

Parochial Church Council of St James, Chorley

End of Year Financial Statements

Year ending 31st 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)	Moiria 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 31st 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 31st December 2022

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
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
Total income	£70,261	£15,951	—	£86,212	£101,161
Expenditure on:					
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
Total expenditure	£73,524	£7,325	—	£80,849	£105,050
Gains / losses on investment assets	£370	—	—	£370	—
Net income / (expenditure) resources before transfer	(£2,892)	£8,626	—	£5,733	(£3,890)
Transfers					
Gross transfers between funds - in	£7,402	£2,140	—	£9,542	£4,046
Gross transfers between funds - out	—	(£9,542)	—	(£9,542)	(£4,046)
Other recognised gains / losses					
Net movement in funds	£4,510	£1,224	—	£5,733	(£3,890)
Total funds brought forward	£30,306	£44,957	—	£75,263	£79,153
Total funds carried forward	£34,816	£46,181	—	£80,997	£75,263
Represented by					
Unrestricted					
General fund	£22,962	—	—	£22,962	£17,637
Designated					
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
Restricted					
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 31st December 2022

	Total funds	Prior year funds
Fixed assets		
Tangible assets	£18,537	£17,698
	£18,537	£17,698
Current assets		
Debtors	£3,304	£4,545
Cash at bank and in hand	£60,329	£58,166
	£63,633	£62,711
Liabilities		
Creditors: Amounts falling due in one year	£1,174	£5,146
	£1,174	£5,146
Net current assets less current liabilities	£62,460	£57,565
Total assets less current liabilities	£80,997	£75,263
Total net assets less liabilities	£80,997	£75,263
Represented by		
Unrestricted		
General fund	£22,962	£17,637
Designated		
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
Restricted		
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)
Funds of the church	£80,997	£75,263

Approved by the Parochial Church Council on 15th 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 31st December 2022

	General	Designated	Restricted	Endowment	This year	Last year
Fixed assets - Tangible assets						
Equipment -	£5,235	—	£13,302	—	£18,537	£17,698
Totals	£5,235	—	£13,302	—	£18,537	£17,698
Current assets - Cash at bank and in hand						
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
Totals	£15,602	£11,853	£32,879	(£5)	£60,329	£58,166
Current assets - Debtors						
Accounts Receivable -	£3,304	—	—	—	£3,304	£4,545
Totals	£3,304	—	—	—	£3,304	£4,545
Liabilities - Agency accounts						
Agency collections -	—	—	£280	—	£280	£1,050
Totals	—	—	£280	—	£280	£1,050
Liabilities - Creditors: Amounts falling due in one year						
Accounts Payable -	£894	—	£5	(£5)	£894	£4,095
Totals	£894	—	£5	(£5)	£894	£4,095
Grand total	£23,247	£11,853	£45,896	—	£80,997	£75,263

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
Total	£65,279	—	£13,850	—	£79,129	£88,294

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
Total	£839	—	£1,320	—	£2,160	£1,309

Other trading activities

Special Event	£4,120	—	£70	—	£4,190	£2,334
Total	£4,120	—	£70	—	£4,190	£2,334

Investments

Interest	£23	—	£60	—	£83	£23
Total	£23	—	£60	—	£83	£23

Other income

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

Parochial Church Council of St James, Chorley

Analysis of income and expenditure

As at 31st 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
EXPENDITURE TOTAL	£72,708	£816	£7,325	—	£80,849	£105,050

GRAND TOTAL	(£2,446)	(£816)	£8,626	—	£5,363	(£3,890)
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Independent examiner's report to the PCC of St James, Chorley

This report on the financial statements of the PCC for the year ended 31st 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

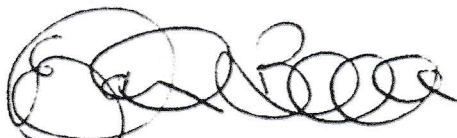
Basis of this report

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