests with the Diocese and the Vicar.

#### **1.4 Financial Review –**

Prior year, (2019) values are in brackets. Total receipts on unrestricted funds were £76,131 (£75,820) of which £50,317 (£48,152) was from unrestricted planned voluntary donations and a further £11,698 (£11,698) from Gift Aid. Restricted donations of £20,868 (£18,150) were also received. Planned giving through envelopes and bankers orders increased by 4.4% (1.6% decrease) with the total number of donors at 69 (65).

Despite the restrictions caused by the Pandemic, with Church closed for many weeks and the vulnerable of our congregation shielding it has been very encouraging to see that many who gave regularly through loose cash donations at services and those giving by weekly envelopes have committed to continue with their giving, and some opting to set up new standing orders. This has enabled the treasurer to be able to plan cash flow and expenditure and reserves and have confidence to be able to meet the regular monthly payments such as insurance, council tax, utilities, and Parish Share.

The contribution to the diocesan parish share reduced slightly again in 2020 to £40,864 (£45,903) based on the diocesan calculation using a formula based on the head count of each church's congregation and the location of the church, and the deduction of wedding and funeral fees from the previous year. The parish share largely provides the stipends and housing for clergy.

Net movement in unrestricted funds was a slight increase of £467 which includes the £3,000 transfer to the Quinquennial Funds. Due to the pandemic expenditure on buildings, both from the Quinquennial fund and general building fund for hasn't on the whole taken place, except for those urgent repairs.

The total of all funds has increased by £17,705 mainly due to minimum expenditure on buildings, which is where most of the larger bills are incurred. Increase in the fund for the Families Ministry is due to regular giving and the grants payments from the Diocese. Please note with regard to Restricted Funds for Chairs of £10,470 this represents the current value of the chairs as an asset and does not represent a cash amount.

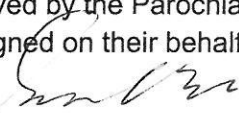
Loan repayments of £6,375 for the development were paid during the year. The outstanding amount of the loans stands at £12,750 and this amount will be paid off by March 2022 in accordance with the loan agreements.

The PCC gives grateful thanks to God for a continuing healthy financial situation which given the circumstances faced during the pandemic and its restrictions is a remarkable achievement.

## **2. Reserves Policy**

It is PCC policy to try to maintain a balance on unrestricted reserves, which equates to at least three months' unrestricted payments, excluding payments to the diocese for the Parish Share. This is broadly equivalent to £9,000. This amount is held to smooth out fluctuations in cash flow and to meet any emergencies. The balance of unrestricted reserves at the end of the year was £18,577 (£18,110) which is higher than this target.

Approved by the Parochial Church Council  
and signed on their behalf by



Revd D K Phillips  
Chairman & Incumbent  
17<sup>th</sup> March 2021

## Parochial Church Council of St James, Chorley

### Statement of Financial Activities

For the year ending 31<sup>st</sup> December 2020

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Income and endowments from:</b>					
Donations and legacies	£67,604	£20,416	—	£88,020	£84,092
Income from charitable activities	£707	£432	—	£1,139	£2,850
Other trading activities	—	—	—	—	£4,706
Investments	£13	£19	—	£32	£42
Other income	£7,807	—	—	£7,807	£2,280
<b>Total income</b>	<b>£76,131</b>	<b>£20,868</b>	<b>—</b>	<b>£96,999</b>	<b>£93,970</b>
<b>Expenditure on:</b>					
Costs of generating funds					
Costs of generating voluntary income	£367	—	—	£367	£531
Expenditure on charitable activities	£64,496	£13,003	—	£77,498	£85,041
Other expenditure	£589	£839	—	£1,428	£2,207
<b>Total expenditure</b>	<b>£65,452</b>	<b>£13,842</b>	<b>—</b>	<b>£79,293</b>	<b>£87,779</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>£10,679</b>	<b>£7,026</b>	<b>—</b>	<b>£17,705</b>	<b>£6,191</b>
<b>Transfers</b>					
Gross transfers between funds - in	£3,395	—	—	£3,395	£3,000
Gross transfers between funds - out	(£3,000)	(£395)	—	(£3,395)	(£3,000)
<b>Other recognised gains / losses</b>					
<b>Net movement in funds</b>	<b>£11,074</b>	<b>£6,631</b>	<b>—</b>	<b>£17,705</b>	<b>£6,191</b>
<b>Total funds brought forward</b>	<b>£24,779</b>	<b>£36,669</b>	<b>—</b>	<b>£61,448</b>	<b>£55,257</b>
<b>Total funds carried forward</b>	<b>£35,853</b>	<b>£43,300</b>	<b>—</b>	<b>£79,153</b>	<b>£61,448</b>
<b>Represented by</b>					
<b>Unrestricted</b>					
General fund	£18,577	—	—	£18,577	£18,110
<b>Designated</b>					
Fabric Fund	£200	—	—	£200	£200
Families Minister	£8,653	—	—	£8,653	£1,046
Quinquennial Fund	£8,423	—	—	£8,423	£5,423
Youth/Children's Ministry Fund	£0	—	—	£0	£0
<b>Restricted</b>					
Chair Appeal Fund	—	£10,470	—	£10,470	£11,309
Fabric Fund	—	£16,881	—	£16,881	£8,224
Families Minister	—	£2,400	—	£2,400	£3,410
Flower Fund	—	£219	—	£219	(£20)
Ladies Link	—	£361	—	£361	£332
Monies for school bibles	—	(£8)	—	(£8)	£174
Youth/Children's Ministry Fund	—	£12,978	—	£12,978	£13,240

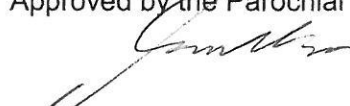
# Parochial Church Council of St James, Chorley

## Balance sheet

For the year ending 31<sup>st</sup> December 2020

	Total funds	Prior year funds
<b>Fixed assets</b>		
Tangible assets	£17,640	£17,747
	<u>£17,640</u>	<u>£17,747</u>
<b>Current assets</b>		
Debtors	£5,714	£4,433
Cash at bank and in hand	£69,605	£59,005
	<u>£75,319</u>	<u>£63,438</u>
<b>Liabilities</b>		
Creditors: Amounts falling due in one year	£13,806	£19,737
	<u>£13,806</u>	<u>£19,737</u>
<b>Net current assets less current liabilities</b>	<u>£61,513</u>	<u>£43,701</u>
<b>Total assets less current liabilities</b>	<u>£79,153</u>	<u>£61,448</u>
<b>Total net assets less liabilities</b>	<u>£79,153</u>	<u>£61,448</u>
<b>Represented by</b>		
<b>Unrestricted</b>		
General fund	£18,577	£18,110
<b>Designated</b>		
Families Minister	£8,653	£1,046
Fabric Fund	£200	£200
Youth/Children's Ministry Fund	£0	£0
Chair Appeal Fund	—	—
Quinquennial Fund	£8,423	£5,423
<b>Restricted</b>		
Families Minister	£2,400	£3,410
Re-ordering of the building fu	—	—
Fabric Fund	£16,881	£8,224
Youth/Children's Ministry Fund	£12,978	£13,240
Flower Fund	£219	(£20)
Ladies Link	£361	£332
Chair Appeal Fund	£10,470	£11,309
Monies for school bibles	(£8)	£174
<b>Funds of the church</b>	<u>£79,153</u>	<u>£61,448</u>

Approved by the Parochial Church Council on 17<sup>th</sup> March 2021 and signed on its behalf by



Revd D K Phillips (PCC Chairman and incumbent)

## Parochial Church Council of St James, Chorley

### Statement of assets and liabilities

For the year ending 31<sup>st</sup> December 2020

	General	Designated	Restricted	Endowment	This year	Last year
<b>Fixed assets - Tangible assets</b>						
Equipment -	£3,735	—	£13,905	—	£17,640	£17,747
<b>Totals</b>	<b>£3,735</b>	<b>—</b>	<b>£13,905</b>	<b>—</b>	<b>£17,640</b>	<b>£17,747</b>
<b>Current assets - Cash at bank and in hand</b>						
Deposit Account -	£10,330	—	—	—	£10,330	£10,321
Current Account -	£664	£15,542	£1,292	—	£17,499	£9,659
Petty Cash -	£100	—	—	—	£100	£100
Youth Account -	£0	£234	£13,286	—	£13,521	£13,203
Fabric Fund Account -	£0	£1,500	£26,551	(£5)	£28,046	£25,612
The Crew's Petty Cash -	—	—	£100	—	£100	£100
Toddler Group float -	—	—	£10	—	£10	£10
<b>Totals</b>	<b>£11,094</b>	<b>£17,276</b>	<b>£41,240</b>	<b>(£5)</b>	<b>£69,605</b>	<b>£59,005</b>
<b>Current assets - Debtors</b>						
Accounts Receivable -	£4,763	—	£952	—	£5,714	£4,433
<b>Totals</b>	<b>£4,763</b>	<b>—</b>	<b>£952</b>	<b>—</b>	<b>£5,714</b>	<b>£4,433</b>
<b>Liabilities - Agency accounts</b>						
Agency collections -	—	—	£150	—	£150	£257
<b>Totals</b>	<b>—</b>	<b>—</b>	<b>£150</b>	<b>—</b>	<b>£150</b>	<b>£257</b>
<b>Liabilities - Creditors: Amounts falling due in one year</b>						
Accounts Payable -	£730	—	£12,932	(£5)	£13,656	£19,480
<b>Totals</b>	<b>£730</b>	<b>—</b>	<b>£12,932</b>	<b>(£5)</b>	<b>£13,656</b>	<b>£19,480</b>
<b>Grand total</b>	<b>£18,862</b>	<b>£17,276</b>	<b>£43,015</b>	<b>—</b>	<b>£79,153</b>	<b>£61,448</b>

## Parochial Church Council of St James, Chorley

### Fund movement by type

For year ending 31<sup>st</sup> December 2020

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
<b>Family - Families Minister</b>						
Designated	£1,046	£7,607	—	—	—	£8,653
Restricted	£3,410	£9,396	£10,406	—	—	£2,400
<b>Sub-total for Family</b>	<b>£4,456</b>	<b>£17,003</b>	<b>£10,406</b>	<b>—</b>	<b>—</b>	<b>£11,053</b>
<b>General - General fund</b>						
Unrestricted	£18,110	£68,524	£65,452	(£2,605)	—	£18,577
<b>Sub-total for General</b>	<b>£18,110</b>	<b>£68,524</b>	<b>£65,452</b>	<b>(£2,605)</b>	<b>—</b>	<b>£18,577</b>
<b>Fabric - Fabric Fund</b>						
Designated	£200	—	—	—	—	£200
Restricted	£8,224	£9,477	£632	(£189)	—	£16,881
Endowment	—	—	—	—	—	—
<b>Sub-total for Fabric</b>	<b>£8,424</b>	<b>£9,477</b>	<b>£632</b>	<b>(£189)</b>	<b>—</b>	<b>£17,081</b>
<b>Youth - Youth/Children's Min</b>						
Designated	£0	—	—	—	—	£0
Restricted	£13,240	£1,424	£1,481	(£206)	—	£12,978
<b>Sub-total for Youth</b>	<b>£13,241</b>	<b>£1,424</b>	<b>£1,481</b>	<b>(£206)</b>	<b>—</b>	<b>£12,978</b>
<b>Flower - Flower Fund</b>						
Restricted	(£20)	£331	£92	—	—	£219
<b>Sub-total for Flower</b>	<b>(£20)</b>	<b>£331</b>	<b>£92</b>	<b>—</b>	<b>—</b>	<b>£219</b>
<b>Ladies - Ladies Link</b>						
Restricted	£332	£29	—	—	—	£361
<b>Sub-total for Ladies</b>	<b>£332</b>	<b>£29</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>£361</b>
<b>Chairs - Chair Appeal Fund</b>						
Designated	—	—	—	—	—	—
Restricted	£11,309	—	£839	—	—	£10,470
<b>Sub-total for Chairs</b>	<b>£11,309</b>	<b>—</b>	<b>£839</b>	<b>—</b>	<b>—</b>	<b>£10,470</b>
<b>Quinquennial - Quinquennial Fund</b>						
Designated	£5,423	—	—	£3,000	—	£8,423
<b>Sub-total for Quinquennial</b>	<b>£5,423</b>	<b>—</b>	<b>—</b>	<b>£3,000</b>	<b>—</b>	<b>£8,423</b>
<b>Bible - Monies for school bi</b>						
Restricted	£174	£210	£392	—	—	(£8)
<b>Sub-total for Bible</b>	<b>£174</b>	<b>£210</b>	<b>£392</b>	<b>—</b>	<b>—</b>	<b>(£8)</b>
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<b>Grand total</b>	<b>£61,448</b>	<b>£96,999</b>	<b>£79,293</b>	<b>—</b>	<b>—</b>	<b>£79,153</b>

## Parochial Church Council of St James, Chorley

### Notes to the Financial Statements

For year ending 31<sup>st</sup> December 2020

#### Accounting Policies.

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005 (revised). The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value. The financial statements include all transactions, assets, and liabilities for which the PCC is responsible in law. They do not include accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

#### Funds.

**Endowment funds** are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

**Restricted funds** represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

**Unrestricted funds** are general funds which can be used for PCC ordinary purposes.

#### Incoming resources.

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted gross.

**Resources expended.** Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

**Fixed assets.** Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

Moveable church furnishings held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently any individual item costing less than £1,000 has been written off when incurred. Recent purchases of chairs & tables costing in total more than a £1,000 have been recognised as Fixed Assets and have therefore been capitalised. These are being written off over a 20year period (5% p.a.).

Any Investments held are valued at market value at 31 December.

## Parochial Church Council of St James, Chorley

### Analysis of income and expenditure

As at 31<sup>st</sup> December 2020

	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Endowment</u>	<u>This year</u>	<u>Total Last year</u>
<b>INCOME AND ENDOWMENTS</b>						
<b>Donations and legacies</b>						
T/E Planned Giving	£41,702	—	£14,874	—	£56,576	£53,487
Other Planned Giving	£8,615	—	£1,047	—	£9,662	£7,269
Collections @ Services	£3,283	—	—	—	£3,283	£6,734
Donations	£2,307	—	£641	—	£2,948	£1,624
Tax Recoverable	£11,698	—	£3,854	—	£15,551	£14,979
Total	£67,604	—	£20,416	—	£88,020	£84,092
<b>Income from charitable activities</b>						
Fees	£701	—	£29	—	£730	£1,739
CREW Subs	—	—	£403	—	£403	£1,085
Coffee Donations	£6	—	—	—	£6	£26
Total	£707	—	£432	—	£1,139	£2,850
<b>Other trading activities</b>						
Special Event	—	—	—	—	—	£4,386
Mission Week events	—	—	—	—	—	£320
Total	—	—	—	—	—	£4,706
<b>Investments</b>						
Interest	£13	—	£19	—	£32	£42
Total	£13	—	£19	—	£32	£42
<b>Other income</b>						
Other	£200	£7,607	—	—	£7,807	£2,280
Total	£200	£7,607	—	—	£7,807	£2,280
<b>INCOME TOTAL</b>	<b>£68,524</b>	<b>£7,607</b>	<b>£20,868</b>	<b>—</b>	<b>£96,999</b>	<b>£93,970</b>

## Parochial Church Council of St James, Chorley

### Analysis of income and expenditure

As at 31<sup>st</sup> December 2020

#### EXPENDITURE

##### Costs of generating funds - Costs of generating voluntary income

Easter & Christmas Cards	£189	—	—	—	£189	£165
Notice Sheets	£80	—	—	—	£80	£333
See & Parish Magazine	£65	—	—	—	£65	—
APCM & Web Domain	£33	—	—	—	£33	£33
Total	£367	—	—	—	£367	£531

##### Expenditure on charitable activities

Parish share	£40,864	—	—	—	£40,864	£45,903
Staff Salaries	—	—	£9,309	—	£9,309	—
Staff Expenses	£1,716	—	—	—	£1,716	£2,172
Governance Expenses	£375	—	—	—	£375	£550
Gas	£2,998	—	—	—	£2,998	£3,907
Electricity	£1,010	—	—	—	£1,010	£1,183
Water	£276	—	—	—	£276	£244
Evangelistic Expenses	£114	—	£392	—	£506	£935
Mission Week	—	—	—	—	—	£1,039
Other Expenditure	£262	—	£170	—	£432	£419
Stationery	£332	—	—	—	£332	£128
Gift Aid & Giving Envelopes	£66	—	—	—	£66	£66
Insurance	£2,883	—	—	—	£2,883	£2,884
CCPAS & Data Protection	£105	—	—	—	£105	£47
Housekeeping Expenses	£46	—	—	—	£46	£323
The Vicarage	£3,145	—	—	—	£3,145	£2,952
Special Events	—	—	—	—	—	£29
Tea & Coffee	—	—	—	—	—	£161
Training & Teaching Expenditure	—	—	—	—	—	£8
Flowers	—	—	£92	—	£92	£474
Charitable Giving	£6,818	—	£176	—	£6,994	£8,187
St Michaels Parochial Contribution	£300	—	—	—	£300	£300
Building	£2,324	—	£876	—	£3,199	£10,605
Worship Expenses	£456	—	—	—	£456	£175
Baptism & Confirmation Gifts/Certs	£25	—	—	—	£25	£87
Youth and Childrens Work	—	—	£1,988	—	£1,988	£1,894
Music Group	£383	—	—	—	£383	£367
Total	£64,496	—	£13,003	—	£77,498	£85,041

##### Other expenditure

Buildings - Development	—	—	—	—	—	£1,110
Depreciation	£589	—	£839	—	£1,428	£1,098
Total	£589	—	£839	—	£1,428	£2,207
<b>EXPENDITURE TOTAL</b>	<b>£65,452</b>	<b>—</b>	<b>£13,842</b>	<b>—</b>	<b>£79,293</b>	<b>£87,779</b>
<b>GRAND TOTAL</b>	<b>£3,072</b>	<b>£7,607</b>	<b>£7,026</b>	<b>—</b>	<b>£17,705</b>	<b>£6,191</b>

## **Independent examiner's report to the PCC of St James, Chorley**

This report on the financial statements of the PCC for the year ended 31<sup>st</sup> December 2020, which are set out on pages 7,8 and 9, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the regulation') and s.43 of the Charities Act 1993 (the Act').

### **Respective responsibilities of the PCC and the examiner**

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s.43 (2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the regulations

### **Basis of this report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43 (7) (b) of the Act and to be found in the Church guidance 2006 edition. That examination includes a review of the accounting records kept by PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements 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 I do not express an audit opinion on the view given by the accounts.

### **Independent examiner's statement**

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

1. which gives me reasonable cause to believe that in any material respect the requirements
  - . to keep accounting records in accordance with section 41 of the Act; and
  - . to prepare financial statements. Which accord with the accounting records and comply with the requirements of the Act and Regulations have not been met.
  
2. to which, in my opinion, attention should be drawn in order to enable a proper Understanding of the accounts to be reached.

Mrs E Bell

Bellshire Accountancy Limited, 23-27 Bolton Street, Chorley, PR7 3AA

April 2021

