



**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

					<b>Total</b>	
					<b>This year</b>	<b>Last year</b>
	<b>Unrestricted</b>	<b>Designated</b>	<b>Restricted</b>	<b>Endowment</b>		
<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

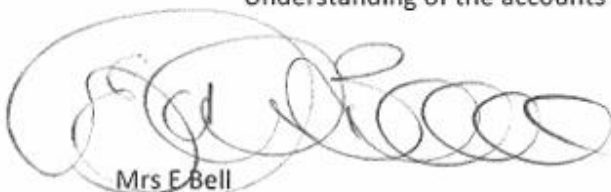
### **Basis of this report**

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