

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF WHITEHAVEN, ST. JAMES

England & Wales - Charity number 1130849

Details

Other names PARISH OF WHITEHAVEN PCC

Status Registered

Legal form Previously excepted

Registered 2009-07-30

Register [View on the Charity Commission register](#)

Contact

Address St Nicholas Tower
Lowther Street
Whitehaven
Cumbria
CA28 7DG

Phone 01946599485

Website www.whitehavenparish.org.uk

Activities

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

Activities: The Parish of Whitehaven PCC has responsibility for co-operating with the incumbent, in promoting in the parish then whole mission of the church, pastoral, evangelistic, social and ecumenical. It has maintenance responsibilities for St James' and St Nicholas church building and St James' Community Centre.

Classification

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

Geography

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

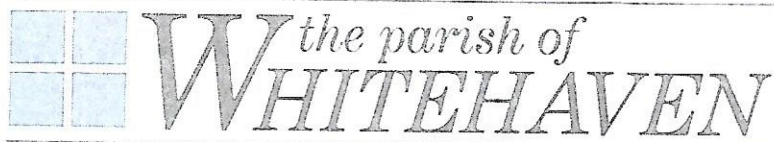
Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£115,871	£148,749	-	-
2023-12-31	£118,124	£150,721	-	-
2022-12-31	£239,573	£171,223	-	-
2021-12-31	£168,251	£162,428	-	-
2020-12-31	£126,938	£139,927	-	-

Trustees

Name	Role	Appointed
Rev Alison Jane Dobell	Chair	2023-09-11
ANNA CHRISTINE MARY JONES		
Charlotte Helen Wood		2025-04-27
Dawn Margaret McKee		2026-04-26
Donna Graham		2026-04-26
Donna Louise Flitcroft		2022-04-24
JANE NICOLSON		
Joseph Peter Elder		2025-04-27
Julie Reed		2026-04-26
Matthew Cronin		2026-04-26
Patricia Ann Adair		2025-04-27
Paul Stephen Cox		2017-04-09
Richard Charles Last		2020-07-12
Susan Kitchen		2024-04-21
Valerie Elizabeth Milling		2026-04-26

Accounts



Parochial Church Council

Parish of Whitehaven

(Charity Number 1130849)

Annual Report and Accounts

for the year ending 31st December 2024.

Registered Office: St Nicholas Tower, Lowther Street, Whitehaven, Cumbria CA28 7DG
Parish Office: Tel Whitehaven (01946) 599485
www.whitehavenparish.org.uk

Parish of Whitehaven – Annual Report of the Parochial Church Council for the Year Ended 31st December 2024

Aim and purposes

The Parish of Whitehaven's charitable object is the promoting in the ecclesiastical parish the whole mission of the Church.

The Parish of Whitehaven PCC has responsibility for co-operating with the incumbent, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It has maintenance responsibilities for St James and St Nicholas Church buildings and St. James' Parish Hall and Community Centre.

Objectives and activities

The PCC seeks in all it does to fulfil the mission and vision statements of the Parish

Mission Statement: By God's grace, to grow God's Kingdom in Whitehaven

Vision Statement: To grow disciples of all ages

The PCC maintains an overview of both worship, involvement with the two Church of England schools within the Parish and the services to the community provided by St Nicholas Centre and St James Parish Hall/Community Centre.

Achievements and performance

Mission

The PCC has a mission action plan (reviewed in Feb 2023). The mission action plan set the direction for the year

Mission Action Plan

Outreach to schools/young people
Pastoral Care
Outreach through St Nicholas Centre
Finances
Eco Church/Net Zero Carbon by 2030

Ministry to families and the elderly and house bound was the focus during 2024.

The Toddler Group aimed at pre-school children meets twice a month and is well attended. A number of young people received their first communions, they continue to be involved in worship either as servers or as members of the choir. A new family service held monthly was introduced. It is a great opportunity for our younger church members to get involved in worship.

Our Cuppa & Crack group now meets weekly. It provides an opportunity for people to come together to chat and take part in activities. The pastoral team visit those who are unable to attend church services and monthly services are held in the local residential homes.

The laity, clergy and foundation governors continue to support the church schools. The schools held a number of joint services during the year which were well attended by parents and guardians. The Christingle service was well attended.

St. Nicholas continues to flourish with 'mission' at the heart of its work. The café, staffed by volunteers, is open three days a week offering a warm welcome.

A full programme of social and fund-raising events were enjoyed by many.

The parish is part of the Central Whitehaven Mission Community, made up of representatives from Anglican, Methodist, United Reformed and Salvation Army churches. During the year a number of events were held and a monthly dementia friendly service was started in St Peters Community Centre.

All mission activities carried out during the year have been done with the love and support of the great Church family we have at St. James and St. Nicholas.

Church Organisations

The **Mothers' Union** flourishes with a lively and varied programme with guest speakers; meeting monthly in St Nicholas Centre. The Mothers Union continues to seek opportunities to support families within the community. The branch has responded generously to Deanery and Diocesan projects including Lenten Count Your Blessings, Bishop's harvest appeal MU Overseas, AFIA (Away from it All) and the Ukrainian Appeal.

Church Attendance

There are 162 parishioners on the Church Electoral Roll (December 2024). The average weekly attendance at Sunday and mid-week services is 75. There are around 138 in the worshipping community. The Mothers' Union branch has a membership of 29.

22 infants and children and 1 adult were baptised. There were 3 marriage services, 18 funeral services and 12 crematorium services during the year.

Buildings

The church buildings are generally in a good state of repair. During the year, a number of small projects were completed.

Whitehaven Town Council continue to provide funding towards the maintenance of St Nicholas gardens. A working group between the Parish, the Town Council and Cumberland Council manages the expenditure. The Parish is grateful to the Town Council for its contribution.

Financial Review

Total receipts for the year were £115,871 and are detailed in the financial statements.

£138,023 was spent in providing the Christian ministry within the Parish including the contribution to the diocesan parish offer. £9,561 was spent on major repair/improvement projects. £1,165 was spent by the Mission Community.

The net result for the year, was a net decrease in funds of £32,878.

The balance carried forward on unrestricted funds was £128,303. The balance of £20,412 on designated funds is principally maintained to support the upkeep of St Nicholas Centre and the Parish Hall.

Reserves Policy

It is the policy of the PCC to maintain adequate reserves for the future maintenance and upkeep of services. Of the unrestricted funds, an operating reserve of £60,000 (6 months operating costs) and a £15,000 emergency reserve have been set aside. The remainder of the unrestricted reserves is available for investment in future improvement projects and for the outreach of the ministry. The PCC continues to actively seek grants to contribute to future major restoration work as well as promoting a programme of fund-raising activities.

Plans for the Future

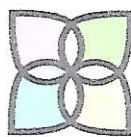
The Mission Action Plan continues to set the direction for the future. Plans include continuing to encourage children and young families to attend church. We will continue with our successful Toddler Group, an encourage more families to come to the family service. A pilot of after school Messy Church is planned for the summer term. We will look for further opportunities to see more children involved with the choir or as servers. We continue to value older members of the parish by visiting people in their own home, leading services in three residential homes and the weekly Cuppa & Crack gathering. Confirmations will take place on Easter Sunday, this will be the first confirmation at St James' for some time.

Aside from worship we will look at doing work on our buildings including redecoration of St Nicholas Chapel and putting together a project to make the upstairs part of St James into a display area for the many artifacts both from St James and the Miners Colliery. The PCC continues to consider its environmental footprint and aims to achieve an Eco Church silver award and is working towards achieving net carbon zero by 2030.

Work identified in the quinquennial reports will be progressed.

Social and fund- raising events are planned that will promote opportunities for fellowship.

The PCC will embrace the Dioceses God for All refreshed vision.



Worship Care Deeply
Live Tread Gently

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 stand for election to the PCC.

Administrative information

St James and St Nicholas Churches that form the Parish of Whitehaven are situated in Whitehaven, Cumbria. The Parish of Whitehaven is part of the Diocese of Carlisle within the Church of England. The correspondence address is St Nicholas Tower, Lowther Street, Whitehaven, Cumbria CA28 7DG.

The Parochial Church Council (PCC) is a registered charity; application for charitable status was made and granted in July 2009.

PCC members who have served from 21st April 2024 until the date this report was approved are:-

Incumbent:

Reverend Alison Dobell

Reader:

Mrs Anna Jones

also Deanery Synod representative

Wardens:

Mr Richard Last

Lay Chairman

Mr Paul Cox

Deanery Synod Representative:

Mr David Flitcroft

until 23rd June 2024

Elected Members:

Mrs Anna Blamire

Mrs Donna Flitcroft

Secretary

Mrs Dorothy Graham

Verger

Mrs Susan Kitchen

Mrs Alison Last

until 16th January 2025

Miss Jane Nicolson

Treasurer/Minutes Secretary

Co-Opted Members

Mrs Patrica Adair

Mr Joe Elder

Approved by the PCC on 17th March 2025 and accepted at the APCM on 27th April 2025 and signed on their behalf by Reverend Alison Dobell (Chair)

Signed..........

Date.....*27th April 2025*.....

**Parochial Church Council
Parish of Whitehaven
(Charity Number 1130849)**

Statement of Financial Activities

For the year ending 31 December 2024

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
INCOMING RESOURCES						
Voluntary Receipts	2a.	55,053	3,566	2,344	60,963	56,046
Legacies		-	-	-	-	-
Grants	2b.	-	500	1,027	1,527	9,514
Investments/Dividends	2c.	8,295	83	79	8,457	6,659
Church Activities	2d.	6,157	33,272	-	39,429	38,986
Fund Raising		2,915	1,978	62	4,955	5,047
Other Income		-	-	-	-	1,687
Charitable Giving	2e.	540	-	-	540	185
TOTAL INCOMING RESOURCES		72,960	39,399	3,512	115,871	118,124
RESOURCES EXPENDED						
Utilities		4,542	11,447	-	15,989	21,545
Payments to Diocese	3a.	61,000	-	-	61,000	55,000
Salaries	3b.	16,086	3,150	-	19,236	18,977
Expenses to Clergy		863	-	-	863	310
Church Activities	3c.	-	4,586	-	4,586	4,280
Church Running Costs	3d.	23,392	11,831	1,156	36,388	28,839
Major Repairs	3e.	3,390	-	6,171	9,561	21,098
Charitable Giving		1,126	-	-	1,126	672
Other		-	-	-	-	-
TOTAL RESOURCES EXPENDED		110,399	31,014	7,336	148,749	150,721
NET INCOMING RESOURCES BEFORE OTHER RECOGNISED GAINS, LOSSES AND TRANSFERS						
		(37,439)	8,385	(3,824)	(32,878)	(32,597)
Transfers	4.	3,500	(3,500)	-	-	-
Gains on Investments on revaluation		-	-	2,245	2,245	7,187
NET MOVEMENT IN FUNDS		(33,939)	4,885	(1,579)	(30,633)	(25,410)
BALANCES B/FWD 1 JANUARY		162,242	15,527	125,875	303,644	329,054
BALANCES C/FWD 31 DECEMBER		128,303	20,412	124,296	273,011	303,644

**Parochial Church Council
Parish of Whitehaven
(Charity Number 1130849)**

Balance Sheet at 31 December 2024

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
FIXED ASSETS						
Tangible		-	-	-	-	-
Investments		-	-	-	-	-
Endowment Funds	5a.	-	-	100,319	100,319	98,074
Trust Funds		-	-	-	-	-
		-	-	100,319	100,319	98,074
CURRENT ASSETS						
Debtors (Tax Recoverable)		1,451	671	-	2,122	2,248
Cash		-	30	-	30	2,248
Bank/Building Society Deposits		17,977	20,856	8,985	47,818	2,248
		109,508	-	15,000	124,508	2,248
		128,936	21,557	23,985	174,478	213,549
LIABILITIES						
Creditors falling due within one year						
Accruals for utilities and other costs		633	1,145	8	1,786	7,979
NET CURRENT ASSETS/(LIABILITIES)		128,303	20,412	124,296	273,011	303,644
<i>Distributable Earnings</i>		(33,939)	4,885	(3,824)	(32,878)	(32,597)
Prior Year Retained Earnings		162,242	15,527	27,801	205,570	238,167
	6.	128,303	20,412	23,977	172,692	205,570
<u>Undistributable Earnings</u>						
Share Revaluation		-	-	100,319	100,319	98,074
PARISH FUNDS		128,303	20,412	124,296	273,011	303,644

The notes on pages 8 to 14 form part of this account

Parochial Church Council Parish of Whitehaven

Summary of Financial Activities for the year ended the 31st December 2024

In addition to the General Account the PCC maintains Restricted and Designated Funds. These contain individual funds that are used for a specific purpose and are listed below.

Restricted Funds

There are four Restricted Funds, these are as follows;

a) Friends of St James/St Nicholas Gardens

This account covers specific restoration or improvement projects associated with St James Church. Funds are generated through specific fund-raising events, individual or business donations and grants. Funds are restricted to St James Building fabric projects. Additionally, it covers grant funding/donations for the maintenance and up keep of St Nicholas Gardens

b) St James Community Centre reserve account

This account holds specific funds transferred from St James Community Centre Ltd for the sole purpose of maintaining St James Parish Hall

c) Pastoral reserve account

The current account holds funds on behalf of the Central Whitehaven Mission Community. The funds come from collections and donations from churches which are part of the mission community. These funds are restricted to joint mission community events.

d) Other Legacies/Trust Funds

These funds are restricted under the terms of the legacies.

Designated funds

There are three Designated Funds, these are as follows;

a) The St Nicholas general account is used to cover the day-to-day running of St Nicholas Centre along with maintaining the fabric of the building.

b) St James Community Centre general account is used to cover the day-to-day running of St James Parish Hall.

c) Flower guild. This account is for floral decorations. Funds are generated by specific memorial donations and other general donations.

Notes to the financial statements

For the year ended 31 December 2024

1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 and the Charities Act 2011, together with applicable accounting standards and the SORP 2015.

The financial statements have been prepared under the historical cost convention except for the valuation of investment and fixed asset, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the Parochial Church Council (PCC) is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

1a. Fixed Assets

Land & Buildings

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

The property is held by the DBF, as custodian trustee, with the PCC as managing trustees on ecclesiastical trusts. The hall was constructed in excess of 35 years ago and is therefore deemed to be fully depreciated. It is not considered an investment property with its primary use for the benefit of the Parish. Therefore, any expenditure is written off when expensed.

Fixtures and Fittings

Church furnishings are held by the Rector and Church Wardens on special trust for the PCC and are listed in the Church's inventory.

Individual items greater than £1,000 are capitalised where they are to be utilised over a period greater than two years. There is insufficient information prior to 2006 to value the assets; therefore, these are recorded at nil net book value.

Equipment

Individual items of equipment with a purchase price of £1,000 or less are written off when acquired. There is insufficient information prior to 2006 to value the assets; therefore, these are recorded at nil net book value.

1b. Depreciation

All fixed assets are depreciated on a straight-line basis over the following useful lives.

Land & buildings	25 years
Fixtures and Fittings	5 years
Equipment	3 years

1c. Investments & Funds

The PCC holds a number of funds held for investment purposes, relating to specific activities pertaining to the fund to which they are held.

Investments are valued at market value at 31 December.

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 legacies that may be expended only on those restricted objects provided under the terms of the bequest, (b) donations or grants received for a specific object or invited by the PCC for a specific object. Any balance remaining unspent at the end of the year must be carried forward as a balance on the fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Designated funds represent incoming resources, donations or grants assigned to specified operational activities but which may with agreement of the PCC be assigned to alternative operational activities.

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

1d. Income

Planned giving, collections, grants and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Dividends and interest are accounted for when received. All other income is recognised when it is incurred and is accounted for gross.

1e. Expenses

Grants and donations are accounted for when paid. The diocesan parish share is accounted for when due. All other expenditure is recognised when it is incurred and is accounted for gross.

During the year the PCC employed a parish administrator, one cleaner and one caretaker all on part time basis. Tax and National Insurance payments due to HMRC were deducted and paid. The PCC is enrolled with NEST to fulfil its legal duty on pensions. The organist received fees for services performed.

No payments were paid to PCC members other than re-imbusement of costs incurred by the Parish Secretary and Treasurer.

2. Income

2a. Voluntary Receipts

	Unrestricted		Designated		Restricted	
	2024 £	2023 £	2024 £	2023 £	2024 £	2023 £
<i>General Account</i>						
Planned Freewill offerings	29,227	34,963				
Cash Collections	5,805	5,234				
Gift Aid – Tax Refund	9,508	9,171				
Other	10,513	5,247				
St Nicholas Centre			2,101	375		
Flower Guild			1,465	415		
Friends St James					2,344	641
St Nicholas Gardens						
Mission Community						
Training Bell Appeal						
Total	55,053	54,615	3,566	790	2,344	641

2b. Grants

Claims for VAT amounting £1,027 were made to the List Places of Worship Scheme. A £500 warm hub grant was received from Cumbria Community Foundation.

2c. Investments/Dividends

Along with interest on the CCLA account, the other main source of interest is from the endowment investment (note 5a refers). The capital on this account is unavailable to the PCC.

	Unrestricted		Designated		Restricted	
	2024 £	2023 £	2024 £	2023 £	2024 £	2023 £
Investment Fund (restricted capital)	2,722	2,681				
Bank/Building Society/CCLA Account	5,573	3,644	83	105	79	229
Total	8,295	6,325	83	105	79	229

2d. Church Activities

	Unrestricted		Designated		Restricted	
	2024 £	2023 £	2024 £	2023 £	2024 £	2023 £
<i>General Account</i>						
Fees to PCC	4,499	4,255				
Community Centre – Rent of Hall						
Community Centre – Service charge						
Publications	1,658	1,496				
Other		30				
St Nicholas Centre			17,337	17,549		
St James Parish Hall			15,935	15,656		
Total	6,157	5,781	33,272	33,205		

2e. Charitable Giving

£540 was raised for the Special Care Baby Unit, West Cumberland Hospital.

During the year the Parish collected directly for charities including, The Children’s Society, Christian Aid, and the Bishops Harvest Appeal. These figures are excluded from the accounts.

3. Expenses

3a. Payments to Diocese

The PCC agreed a Ministry Offer of £61,000. This was paid in full.

Diocesan Fees from occasional services amounted to £6,753. This figure is excluded from the accounts.

3b. Salaries

The PCC employed 2 part time staff during the period and has a contract in place with an organist.

3c. Church Activities

	Unrestricted		Designated		Restricted	
	2024 £	2023 £	2024 £	2023 £	2024 £	2023 £
St Nicholas Centre			4,586	4,280		
Total			4,586	4,280		

3d. Church Running Costs

	Unrestricted		Designated		Restricted	
	2024 £	2023 £	2024 £	2023 £	2024 £	2023 £
<i>General Account</i>						
Insurance	6,883	6,097				
Building Maintenance	3,897	2,199				
Upkeep of Services	1,398	1,119				
Administration	3,341	3,508				
Governance	670	670				
Mission	3,339	2,126				
Other Costs	3,864	5,180				
St Nicholas Centre			6,482	4,052		
St James Community Centre			4,591	3,392		
Flower Guild			758	479		
St Nicholas Gardens						
Mission Community Food Share					1,156	17
Total	23,392	20,899	11,831	7,923	1,156	17

3e. Major Repairs

	Un Restricted		Designated		Restricted	
	2024 £	2023 £	2024 £	2023 £	2024 £	2023 £
<i>Improvement Projects</i>						
St James minor projects	3,390	3,220				3,269
Memorial Garden						2,794
St James East End wall repairs						8,340
St James windows					6,171	
Parish Hall minor projects				3,475		
Total	3,390	3,220		3,475	6,171	14,403

4. Transfers

A transfer of £3,500 was made from St James Community Centre to the general account.

5. Assets

5a. Investments

The Carlisle Diocesan Board of Finance holds the following investments on behalf of the PCC ; An endowment in the name of Mr Thomas Lynton Joyce with a valuation of

£100,319 as at the 31st December 2024. The terms of the endowment permit only for the interest from the investment to be used. These assets have been revalued as at the balance sheet date and taken to the Revaluation Reserve.

6. Analysis of Distributable Reserves

	Unrestricted		Designated		Restricted	
	2024 £	2023 £	2024 £	2023 £	2024 £	2023 £
General/Bonus Saver Accounts	18,795	48,040				
Deposit Accounts	109,508	114,202				
St Nicholas General			10,847	8,509		
St James Community Centre			7,711	5,871		
Flower Guild			1,854	1,147		
Friends of St James					4,484	7,207
St Nicholas Gardens					520	520
St James Training Bell Appeal					25	25
St James Memorial Garden Project					-	-
St James Community Centre					15,000	15,000
Pastoral/Other					-	-
Mission Community					3,326	3,468
Food Share						960
Haven Saints					621	621
Total	128,303	162,242	20,412	15,527	23,976	27,801

**1 Parish of Whitehaven
Parochial Church Council**

**Independent Examiner's Report to the Trustees of
The Parochial Church Council of the Parish of Whitehaven**

This report on the accounts of the PCC for the year ended 31st December 2024, which are set out on pages 6 to 14 are in respect of an examination carried out under the Church Accounting Regulations 2006 ("the Regulations") and section 154 of the Charities Act 2011 ("the 2011 Act").

Respective Responsibilities of the PCC and Examiner

The members of the PCC, as the charity's trustees, are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 154 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed in accordance with the terms of Regulation 145.

It is my responsibility to:

- examine the accounts (under section 154 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 154 of the 2011 Act); and
- to state whether particular matters have come to my attention.

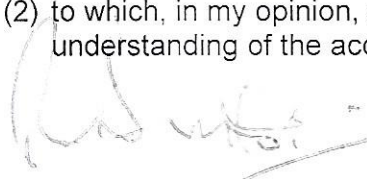
Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 154 of the Act to be found in the Church guidance, issued by the Finance Division of the Archbishop's Council. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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 154 of the 2011 Act: and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and Regulations have not been met: or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mr. Ronald Suitor
Derwent Management Services (Cumbria) Ltd.,
42, Fisher Street,
Workington, CA14 2ER.
Date:

Accounts



Parochial Church Council

Parish of Whitehaven

(Charity Number 1130849)

Annual Report and Accounts

for the year ending 31st December 2023.

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Parish Office: Tel Whitehaven (01946) 599485
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Parish of Whitehaven – Annual Report of the Parochial Church Council for the Year Ended 31st December 2023

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Objectives and activities

The PCC seeks in all it does to fulfil the mission and vision statements of the Parish

Mission Statement: By God's grace, to grow God's Kingdom in Whitehaven

Vision Statement: To grow disciples of all ages

The PCC maintains an overview of both worship, involvement with the two Church of England schools within the Parish and the services to the community provided by St Nicholas Centre and St James Parish Hall/Community Centre.

Achievements and performance

Mission

The PCC has a mission action plan (reviewed in Feb 2023). The mission action plan set the direction for the year

Mission Action Plan

Outreach to schools/young people
Pastoral Care
Outreach through St Nicholas Centre
Finances
Eco Church/Net Zero Carbon by 2030

During the first half of the year, the Parish was in interregnum. We welcomed our new Rector in September.

St. Nicholas continues to flourish with 'mission' at the heart of its work. The café, staffed by volunteers, is open three days a week offering a warm welcome. A new community group was started providing an opportunity for people to come together to chat and take part in activities.

A parish pantry was set up. This has proved a lifeline for many. Home communions were restarted. Several services were held in the local residential homes and pastoral visits to the housebound took place.

A new Toddler Church was started aimed at pre-school children. Members of the Mothers Unions are supporting this new activity. Children from the junior school have been encouraged to get involved in worship through becoming servers or joining a junior choir. Mini Messy sessions are run each term after school in the Infant School. The sessions were well attended. The laity, clergy and foundation governors continue to support the church schools. The schools held a number of joint services during the year which were well attended by parents and guardians and the junior school joined the committed to rock choir for a Big Sing Christmas Concert. The Christingle service was well attended.

A full programme of social and fund raising events were enjoyed by many.

The parish furthered its commitment to Net Zero Carbon by changing lights to LED and replacing the gas cooker in the parish hall.

The parish is part of the Central Whitehaven Mission Community, made up of representatives from Anglican, Methodist, United Reformed and Salvation Army churches.

All mission activities carried out during the year have been done with the love and support of the great Church family we have at St. James and St. Nicholas.

Church Organisations

The **Mothers' Union** flourishes with a lively and varied programme with guest speakers, meeting monthly in St Nicholas Centre. The Mothers Union continues to seek opportunities to support families within the community.

Church Attendance

There are 162 parishioners on the Church Electoral Roll (December 2023). The average weekly attendance at Sunday and mid-week services is 68. There are around 130 in the worshipping community. The Mothers' Union branch has a membership of 30.

31 infants and children and 7 adults were baptised. There were 3 marriage services, 22 funeral services and 12 crematorium services during the year.

Buildings

The church buildings are generally in a good state of repair. During the year, a number of small projects were completed.

Whitehaven Town Council continue to provide funding towards the maintenance of St Nicholas gardens. A working group between the Parish, the Town Council and Cumberland Council manages the expenditure. The Parish is grateful to the Town Council for its contribution.

Financial Review

Total receipts for the year were £118,124 and are detailed in the financial statements.

£129,606 was spent in providing the Christian ministry within the Parish including the contribution to the diocesan parish offer. £21,098 was spent on major repair/improvement projects. £17 was spent by the Mission Community.

The net result for the year, was a net decrease in funds of £32,597.

The balance carried forward on unrestricted funds was £162,242. The balance of £15,527 on designated funds is principally maintained to support the upkeep of St Nicholas Centre and the Parish Hall.

Reserves Policy

It is the policy of the PCC to maintain adequate reserves for the future maintenance and upkeep of services. Of the unrestricted funds, an operating reserve of £60,000 (6 months operating costs) and a £15,000 emergency reserve have been set aside. The remainder of the unrestricted reserves is available for investment in future improvement projects and for the outreach of the ministry. The PCC continues to actively seek grants to contribute to future major restoration work as well as promoting a programme of fund-raising activities.

Plans for the Future

The Mission Action Plan continues to set the direction for the future. Plans include nurturing those coming along to Toddler church, encouraging our new servers and junior choir members, extending pastoral care ministry, revitalising St Nicholas Coffee Shop and reaching out into the wider community through hosting services for local organisations. The PCC continues to consider its environmental footprint and aims to achieve an Eco Church silver award and is working towards achieving net carbon zero by 2030.

Work identified in the quinquennial reports will be progressed.

Social and fund- raising events are planned that will promote opportunities for fellowship.

The PCC will embrace the Dioceses God for All refreshed vision.



Follow Daily Care Deeply
Speak Boldly Tread Gently

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 stand for election to the PCC.

Administrative information

St James and St Nicholas Churches that form the Parish of Whitehaven are situated in Whitehaven, Cumbria. The Parish of Whitehaven is part of the Diocese of Carlisle within the Church of England. The correspondence address is St Nicholas Tower, Lowther Street, Whitehaven, Cumbria CA28 7DG.

The Parochial Church Council (PCC) is a registered charity; application for charitable status was made and granted in July 2009.

PCC members who have served from 23rd April 2023 until the date this report was approved are:-

Incumbent:	Reverend Alison Dobell	Appointed 11 th September 2023
Reader:	Mrs Anna Jones	also Deanery Synod representative
Wardens:	Mr Richard Last Mr Paul Cox	Lay Chairman
Deanery Synod Representative:	Mr David Flitcroft	
Elected Members:	Mrs Donna Flitcroft Mrs Dorothy Graham Mrs Alison Last Mr James Last Miss Jane Nicolson Mr Alan Webb	Secretary Verger Treasurer/Minutes Secretary

Approved by the PCC on 18th March 2024 and accepted at the APCM on 21st April 2024 and signed on their behalf by Reverend Alison Dobell (Chair)

Signed.....

Date..... 21st April 2024.....

**Parochial Church Council
Parish of Whitehaven
(Charity Number 1130849)**

Statement of Financial Activities

For the year ending 31 December 2023

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
INCOMING RESOURCES						
Voluntary Receipts	2a.	54,615	790	641	56,046	64,497
Legacies		-	-	-	-	110,162
Grants	2b.	2,746	4,050	2,718	9,514	20,161
Investments/Dividends	2c.	6,325	105	229	6,659	3,101
Church Activities	2d.	5,781	33,205	-	38,986	36,095
Fund Raising		3,577	1,246	224	5,047	4,723
Other Income		432	-	1,255	1,687	-
Charitable Giving	2e.	185	-	-	185	834
TOTAL INCOMING RESOURCES		73,661	39,396	5,067	118,124	239,573
RESOURCES EXPENDED						
Utilities		6,182	15,363	-	21,545	17,308
Payments to Diocese	3a.	55,000	-	-	55,000	50,000
Salaries	3b.	15,997	2,980	-	18,977	11,195
Expenses to Clergy		310	-	-	310	809
Church Activities	3c.	-	4,280	-	4,280	4,743
Church Running Costs	3d.	20,899	7,923	17	28,839	25,020
Major Repairs	3e.	3,220	3,475	14,403	21,098	61,312
Charitable Giving		672	-	-	672	836
Other		-	-	-	-	-
TOTAL RESOURCES EXPENDED		102,280	34,021	14,420	150,721	171,223
NET INCOMING RESOURCES BEFORE OTHER RECOGNISED GAINS, LOSSES AND TRANSFERS						
		(28,619)	5,375	(9,353)	(32,597)	68,350
Transfers	4.	16,083	(10,124)	(5,959)	-	-
Gains on Investments on revaluation		-	-	7,187	7,187	(11,944)
NET MOVEMENT IN FUNDS		(12,536)	(4,749)	(8,125)	(25,410)	56,406
BALANCES B/FWD 1 JANUARY		174,778	20,276	134,000	329,054	272,648
BALANCES C/FWD 31 DECEMBER		162,242	15,527	125,875	303,644	329,054

**Parochial Church Council
Parish of Whitehaven
(Charity Number 1130849)**

Balance Sheet at 31 December 2023

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
FIXED ASSETS						
Tangible		-	-	-	-	-
Investments						
Endowment Funds	5a.	-	-	98,074	98,074	89,641
Trust Funds	5b.	-	-	-	-	1,246
		-	-	80,074	98,074	90,887
CURRENT ASSETS						
Debtors (Tax Recoverable)		1,245	1,003	-	2,248	2,206
Cash		-	180	-	180	20
Bank/Building Society Deposits		49,543	16,529	15,847	81,919	93,336
		114,202	-	15,000	129,202	145,637
		164,990	17,712	30,847	213,549	241,199
LIABILITIES						
Creditors falling due within one year						
Accruals for utilities and other costs		2,748	2,185	3,046	7,979	3,032
NET CURRENT ASSETS/(LIABILITIES)		162,242	15,527	125,875	303,644	329,054
<i>Distributable Earnings</i>		(12,536)	(4,749)	(15,312)	(32,597)	68,350
Prior Year Retained Earnings		174,778	20,276	43,113	238,167	169,817
	6.	162,242	15,527	27,801	205,570	238,167
<u>Undistributable Earnings</u>						
Share Revaluation		-	-	98,074	98,074	90,887
PARISH FUNDS		162,242	15,527	125,875	303,644	329,054

The notes on pages 8 to 14 form part of this account

Parochial Church Council

Parish of Whitehaven

Summary of Financial Activities for the year ended the 31st December 2023

In addition to the General Account the PCC maintains Restricted and Designated Funds. These contain individual funds that are used for a specific purpose and are listed below.

Restricted Funds

There are four Restricted Funds, these are as follows;

a) Friends of St James/St Nicholas Gardens

This account covers specific restoration or improvement projects associated with St James Church. Funds are generated through specific fund-raising events, individual or business donations and grants. Funds are restricted to St James Building fabric projects. Additionally, it covers grant funding/donations for the maintenance and up keep of St Nicholas Gardens

b) St James Community Centre reserve account

This account holds specific funds transferred from St James Community Centre Ltd for the sole purpose of maintaining St James Parish Hall

c) Pastoral reserve account

The current account holds funds on behalf of the Central Whitehaven Mission Community. The funds come from collections and donations from churches which are part of the mission community. These funds are restricted to joint mission community events. The business reserve account holds legacies for use on specific pastoral activities within the Parish of Whitehaven.

d) Other Legacies/Trust Funds

These funds are restricted under the terms of the legacies.

Designated funds

There are three Designated Funds, these are as follows;

a) The St Nicholas general account is used to cover the day-to-day running of St Nicholas Centre along with maintaining the fabric of the building.

b) St James Community Centre general account is used to cover the day-to-day running of St James Parish Hall.

c) Flower guild. This account is for floral decorations. Funds are generated by specific memorial donations and other general donations.

Notes to the financial statements

For the year ended 31 December 2023

1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 and the Charities Act 2011, together with applicable accounting standards and the SORP 2015.

The financial statements have been prepared under the historical cost convention except for the valuation of investment and fixed asset, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the Parochial Church Council (PCC) is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

1a. Fixed Assets

Land & Buildings

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

The property is held by the DBF, as custodian trustee, with the PCC as managing trustees on ecclesiastical trusts. The hall was constructed in excess of 35 years ago and is therefore deemed to be fully depreciated. It is not considered an investment property with its primary use for the benefit of the Parish. Therefore, any expenditure is written off when expensed.

Fixtures and Fittings

Church furnishings are held by the Rector and Church Wardens on special trust for the PCC and are listed in the Church's inventory.

Individual items greater than £1,000 are capitalised where they are to be utilised over a period greater than two years. There is insufficient information prior to 2006 to value the assets; therefore, these are recorded at nil net book value.

Equipment

Individual items of equipment with a purchase price of £1,000 or less are written off when acquired. There is insufficient information prior to 2006 to value the assets; therefore, these are recorded at nil net book value.

1b. Depreciation

All fixed assets are depreciated on a straight-line basis over the following useful lives.

Land & buildings	25 years
Fixtures and Fittings	5 years
Equipment	3 years

1c. Investments & Funds

The PCC holds a number of funds held for investment purposes, relating to specific activities pertaining to the fund to which they are held.

Investments are valued at market value at 31 December.

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 legacies that may be expended only on those restricted objects provided under the terms of the bequest, (b) donations or grants received for a specific object or invited by the PCC for a specific object. Any balance remaining unspent at the end of the year must be carried forward as a balance on the fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Designated funds represent incoming resources, donations or grants assigned to specified operational activities but which may with agreement of the PCC be assigned to alternative operational activities.

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

1d. Income

Planned giving, collections, grants and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Dividends and interest are accounted for when received. All other income is recognised when it is incurred and is accounted for gross.

1e. Expenses

Grants and donations are accounted for when paid. The diocesan parish share is accounted for when due. All other expenditure is recognised when it is incurred and is accounted for gross.

During the year the PCC employed a parish administrator, one cleaner and one caretaker all on part time basis. Tax and National Insurance payments due to HMRC were deducted and paid. The PCC is enrolled with NEST to fulfil its legal duty on pensions. The organist received fees for services performed.

No payments were paid to PCC members other than re-imburement of costs incurred by the Parish Secretary and Treasurer.

2. Income

2a. Voluntary Receipts

	Unrestricted		Designated		Restricted	
	2023 £	2022 £	2023 £	2022 £	2023 £	2022 £
<i>General Account</i>						
Planned Freewill offerings	34,963	40,384				
Cash Collections	5,234	5,279				
Gift Aid – Tax Refund	9,171	10,349				
Other	5,247	6,475				
St Nicholas Centre			375	30		
Flower Guild			415	1193		
Friends St James					641	762
St Nicholas Gardens						
Mission Community						
Training Bell Appeal						25
Total	54,615	62,487	790	1,223	641	787

2b. Grants

Claims for VAT amounting £2,016 were made to the List Places of Worship Scheme. £6,300 was received from the National Church Energy Support Fund and a grant of £1,198 was made by the Diocese of Carlisle Property Fund.

2c. Investments/Dividends

Along with interest on the CCLA account, the other main source of interest is from the endowment investment (note 5a refers). The capital on this account is unavailable to the PCC.

	Unrestricted		Designated		Restricted	
	2023 £	2022 £	2023 £	2022 £	2023 £	2022 £
Investment Fund (restricted capital)	2,681	2,666				
Bank/Building Society/CCLA Account	3,644	369	105	19	229	47
Total	6,325	3,035	105	19	229	47

2d. Church Activities

	Unrestricted		Designated		Restricted	
	2023 £	2022 £	2023 £	2022 £	2023 £	2022 £
<i>General Account</i>						
Fees to PCC	4,255	4,990				
Community Centre – Rent of Hall						
Community Centre – Service charge						
Publications	1,496	1,717				
Other	30					
St Nicholas Centre			17,549	17,338		
St James Parish Hall			15,656	12,050		
Total	5,781	6,707	33,205	29,388		

2e. Charitable Giving

£185 was raised for the Special Care Baby Unit, West Cumberland Hospital.

During the year the Parish collected directly for charities including, The Children's Society, Christian Aid, and the Bishops Harvest Appeal. These figures are excluded from the accounts.

3. Expenses

3a. Payments to Diocese

The PCC agreed a Ministry Offer of £55,000. This was paid in full.

Diocesan Fees from occasional services amounted to £6,790. This figure is excluded from the accounts.

3b. Salaries

The PCC employed 2 part time staff during the period and has a contract in place with an organist.

3c. Church Activities

	Unrestricted		Designated		Restricted	
	2023 £	2022 £	2023 £	2022 £	2023 £	2022 £
St Nicholas Centre			4,280	4,743		
Total			4,280	4,743		

3d. Church Running Costs

	Unrestricted		Designated		Restricted	
	2023 £	2022 £	2023 £	2022 £	2023 £	2022 £
<i>General Account</i>						
Insurance	6,097	5,635				
Building Maintenance	2,199	1,849				
Upkeep of Services	1,119	795				
Administration	3,508	3,074				
Governance	670	670				
Mission	2,126	2,608				
Other Costs	5,180	2,986				
St Nicholas Centre			4,052	4,044		
St James Community Centre			3,392	2,847		
Flower Guild			479	405		
St Nicholas Gardens						
Mission Community					17	107
Food Share						
Total	20,899	17,617	7,923	7,296	17	107

3e. Major Repairs

	Un Restricted		Designated		Restricted	
	2023 £	2022 £	2023 £	2022 £	2023 £	2022 £
<i>Improvement Projects</i>						
St James minor projects	3,220				3,269	
Memorial Garden					2,794	
St James East End wall repairs					8,340	57,812
St Nicholas minor works				3,500		
Parish Hall minor projects			3,475			
Total			3,475	3,500	14,403	57,812

4. Transfers

The transfer of £10,000 made in 2022 from the general account reserves to St Nicholas was returned. A transfer of £2,583 was made from the Pastoral account (minor trust funds) to the general account in support of the Parish Offer. A transfer of £3,500 was made from St James Community Centre to the general account. A transfer of £3,375 was made from St James Community Centre (restricted reserves) to St James Community Centre to cover the cost of major repairs.

5. Assets

5a. Investments

The Carlisle Diocesan Board of Finance holds the following investments on behalf of the PCC ; An endowment in the name of Mr Thomas Lynton Joyce with a valuation of £98,074 as at the 31st December 2023. The terms of the endowment permit only for the interest from the investment to be used. These assets have been revalued as at the balance sheet date and taken to the Revaluation Reserve.

5b. Trust Funds

All the minor trust funds were redeemed and the funds used for the improvements to the memorial garden.

6. Analysis of Distributable Reserves

	Unrestricted		Designated		Restricted	
	2023	2022	2023	2022	2023	2022
	£	£	£	£	£	£
General/Bonus Saver Accounts	48,040	29,134				
Deposit Accounts	114,202	145,644				
St Nicholas General			8,509	14,555		
St James Community Centre			5,871	4,510		
Flower Guild			1,147	1,211		
Friends of St James					7,207	15,530
St Nicholas Gardens					520	520
St James Training Bell Appeal					25	25
St James Memorial Garden Project					-	1,231
St James Community Centre					15,000	18,206
Pastoral/Other					-	2,576
Mission Community					3,468	3,444
Food Share					960	960
Haven Saints					621	621
Total	162,242	174,778	15,527	20,276	27,801	43,113

**1 Parish of Whitehaven
Parochial Church Council**

**Independent Examiner's Report to the Trustees of
The Parochial Church Council of the Parish of Whitehaven**

This report on the accounts of the PCC for the year ended 31st December 2023, which are set out on pages 6 to 14 are in respect of an examination carried out under the Church Accounting Regulations 2006 ("the Regulations") and section 154 of the Charities Act 2011 ("the 2011 Act").

Respective Responsibilities of the PCC and Examiner

The members of the PCC, as the charity's trustees, are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 154 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed in accordance with the terms of Regulation 145.

It is my responsibility to:

- examine the accounts (under section 154 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 154 of the 2011 Act); and
- to state whether particular matters have come to my attention.

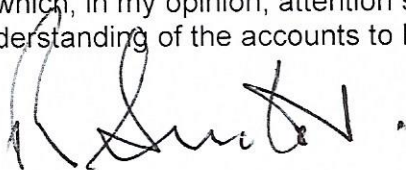
Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 154 of the Act to be found in the Church guidance, issued by the Finance Division of the Archbishop's Council. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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 154 of the 2011 Act: and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and Regulations have not been met: or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mr. Ronald Suitor
Derwent Management Services (Cumbria) Ltd.,
42, Fisher Street,
Workington, CA14 2ER.

Date:

2/4/24 .

Accounts



Parochial Church Council

Parish of Whitehaven

(Charity Number 1130849)

Annual Report and Accounts

for the year ending 31st December 2022.

Registered Office: St Nicholas Tower, Lowther Street, Whitehaven, Cumbria CA28 7DG
Parish Office: Tel Whitehaven (01946) 599485
www.whitehavenparish.org.uk

Parish of Whitehaven – Annual Report of the Parochial Church Council for the Year Ended 31st December 2022

Aim and purposes

The Parish of Whitehaven's charitable object is the promoting in the ecclesiastical parish the whole mission of the Church.

The Parish of Whitehaven PCC has responsibility for co-operating with the incumbent, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It has maintenance responsibilities for St James and St Nicholas Church buildings and St. James' Parish Hall and Community Centre.

Objectives and activities

The PCC seeks in all it does to fulfil the mission and vision statements of the Parish

Mission Statement: By God's grace, to grow God's Kingdom in Whitehaven

Vision Statement: To grow disciples of all ages

The PCC maintains an overview of both worship, involvement with the two Church of England schools within the Parish and the services to the community provided by St Nicholas Centre and St James Parish Hall/Community Centre.

Achievements and performance

Mission

The PCC has a mission action plan (reviewed in Feb 2023). The mission action plan set the direction for the year

Mission Action Plan

Outreach to schools/young people
Pastoral Care
Outreach through St Nicholas Centre
Finances
Eco Church/Net Zero Carbon by 2030

St. Nicholas continues to flourish with 'mission' at the heart of its work. The café staffed by volunteers is open three days a week offering a warm welcome.

Mini Messy sessions are run each term after school in the Infant School. The sessions were well attended. The laity, clergy and foundation governors continue to support the church schools through worship and providing resources for prayer stations, experience Christmas and Christingle. The schools held a number of joint services during the year which were well attended by parents and guardians and the junior school joined the committed to rock choir for a Big Sing Christmas Concert.

A full programme of social events were enjoyed by many including a jubilee afternoon tea and fish and chip suppers.

The parish is part of the Central Whitehaven Mission Community, made up of representatives from Anglican, Methodist, United Reformed and Salvation Army churches. A number of joint services were held during the year.

All mission activities carried out during the year have been done with the love and support of the great Church family we have at St. James and St. Nicholas.

Church Organisations

The **Mothers' Union** flourishes with a lively and varied programme with guest speakers, meeting monthly in St Nicholas Centre. The Mothers Union continues to seek opportunities to support families within the community.

Church Attendance

There are 165 parishioners on the Church Electoral Roll (December 2022). The average weekly attendance at Sunday and mid-week services is 68. There are around 130 in the worshipping community. The Mothers' Union branch has a membership of 30.

36 infants and children were baptised. There were 7 marriage services, 19 funeral services and 11 crematorium services during the year.

Buildings

The church buildings are generally in a good state of repair. During 2022 work was carried out to repair and repaint the east end wall of St James Church. A number of smaller projects were completed.

Whitehaven Town Council continue to provide funding towards the maintenance of St Nicholas gardens. A working group between the Parish, the Town Council and Copeland Borough Council manages the expenditure. The Parish is grateful to the Town Council for its contribution.

Financial Review

Total receipts for the year were £239,566 and are detailed in the financial statements. Included in the receipts figure is a legacy of £110,162 and a total of £20,161 grants for the St James East End repairs project.

£109,804 was spent in providing the Christian ministry within the Parish including the contribution to the diocesan parish offer. £61,312 was spent on major repair/improvement projects. £107 was spent by the Mission Community.

The net result for the year, was a net increase in funds of £68,343.

The balance carried forward on unrestricted funds was £174,771. The balance of £20,276 on designated funds is principally maintained to support the upkeep of St Nicholas Centre and the Parish Hall.

Reserves Policy

It is the policy of the PCC to maintain adequate reserves for the future maintenance and upkeep of services. Of the unrestricted funds, an operating reserve of £60,000 (6 months operating costs) and a £15,000 emergency reserve have been set aside. The remainder of the unrestricted reserves is available for investment in future improvement projects and for the outreach of the ministry. The PCC continues to actively seek grants to contribute to future major restoration work as well as promoting a programme of fund-raising activities.

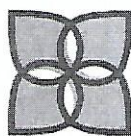
Plans for the Future

In February 2023, the Parish went into interregnum. Whilst we await the appointment of a new Rector the PCC is committed to maintaining and strengthening the ministry of the church. The Mission Action Plan sets the direction for 2023. Plans include starting a parish pantry to support the needs of families at our two school, restarting home communions as part of our pastoral care ministry. The PCC continues to consider its environmental footprint and aims to achieve an Eco Church silver award and is working towards achieving net carbon zero by 2030.

Work identified in the quinquennial reports will be progressed.

Social and fund- raising events are planned that will promote opportunities for fellowship.

The PCC will embrace the Dioceses God for All refreshed vision.



Follow Daily Care Deeply
Speak Boldly Tread Gently

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 stand for election to the PCC.

Administrative information

St James and St Nicholas Churches that form the Parish of Whitehaven are situated in Whitehaven, Cumbria. The Parish of Whitehaven is part of the Diocese of Carlisle within the Church of England. The correspondence address is St Nicholas Tower, Lowther Street, Whitehaven, Cumbria CA28 7DG.

The Parochial Church Council (PCC) is a registered charity; application for charitable status was made and granted in July 2009.

PCC members who have served from 24th April 2022 until the date this report was approved are:-

Incumbent:

Reverend Robert Jackson Resigned 29th January 2023

Reader:

Mrs Anna Jones also Deanery Synod representative

Wardens:

Mr Richard Last Lay Chairman
Mr Paul Cox

Deanery Synod Representative:

Mr David Flitcroft


Elected Members:

Dr. Carrie Stewart Secretary
Mr Paul Cox
Mrs Donna Flitcroft
Mrs Dorothy Graham Verger
Mrs Alison Last
Mr James Last
Miss Jane Nicolson Treasurer
Mr Alan Webb

Approved by the PCC on 20th March 2023 and accepted at the APCM on 23rd April 2023 and signed on their behalf by Mr Richard Last (Lay Chair) and Revd Canon Richard Lee (APCM Chair).

Signed.....  T. R. LEE.

Date..... 23/April 2023

 RICHARD LAST
23 April 2023

**Parochial Church Council
Parish of Whitehaven
(Charity Number 1130849)**

Statement of Financial Activities

For the year ending 31 December 2022

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
INCOMING RESOURCES						
Voluntary Receipts	2a.	62,487	1,223	787	64,497	63,838
Legacies	2b.	110,162	-	-	110,162	-
Grants	2c.	-	-	20,161	20,161	10,690
Investments/Dividends	2d.	3,035	19	47	3,101	2,594
Church Activities	2e.	6,707	29,388	-	36,095	15,795
Fund Raising		2,024	1,196	1,503	4,723	23,420
Other Income		-	-	-	-	51,569
Charitable Giving	2f.	834	-	-	834	345
TOTAL INCOMING RESOURCES		185,249	31,826	22,498	239,573	168,251
RESOURCES EXPENDED						
Utilities		5,528	11,780	-	17,308	9,268
Payments to Diocese	3a.	50,000	-	-	50,000	46,800
Salaries	3b.	8,396	2,799	-	11,195	13,272
Expenses to Clergy		809	-	-	809	718
Church Activities	3c.	-	4,743	-	4,743	2,742
Church Running Costs	3d.	17,617	7,296	107	25,020	24,941
Major Repairs	3e.	-	3,500	57,812	61,312	20,206
Charitable Giving		836	-	-	836	345
Other		-	-	-	-	-
TOTAL RESOURCES EXPENDED		83,186	30,118	57,919	171,223	162,428
NET INCOMING RESOURCES BEFORE OTHER RECOGNISED GAINS, LOSSES AND TRANSFERS						
		102,063	1,708	(35,421)	68,350	5,823
Transfers	4.	(28,242)	4,000	24,242	-	-
Gains on Investments on revaluation		-	-	(11,944)	(11,944)	7,946
NET MOVEMENT IN FUNDS		73,821	5,708	(23,123)	56,406	13,769
BALANCES B/FWD 1 JANUARY		100,957	14,568	157,123	272,648	258,879
BALANCES C/FWD 31 DECEMBER		174,778	20,276	134,000	329,054	272,648

**Parochial Church Council
Parish of Whitehaven
(Charity Number 1130849)**

Balance Sheet at 31 December 2022

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
FIXED ASSETS						
Tangible		-	-	-	-	-
Investments		-	-	-	-	-
Endowment Funds	5a.	-	-	89,641	89,641	101,601
Trust Funds	5b.	-	-	1,246	1,246	1,230
		-	-	90,887	90,887	102,831
CURRENT ASSETS						
Debtors (Tax Recoverable)		1,215	981	10	2,206	2,508
Cash		-	20	-	20	-
Bank/Building Society Deposits		29,468	20,765	43,103	93,336	63,197
		145,637	-	-	145,637	100,440
		176,320	21,766	43,113	241,199	171,002
LIABILITIES						
Creditors falling due within one year						
Accruals for utilities and other costs		1,542	1,490	-	3,032	1,185
NET CURRENT ASSETS/(LIABILITIES)		174,778	20,276	134,000	329,054	272,648
<i>Distributable Earnings</i>		73,821	5,708	(11,179)	68,350	5,823
Prior Year Retained Earnings		100,957	14,568	54,292	169,817	163,994
	6.	174,778	20,276	43,113	238,167	169,817
<u>Undistributable Earnings</u>						
Share Revaluation		-	-	90,887	90,887	102,831
PARISH FUNDS		174,778	20,276	134,000	329,054	272,648

The notes on pages 8 to 14 form part of this account

Parochial Church Council

Parish of Whitehaven

Summary of Financial Activities for the year ended the 31st December 2022

In addition to the General Account the PCC maintains Restricted and Designated Funds. These contain individual funds that are used for a specific purpose and are listed below.

Restricted Funds

There are four Restricted Funds, these are as follows;

a) Friends of St James/St Nicholas Gardens

This account covers specific restoration or improvement projects associated with St James Church. Funds are generated through specific fund-raising events, individual or business donations and grants. Funds are restricted to St James Building fabric projects. Additionally, it covers grant funding/donations for the maintenance and up keep of St Nicholas Gardens

b) St James Community Centre reserve account

This account holds specific funds transferred from St James Community Centre Ltd for the sole purpose of maintaining St James Parish Hall

c) Pastoral

The current account holds funds on behalf of the Central Whitehaven Mission Community. The funds come from collections and donations from churches which are part of the mission community. These funds are restricted to joint mission community events. The business reserve account holds legacies for use on specific pastoral activities within the Parish of Whitehaven. These funds are restricted under the terms of the legacies.

d) Other Legacies/Trust Funds

These funds are restricted under the terms of the legacies.

Designated funds

There are three Designated Funds, these are as follows;

a) The St Nicholas general account is used to cover the day-to-day running of St Nicholas Centre along with maintaining the fabric of the building.

b) St James Community Centre general account is used to cover the day-to-day running of St James Parish Hall.

c) Flower guild. This account is for floral decorations. Funds are generated by specific memorial donations and other general donations.

Notes to the financial statements

For the year ended 31 December 2022

1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 and the Charities Act 2011, together with applicable accounting standards and the SORP 2015.

The financial statements have been prepared under the historical cost convention except for the valuation of investment and fixed asset, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the Parochial Church Council (PCC) is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

1a. Fixed Assets

Land & Buildings

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

The property is held by the DBF, as custodian trustee, with the PCC as managing trustees on ecclesiastical trusts. The hall was constructed in excess of 35 years ago and is therefore deemed to be fully depreciated. It is not considered an investment property with its primary use for the benefit of the Parish. Therefore, any expenditure is written off when expensed.

Fixtures and Fittings

Church furnishings are held by the Rector and Church Wardens on special trust for the PCC and are listed in the Church's inventory.

Individual items greater than £1,000 are capitalised where they are to be utilised over a period greater than two years. There is insufficient information prior to 2006 to value the assets; therefore, these are recorded at nil net book value.

Equipment

Individual items of equipment with a purchase price of £1,000 or less are written off when acquired. There is insufficient information prior to 2006 to value the assets; therefore, these are recorded at nil net book value.

1b. Depreciation

All fixed assets are depreciated on a straight-line basis over the following useful lives.

Land & buildings	25 years
Fixtures and Fittings	5 years
Equipment	3 years

1c. Investments & Funds

The PCC holds a number of funds held for investment purposes, relating to specific activities pertaining to the fund to which they are held.

Investments are valued at market value at 31 December.

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 legacies that may be expended only on those restricted objects provided under the terms of the bequest, (b) donations or grants received for a specific object or invited by the PCC for a specific object. Any balance remaining unspent at the end of the year must be carried forward as a balance on the fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Designated funds represent incoming resources, donations or grants assigned to specified operational activities but which may with agreement of the PCC be assigned to alternative operational activities.

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

1d. Income

Planned giving, collections, grants and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Dividends and interest are accounted for when received. All other income is recognised when it is incurred and is accounted for gross.

1e. Expenses

Grants and donations are accounted for when paid. The diocesan parish share is accounted for when due. All other expenditure is recognised when it is incurred and is accounted for gross.

During the year the PCC employed a parish administrator, one cleaner and one caretaker all on part time basis. Tax and National Insurance payments due to HMRC were deducted and paid. The PCC is enrolled with NEST to fulfil its legal duty on pensions. The organist received fees for services performed.

No payments were paid to PCC members other than re-imbusement of costs incurred by the Parish Secretary and Treasurer.

2. Income

2a. Voluntary Receipts

	Unrestricted		Designated		Restricted	
	2022 £	2021 £	2022 £	2021 £	2022 £	2021 £
<i>General Account</i>						
Planned Freewill offerings	40,384	39,916				
Cash Collections	5,279	4,049				
Gift Aid – Tax Refund	10,349	11,848				
Other	6,475	5,829				
St Nicholas Centre			30	165		
Flower Guild			1193	370		
Friends St James					762	861
St Nicholas Gardens						500
Mission Community						300
Training Bell Appeal					25	
Total	62,487	61,642	1,223	535	787	1,661

2b. Legacies

The PCC received a legacy during the year which had no restrictions as to its use.

2c. Grants

The National Churches Trust/Wolfson Trust awarded a grant of £10,000 for the East End Repairs project. Claims for VAT amounting £10,161 were made to the List Places of Worship Scheme.

2d. Investments/Dividends

The main source of interest is from the endowment investment (note 5a refers). The capital on this account is unavailable to the PCC.

	Unrestricted		Designated		Restricted	
	2022 £	2021 £	2022 £	2021 £	2022 £	2021 £
Investment Fund (restricted capital)	2,666	2,578				
CBF Deposit Fund (restricted capital)		5				
Bank/Building Society Account	369	9	19	0	47	2
Total	3,035	2,592	19	0	47	2

2e. Church Activities

	Unrestricted		Designated		Restricted	
	2022 £	2021 £	2022 £	2021 £	2022 £	2021 £
<i>General Account</i>						
Fees to PCC	4,990	3,409				
Community Centre – Rent of Hall						
Community Centre – Service charge						
Publications	1,717	1,631				
Other						
St Nicholas Centre			17,338	4,885		
St James Parish Hall			12,050	5,870		
Total	6,707	5,040	29,388	10,755		

2f. Charitable Giving

£834 was raised for the Whitehaven Food Bank from the Christmas Big Sing concert.

During the year the Parish collected directly for charities including, The Children’s Society, Christian Aid, and the Bishops Harvest Appeal. These figures are excluded from the accounts.

3. Expenses

3a. Payments to Diocese

The PCC agreed a Parish Offer of £50,000. This was paid in full.

Diocesan Fees from occasional services amounted to £6,892. This figure is excluded from the accounts.

3b. Salaries

The PCC employed 3 part time staff during the period and has a contract in place with an organist.

3c. Church Activities

	Unrestricted		Designated		Restricted	
	2022 £	2021 £	2022 £	2021 £	2022 £	2021 £
St Nicholas Centre			4,743	2,742		
Total			4,743	2,742		

3d. Church Running Costs

	Unrestricted		Designated		Restricted	
	2022 £	2021 £	2022 £	2021 £	2022 £	2021 £
<i>General Account</i>						
Insurance	5,635	5,436				
Building Maintenance	1,849	1,326				
Upkeep of Services	795	1,103				
Administration	3,074	3,387				
Governance	670	670				
Mission	2,608	2,114				
Other Costs	2,986	3,732				
St Nicholas Centre			4,044	4,464		
St James Community Centre			2,847	1,899		
Flower Guild			405	238		
St Nicholas Gardens						572
Mission Community					107	
Food Share						
Total	17,617	17,768	7,296	6,601	107	572

3e. Major Repairs

	Un Restricted		Designated		Restricted	
	2022 £	2021 £	2022 £	2021 £	2022 £	2021 £
<i>Improvement Projects</i>						
St James minor projects		1,978				
St James AV system		11,820				
St James East End wall repairs					57,812	6,408
St Nicholas minor works			3,500			
Total		13,798	3,500		57,,812	6,408

4. Transfers

During the year a transfer of £25,317 was made from the general account to Friends of St James account for the St James East End repairs project. A transfer of £10,000 was made from the general account to St Nicholas reserve account for future deficits. A transfer of £1,375 was made from the Pastoral reserve account to the general account in support of overseas mission costs. A transfer of £2,200 was made from the Pastoral account (minor trust funds) to the general account in support of the Parish Offer. A transfer of £3,500 was made from St James Community Centre to the general account and a transfer to £2,500 was made to St James Community Centre reserve account (restricted)

5. Assets

5a. Investments

The Carlisle Diocesan Board of Finance holds the following investments on behalf of the PCC ; An endowment in the name of Mr Thomas Lynton Joyce with a valuation of £89,641 as at the 31st December 2022. The terms of the endowment permit only for the interest from the investment to be used. These assets have been revalued as at the balance sheet date and taken to the Revaluation Reserve.

5b. Trust Funds

		£
Trust Fund	In favour of:	
DBF Trust Fund	Howson Graves Fund	172
DBF Trust Fund	Stock Tfr to Off Cust Charities	280
DBF Trust Fund	Rimmer Bequest was War Stock	262
DBF Trust Fund	Prev 3% Brit Transport Stock	520
DBF Trust Fund	Gordon Bequest Church and Churchyard	<u>12</u>
Total		<u>1,246</u>

6. Analysis of Distributable Reserves

	Unrestricted		Designated		Restricted	
	2022 £	2021 £	2022 £	2021 £	2022 £	2021 £
General/Bonus Saver Accounts	29,134	20,509				
Deposit Accounts	145,644	80,448				
St Nicholas General			14,555	4,248		
St James Community Centre			4,510	9,898		
Flower Guild			1,211	422		
Friends of St James					15,530	26,829
St Nicholas Gardens					520	520
St James Training Bell Appeal					25	
St James Memorial Garden Project					1,231	
St James Community Centre					18,206	15,667
Pastoral/Other					2,576	6,145
Mission Community					3,444	3,550
Food Share					960	960
Haven Saints					621	621
Total	174,778	100,957	20,276	14,568	43,113	54,292

**1 Parish of Whitehaven
Parochial Church Council**

**Independent Examiner's Report to the Trustees of
The Parochial Church Council of the Parish of Whitehaven**

This report on the accounts of the PCC for the year ended 31st December 2022, which are set out on pages 6 to 14 are in respect of an examination carried out under the Church Accounting Regulations 2006 ("the Regulations") and section 154 of the Charities Act 2011 ("the 2011 Act").

Respective Responsibilities of the PCC and Examiner

The members of the PCC, as the charity's trustees, are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 154 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed in accordance with the terms of Regulation 145.

It is my responsibility to:

- examine the accounts (under section 154 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 154 of the 2011 Act); and
- to state whether particular matters have come to my attention.

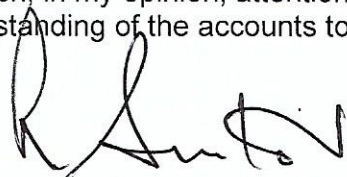
Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 154 of the Act to be found in the Church guidance, issued by the Finance Division of the Archbishop's Council. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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 154 of the 2011 Act: and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and Regulations have not been met: or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Mr. Ronald Suitor
Derwent Management Services (Cumbria) Ltd.,
42, Fisher Street,
Workington, CA14 2ER.**

Date:

5/4/23.

Accounts



Parochial Church Council

Parish of Whitehaven

(Charity Number 1130849)

Annual Report and Accounts

for the year ending 31st December, 2021.

Registered Office: St Nicholas Tower, Lowther Street, Whitehaven, Cumbria CA28 7DG
Parish Office: Tel Whitehaven (01946) 599485
www.whitehavenparish.org.uk

Parish of Whitehaven – Annual Report of the Parochial Church Council for the Year Ended 31st December 2021

Aim and purposes

The Parish of Whitehaven's charitable object is the promoting in the ecclesiastical parish the whole mission of the Church.

The Parish of Whitehaven PCC has responsibility for co-operating with the incumbent, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It has maintenance responsibilities for St James and St Nicholas Church buildings and St. James' Parish Hall and Community Centre.

Objectives and activities

The PCC seeks in all it does to fulfil the mission and vision statements of the Parish

Mission Statement: By God's grace, to grow God's Kingdom in Whitehaven

Vision Statement: To grow disciples of all ages

The PCC maintains an overview of both worship, involvement with the two Church of England schools within the Parish and the services to the community provided by St Nicholas Centre and St James Parish Hall/Community Centre.

Achievements and performance

Mission

In the autumn of 2019, the PCC updated the mission action plan. The mission action plan sets the direction for the year

Mission Action Plan

Numerical Growth

Pastoral Care

Finances

St Nicholas

Parish Hall/Community Centre

Projects

Parish activities were hard hit during both 2020 and 2021 due to the coronavirus pandemic.

In line with Government and Church of England guidelines services were suspended and our churches closed for part of the year. Services resumed at St James in April with social distancing in place and St James has remained open for private prayer. St Nicholas Tower including the café had to close in March 2020 as it was unable to comply with social distancing requirements and reopened in July 2021. Mid-week services were suspended whilst St Nicholas was closed. The Parish Hall saw periods of closure during periods of lockdown. When appropriate, staff were furloughed.

We have continued our online services throughout the year. These online services have been appreciated by many who have yet been unable to return to church. Meetings and bible studies moved online.

The format of Messy Church changed with Mini Messy sessions being run after school in the Infant School. The sessions were well attended. The laity, clergy and foundation governors continue to support the church schools through worship and providing resources for Advert and Christingle.

The Central Whitehaven Mission Community, made up of representatives from Anglican, Methodist, United Reformed and Salvation Army churches has responsibility for the Food Share initiative which distributes surplus supermarket food to those in need as well as providing fellowship through refreshments and bible readings. This outreach was suspended in March 2020 due to the pandemic.

Despite the difficulties of the pandemic, much has still happened over the course of the year, done with the love and support of the great Church family we have at St. James and St. Nicholas.

Church Organisations

The **Mothers' Union** had to suspend what would have been a lively and varied programme with guest speakers but did hold some afternoon sessions in the summer. The committee has continued to support its member many of whom have been isolating. The Mothers Union continues to seek opportunities to support families within the community.

Church Attendance

There are 167 parishioners on the Church Electoral Roll (December 2021). With the coronavirus pandemic the average weekly attendance at Sunday and mid-week services fell to around 65. Sunday services were streamed, and it is estimated between 40 – 60 people view the services each week. Our worshipping community remains strong despite the pandemic and there are around 130 in the worshipping community. The Mothers' Union branch has a membership of 29.

17 infants and children were baptised. There were 3 marriage services, 20 funeral services and 13 crematorium services during the year.

Buildings

The church buildings are generally in a good state of repair. There was no major building work carried out in 2021. A number of smaller projects were completed, including the installation of an audio-visual system at St James. The insurance claim to repair the damage to the organ from the water ingress at St James in August 2020 was completed.

In August 2018 Whitehaven Town Council approved funding from its budget towards the maintenance of the gardens and a working group was set up between the Parish, the Town

Council and Copeland Borough Council to manage the expenditure. The Parish is grateful to the Council for its contribution.

Financial Review

Total receipts for the year were £168,251 and are detailed in the financial statements. Included in the receipts figure is a total of £7,690 of coronavirus government support grants and £21,274 raised for the St James East End repairs project.

£97,514 was spent in providing the Christian ministry within the Parish including the contribution to the diocesan parish offer. £20,206 was spent on major repair/improvement projects. £572 was spent on the maintenance and upkeep of St Nicholas Gardens and £44,136 was spent on the repairs to the organ which was paid for under an insurance claim.

The net result for the year, was a net increase in funds of £5,823.

The balance carried forward on unrestricted funds was £100,957. The balance of £14,568 on designated funds is principally maintained to support the upkeep of St Nicholas Centre and the Parish Hall.

Reserves Policy

It is the policy of the PCC to maintain adequate reserves for the future maintenance and upkeep of services. Of the unrestricted funds, an operating reserve of £60,000 (6 months operating costs) and a £15,000 emergency reserve have been set aside. The remainder of the unrestricted reserves is available for investment in future improvement projects and for the outreach of the ministry. The PCC continues to actively seek grants to contribute to future major restoration work as well as promoting a programme of fund-raising activities.

Plans for the Future

The 2019 Mission Action Plans continues to set the direction for 2021. To promote the numerical growth the PCC believes that community engagement is key and the focus will be on developing projects and activities that promote that community engagement. Working with the Mission Community the plan is to explore projects dealing with loneliness and isolation. Linked with numerical growth the PCC will also focus on reducing the annual deficit by developing opportunities to increase income streams at St Nicholas and the Parish Hall and reviewing the costbase. The PCC is considering its environmental footprint and aims to achieve an Eco Church silver award.

The PCC will embrace the Dioceses God for All refreshed vision.



Follow Daily Care Deeply
Speak Boldly Tread Gently

Work to repair and repaint the East End Wall at St James is scheduled to commence in the coming 12 months and maintenance work identified in the quinquennial reports will be progressed.

Social and fund- raising events are planned so that we can promote opportunities for fellowship which has been much missed in 2020.

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 stand for election to the PCC.

Administrative information

St James and St Nicholas Churches that form the Parish of Whitehaven are situated in Whitehaven, Cumbria. The Parish of Whitehaven is part of the Diocese of Carlisle within the Church of England. The correspondence address is St Nicholas Tower, Lowther Street, Whitehaven, Cumbria CA28 7DG.

The Parochial Church Council (PCC) is a registered charity; application for charitable status was made and granted in July 2009.

PCC members who have served from 25th April 2021 until the date this report was approved are:-

Incumbent:

Reverend Robert Jackson

Reader:

Mrs Anna Jones

also Deanery Synod representative

Wardens:

Mr Richard Last

Lay Chairman

Mr Alan Naylor

Deanery Synod Representative:

Mr David Flitcroft

Elected Members:

Dr. Carrie Stewart

Secretary

Mrs Patricia Adair

Mr Paul Cox

Dr Lindsay Edmiston

Mrs Dorothy Graham

Mrs Alison Last

Mr James Last

Mrs Valerie Milling
Miss Jane Nicolson
Mrs Michele Smith
Mr Alan Webb

Treasurer

Approved by the PCC on 21st March 2022 and accepted at the APCM on 24th April 2022 and signed on their behalf by Reverend Robert Jackson (Chairman).

Signed.....

Date..... 24/04/2022

**Parochial Church Council
Parish of Whitehaven
(Charity Number 1130849)**

Statement of Financial Activities

For the year ending 31 December 2021

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
INCOMING RESOURCES						
Voluntary Receipts	2a.	61,642	535	1,661	63,838	63,906
Legacies		-	-	-	-	-
Grants	2b.	1,451	6,239	3,000	10,690	20,578
Investments/Dividends	2c.	2,592	0	2	2,594	2,988
Church Activities	2d.	5,040	10,755	-	15,795	15,148
Fund Raising		1,793	353	21,274	23,420	503
Other Income	2e.	45,636	542	5,391	51,569	23,790
Charitable Giving	2f.	345	-	-	345	25
TOTAL INCOMING RESOURCES		118,499	18,424	31,328	168,251	126,938
RESOURCES EXPENDED						
Utilities		3,452	5,816	-	9,268	8,054
Payments to Diocese	3a.	46,800	-	-	46,800	59,300
Salaries	3b.	11,329	1,943	-	13,272	30,899
Expenses to Clergy		718	-	-	718	750
Church Activities	3c.	-	2,742	-	2,742	3,703
Church Running Costs	3d.	17,768	6,601	572	24,941	27,332
Major Repairs	3e.	13,798	-	6,408	20,206	9,560
Charitable Giving		345	-	-	345	329
Other		44,136	-	-	44,136	-
TOTAL RESOURCES EXPENDED		138,346	17,102	6,980	162,428	139,927
NET INCOMING RESOURCES BEFORE OTHER RECOGNISED GAINS, LOSSES AND TRANSFERS						
		(19,847)	1,322	24,348	5,823	(12,989)
Transfers	4.	1,500	-	(1,500)	-	-
Gains on Investments on revaluation		-	-	7,946	7,946	5,724
NET MOVEMENT IN FUNDS		(18,347)	1,322	30,794	13,769	(7,265)
BALANCES B/FWD 1 JANUARY		119,304	13,246	126,329	258,879	266,144
BALANCES C/FWD 31 DECEMBER		100,957	14,568	157,123	272,648	258,879

**Parochial Church Council
Parish of Whitehaven
(Charity Number 1130849)**

Balance Sheet at 31 December 2021

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
FIXED ASSETS						
Tangible		-	-	-	-	-
Investments						
Endowment Funds	5a.	-	-	101,601	101,601	88,885
Trust Funds	5b.	-	-	1,230	1,230	6,000
				102,831	102,831	94,885
CURRENT ASSETS						
Debtors (Tax Recoverable)		1,728	670	110	2,508	1,842
Cash		-	-	-	-	-
Bank/Building Society Deposits		19,313	14,551	54,182	88,046	63,197
		80,448	-	-	80,448	100,440
		101,489	15,221	54,292	171,002	165,479
LIABILITIES						
Creditors falling due within one year						
Accruals for utilities and other costs		532	653	-	1,185	1,485
NET CURRENT ASSETS/(LIABILITIES)		100,957	14,568	157,123	272,648	258,879
<i>Distributable Earnings</i>		(18,347)	1,322	22,848	5,823	(12,989)
Prior Year Retained Earnings		119,304	13,246	31,444	163,994	176,983
	6.	100,957	14,568	54,292	169,817	163,994
<u>Undistributable Earnings</u>						
Share Revaluation		-	-	102,831	102,831	94,885
PARISH FUNDS		100,957	14,568	157,123	272,648	258,879

The notes on pages 8 to 14 form part of this account

Parochial Church Council Parish of Whitehaven

Summary of Financial Activities for the year ended the 31st December 2021

In addition to the General Account the PCC maintains Restricted and Designated Funds. These contain individual funds that are used for a specific purpose and are listed below.

Restricted Funds

There are four Restricted Funds, these are as follows;

a) Friends of St James/St Nicholas Gardens

This account covers specific restoration or improvement projects associated with St James Church. Funds are generated through specific fund-raising events, individual or business donations and grants. Funds are restricted to St James Building fabric projects. Additionally, it covers grant funding/donations for the maintenance and up keep of St Nicholas Gardens

b) St James Community Centre reserve account

This account holds specific funds transferred from St James Community Centre Ltd for the sole purpose of maintaining St James Parish Hall

c) Pastoral

The current account holds funds on behalf of the Central Whitehaven Mission Community. The funds come from collections and donations from churches which are part of the mission community. These funds are restricted to joint mission community events. The business reserve account holds legacies for use on specific pastoral activities within the Parish of Whitehaven. These funds are restricted under the terms of the legacies.

d) Other Legacies/Trust Funds

These funds are restricted under the terms of the legacies.

Designated funds

There are three Designated Funds, these are as follows;

a) The St Nicholas general account is used to cover the day-to-day running of St Nicholas Centre along with maintaining the fabric of the building. The St Nicholas shop account is incorporated into the St Nicholas general account.

b) St James Community Centre general account is used to cover the day-to-day running of St James Parish Hall.

c) Flower guild. This account is for floral decorations. Funds are generated by specific memorial donations and other general donations.

Notes to the financial statements

For the year ended 31 December 2021

1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 and the Charities Act 2011, together with applicable accounting standards and the SORP 2015.

The financial statements have been prepared under the historical cost convention except for the valuation of investment and fixed asset, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the Parochial Church Council (PCC) is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

1a. Fixed Assets

Land & Buildings

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

The property is held by the DBF, as custodian trustee, with the PCC as managing trustees on ecclesiastical trusts. The hall was constructed in excess of 35 years ago and is therefore deemed to be fully depreciated. It is not considered an investment property with its primary use for the benefit of the Parish. Therefore, any expenditure is written off when expensed.

Fixtures and Fittings

Church furnishings are held by the Rector and Church Wardens on special trust for the PCC and are listed in the Church's inventory.

Individual items greater than £1,000 are capitalised where they are to be utilised over a period greater than two years. There is insufficient information prior to 2006 to value the assets; therefore, these are recorded at nil net book value.

Equipment

Individual items of equipment with a purchase price of £1,000 or less are written off when acquired. There is insufficient information prior to 2006 to value the assets; therefore, these are recorded at nil net book value.

1b. Depreciation

All fixed assets are depreciated on a straight-line basis over the following useful lives.

Land & buildings	25 years
Fixtures and Fittings	5 years
Equipment	3 years

1c. Investments & Funds

The PCC holds a number of funds held for investment purposes, relating to specific activities pertaining to the fund to which they are held.

Investments are valued at market value at 31 December.

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 legacies that may be expended only on those restricted objects provided under the terms of the bequest, (b) donations or grants received for a specific object or invited by the PCC for a specific object. Any balance remaining unspent at the end of the year must be carried forward as a balance on the fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Designated funds represent incoming resources, donations or grants assigned to specified operational activities but which may with agreement of the PCC be assigned to alternative operational activities.

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

1d. Income

Planned giving, collections, grants and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Dividends and interest are accounted for when received. All other income is recognised when it is incurred and is accounted for gross.

1e. Expenses

Grants and donations are accounted for when paid. The diocesan parish share is accounted for when due. All other expenditure is recognised when it is incurred and is accounted for gross.

During the year the PCC employed a parish administrator, one cleaner and one caretaker all on part time basis. Tax and National Insurance payments due to HMRC were deducted and paid. The PCC is enrolled with NEST to fulfil its legal duty on pensions. The organist received fees for services performed.

No payments were paid to PCC members other than re-imburement of costs incurred by the Parish Secretary and Treasurer.

2. Income

2a. Voluntary Receipts

	Unrestricted		Designated		Restricted	
	2021 £	2020 £	2021 £	2020 £	2021 £	2020 £
<i>General Account</i>						
Planned Freewill offerings	39,916	43,165				
Cash Collections	4,049	2,271				
Gift Aid – Tax Refund	11,848	10,169				
Other	5,829	3,266				
St Nicholas Centre			165	1,328		
Flower Guild			370	195		
Friends St James					861	1,185
St Nicholas Gardens					500	520
Mission Community					300	1,524
Food Share						283
Total	61,642	58,871	535	1,523	1,661	3,512

2b. Grants

The PCC were eligible for grant payments under the Governments support schemes for during the coronavirus pandemic. The PCC claimed £1,451 under the Coronavirus Job Retention Scheme and received a business support grant of £6,239 for St James Parish Hall. All Churches Trust award a grant of £3,000 for the East End Repairs project. The work will take place in 2022.

2c. Investments/Dividends

The main source of interest is from the endowment investment (note 5a refers). The capital on this account is unavailable to the PCC.

	Unrestricted		Designated		Restricted	
	2021 £	2020 £	2021 £	2020 £	2021 £	2020 £
Investment Fund (restricted capital)	2,578	2,490				
CBF Deposit Fund (restricted capital)	5	228				
Deposit Account (unrestricted capital)	9	259			-	-
Bank/Building Society Account			0	3	2	8
Total	2,592	2,977	0	3	2	8

2d. Church Activities

	Unrestricted		Designated		Restricted	
	2021 £	2020 £	2021 £	2020 £	2021 £	2020 £
<i>General Account</i>						
Fees to PCC	3,409	2,012				
Community Centre – Rent of Hall		2,625				
Community Centre – Service charge		2,161				
Publications	1,631	595				
Other		17				
St Nicholas Centre			4,885	7,738		
St James Parish Hall			5,870			
Total	5,040	7,410	10,755	7,738		

2020 income from church activities was affected by the coronavirus pandemic. In October 2020 the management of St James Community Centre reverted back to the PCC. St Nicholas Café reopened in July 2021.

2e. Other Income

£44,136 was received from Ecclesiastical Insurance for repairs to the organ under a claim relating to water ingress in August 2020. £1,500 was received from St James Bell Ringers for work carried out to the belfry in 2020. £542 was received from St James Community Centre Ltd upon winding up of the company. £621 was transferred to the Mission Community from Haven Saints on closure of their bank account. A trust fund to the value of £4,770 was redeemed and the funds placed in the Pastoral reserve account with restricted use towards Parish Offer.

2f. Charitable Giving

£345 was raised from the Tree of Hope and schools carol services.

During the year the Parish collected directly for charities including, The Children's Society, Christian Aid, and the Bishops Harvest Appeal. These figures are excluded from the accounts.

3. Expenses

3a. Payments to Diocese

The PCC agreed a Parish Offer of £46,800. This was paid in full.

Diocesan Fees from occasional services amounted to £5,843. This figure is excluded from the accounts.

3b. Salaries

The PCC employed 3 part time staff during the period and has a contract in place with an organist.

3c. Church Activities

	Unrestricted		Designated		Restricted	
	2021 £	2020 £	2021 £	2020 £	2021 £	2020 £
St Nicholas Centre			2,742	3,703		
Total			2,742	3,703		

The café at St Nicholas was closed in March 2020 due to the coronavirus pandemic and reopened in July 2021.

3d. Church Running Costs

	Unrestricted		Designated		Restricted	
	2021 £	2020 £	2021 £	2020 £	2021 £	2020 £
<i>General Account</i>						
Insurance	5,436	5,160				
Building Maintenance	1,326	4,100				
Upkeep of Services	1,103	1,215				
Administration	3,387	4,450				
Governance	670	670				
Mission	2,114	3,061				
Other Costs	3,732	1,232				
St Nicholas Centre			4,464	5,055		
St James Community Centre			1,899	587		
Flower Guild			238	125		
St Nicholas Gardens					572	1,417
Mission Community						33
Food Share						227
Total	17,768	19,888	6,601	5,767	572	1,677

3e. Major Repairs

	Un Restricted		Designated		Restricted	
	2021 £	2020 £	2021 £	2020 £	2021 £	2020 £
<i>Improvement Projects</i>						
St James minor projects	1,978	4,420				
St James AV system	11,820					
St James East End wall repairs					6,408	
St Nicholas office		2,488				
St Nicholas minor projects		2,652				
Total	13,798	9,560			6,408	

3.f Other

£44,136 was incurred on repairs to the organ covered by an insurance claim.

4. Transfers

During the year a transfer of £1,500 was made from the Pastoral reserve account to the general account in support of overseas mission costs. A transfer of £5,000 was made from St James Community Centre to the general account. A transfer of £5,000 was made from general reserves to St Nicholas.

5. Assets

5a. Investments

The Carlisle Diocesan Board of Finance holds the following investments on behalf of the PCC ; An endowment in the name of Mr Thomas Lynton Joyce with a valuation of £101,601 as at the 31st December 2021. The terms of the endowment permit only for the interest from the investment to be used. These assets have been revalued as at the balance sheet date and taken to the Revaluation Reserve.

5b. Trust Funds

Trust Fund	In favour of:	£
CDBF Trust Fund	St Nicholas Church Rooms	-
DBF Trust Fund	Howson Graves Fund	170
DBF Trust Fund	Stock Tfr to Off Cust Charities	276
DBF Trust Fund	Rimmer Bequest was War Stock	259
DBF Trust Fund	Prev 3% Brit Transport Stock	513
DBF Trust Fund	Gordon Bequest Church and Churchyard	12
Total		<u>1,230</u>

St Nicholas Church Rooms Trust fund was redeemed during the year and the funds placed in the pastoral reserve account.

6. Analysis of Distributable Reserves

	Unrestricted		Designated		Restricted	
	2021 £	2020 £	2021 £	2020 £	2021 £	2020 £
General/Bonus Saver Accounts	20,509	18,864				
Deposit Accounts	80,448	100,440				
St Nicholas General			4,248	6,042		
St James Community Centre			9,898	6,914		
Flower Guild			422	290		
Friends of St James					26,829	8,102
St Nicholas Gardens					520	592
St James Community Centre					15,667	15,665
Pastoral/Other					6,145	2,875
Mission Community					3,550	3,250
Food Share					960	960
Haven Saints					621	
Total	100,957	119,304	14,568	13,246	54,292	31,444

**1 Parish of Whitehaven
Parochial Church Council**

**Independent Examiner's Report to the Trustees of
The Parochial Church Council of the Parish of Whitehaven**

This report on the accounts of the PCC for the year ended 31st December 2021, which are set out on pages 6 to 14 are in respect of an examination carried out under the Church Accounting Regulations 2006 ("the Regulations") and section 154 of the Charities Act 2011 ("the 2011 Act").

Respective Responsibilities of the PCC and Examiner

The members of the PCC, as the charity's trustees, are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 154 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed in accordance with the terms of Regulation 145.

It is my responsibility to:

- examine the accounts (under section 154 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 154 of the 2011 Act); and
- to state whether particular matters have come to my attention.

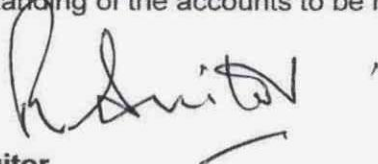
Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 154 of the Act to be found in the Church guidance, issued by the Finance Division of the Archbishop's Council. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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 154 of the 2011 Act: and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and Regulations have not been met: or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mr. Ronald Suitor
Derwent Management Services (Cumbria) Ltd.,
42, Fisher Street,
Workington, CA14 2ER.

Date: 31.3.22.

Accounts



Parochial Church Council

Parish of Whitehaven

(Charity Number 1130849)

Annual Report and Accounts

for the year ending 31st December, 2020.

Registered Office: St Nicholas Tower, Lowther Street, Whitehaven, Cumbria CA28 7DG
Parish Office: Tel Whitehaven (01946) 599485
www.whitehavenparish.org.uk

Parish of Whitehaven – Annual Report of the Parochial Church Council for the Year Ended 31st December 2020

Aim and purposes

The Parish of Whitehaven's charitable object is the promoting in the ecclesiastical parish the whole mission of the Church.

The Parish of Whitehaven PCC has responsibility for co-operating with the incumbent, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It has maintenance responsibilities for St James and St Nicholas Church buildings and St. James' Community Centre.

Objectives and activities

The PCC seeks in all it does to fulfil the mission and vision statements of the Parish

Mission Statement: By God's grace, to grow God's Kingdom in Whitehaven

Vision Statement: To grow disciples of all ages

The PCC maintains an overview of both worship, involvement with the two Church of England schools within the Parish and the services to the community provided by St Nicholas Centre and St James Community Centre.

Achievements and performance

Mission

In the autumn of 2019, the PCC updated the mission action plan. The 2020 mission action plan set the direction for the year

Mission Action Plan 2020

Numerical Growth

Pastoral Care

Finances

St Nicholas

Community Centre

Projects

Parish activities were hard hit during 2020 due to the coronavirus pandemic.

In line with Government and Church of England guidelines services were suspended and our churches closed for part of the year. Services resumed at St James in July with social distancing in place and St James has remained open for private prayer. St Nicholas café had to close as it was unable to comply with social distancing requirements, Afternoon Tea Church and the mid-week service were suspended. St Nicholas reopened for private prayer in December. The Community Centre saw periods of closure during periods of lockdown. When appropriate, staff were furloughed.

In March services went online and have continued throughout the year. These online services have been appreciated by many who have yet been unable to return to church. Meetings and bible studies have moved online.

The programme of fundraising and social events had to be cancelled.

Messy Church which started in 2016 and was well attended by children from the church schools. The laity, clergy and foundation governors continue to support the church schools through online worship and providing resources for Advert and Christingle. The schools provided prayers and readings for some of the special online services.

The Central Whitehaven Mission Community, made up of representatives from Anglican, Methodist, United Reformed and Salvation Army churches has responsibility for the Food Share initiative which distributes surplus supermarket food to those in need as well as providing fellowship through refreshments and bible readings. This outreach was suspended in March due to the pandemic. Several joint online services were produced to celebrate All Souls, Advert and an outdoor carol service was held.

Despite the difficulties of the pandemic, much has still happened over the course of the year, done with the love and support of the great Church family we have at St. James and St. Nicholas.

Church Organisations

The **Mothers' Union** had to suspend what would have been a lively and varied programme with guest speakers. The committee has continued to support its member many of whom have been isolating. The Mothers Union continues to seek opportunities to support families within the community.

Church Attendance

There are 168 parishioners on the Church Electoral Roll (December 2020). With the coronavirus pandemic the average weekly attendance at Sunday and mid-week services fell to around 55. Sunday services were streamed, and it is estimated between 40 – 80 people viewed the services each week. The mid-week service at St Nicholas could not be held due to social distancing. Our worshipping community remains strong despite the pandemic and there are around 195 in the worshipping community. The Mothers' Union branch has a membership of 33.

Baptisms and wedding were impacted by the pandemic. Between January and March 6 infants and children were baptised. There were no marriage services, 11 funeral services and 18 crematorium services during the year.

Buildings

The church buildings are generally in a good state of repair. There was no major building work carried out in 2020. A number of smaller projects were completed, including the reordering of the Parish Office, installing an auto-winding mechanism on the clock at St Nicholas and

installation of a gantry in the belfry at St James. The insurance claim to repair the damage to the kitchen and vestry from the water ingress at St James in August 2019 was completed.

In August 2018 Whitehaven Town Council approved funding from its budget towards the maintenance of the gardens and a working group was set up between the Parish, the Town Council and Copeland Borough Council to manage the expenditure. The Parish is grateful to the Council for its contribution.

Financial Review

Total receipts for the year were £126,938 and are detailed in the financial statements. Included in the receipts figure is a total of £20,578 of coronavirus government support grants.

£128,950 was spent in providing the Christian ministry within the Parish including the contribution to the diocesan parish offer. £9,560 was spent on major repair projects. £1,417 was spent on the maintenance and upkeep of St Nicholas Gardens.

The net result for the year, was a net reduction in funds of £12,989.

The balance carried forward on unrestricted funds was £154,136. The balance of £8,332 on designated funds is principally maintained to support the upkeep of St Nicholas Centre.

Reserves Policy

It is the policy of the PCC to maintain adequate reserves for the future maintenance and upkeep of services. Of the unrestricted funds, an operating reserve of £60,000 (6 months operating costs) and a £15,000 emergency reserve have been set aside. The remainder of the unrestricted reserves is available for investment in future improvement projects and for the outreach of the ministry. The PCC continues to actively seek grants to contribute to future major restoration work as well as promoting a programme of fund-raising activities.

Plans for the Future

The 2020 Mission Action Plans continues to set the direction for 2021. To promote the numerical growth the PCC believes that community engagement is key and the focus will be on developing projects and activities that promote that community engagement. Linked with numerical growth the PCC will also focus on reducing the annual deficit by developing opportunities to increase income streams at St Nicholas and the Community Centre and reviewing the costbase.

The PCC will embrace the Dioceses God for All refreshed vision.



Follow Daily Care Deeply
Speak Boldly Tread Gently

A number of projects are planned with the installation of audio-visual equipment at St James to enhance the worship. Maintenance work identified in the quinquennial reports will be progressed.

We are hopeful that later in the year we will again be able to meet again for social and fund-raising events so that we can promote opportunities for fellowship which has been much missed in 2020.

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 stand for election to the PCC.

Administrative information

St James and St Nicholas Churches that form the Parish of Whitehaven are situated in Whitehaven, Cumbria. The Parish of Whitehaven is part of the Diocese of Carlisle within the Church of England. The correspondence address is St Nicholas Tower, Lowther Street, Whitehaven, Cumbria CA28 7DG.

The Parochial Church Council (PCC) is a registered charity; application for charitable status was made and granted in July 2009.

PCC members who have served from 12th July 2020 until the date this report was approved are:-

Incumbent:

Reverend Robert Jackson

Reader:

Mrs Anna Jones

also Deanery Synod representative

Wardens:

Mr Richard Last

Lay Chairman

Mr Alan Naylor

Deanery Synod Representative:

Mr David Flitcroft

Elected Members:

Dr. Carrie Stewart

Secretary

Mrs Patricia Adair

Mrs Dorothy Beckett

Mr Paul Cox


Dr Lindsay Edmiston

Mrs Dorothy Graham

Mrs Alison Last
Mr James Last
Mrs Valerie Milling
Miss Jane Nicolson
Mrs Michele Smith

Treasurer

Approved by the PCC on 22nd March 2021 and accepted at the APCM on 25th April 2021 and signed on their behalf by Reverend Robert Jackson (Chairman).

Signed.....

Date..... 25th APRIL 2021

**Parochial Church Council
Parish of Whitehaven
(Charity Number 1130849)**

Statement of Financial Activities

For the year ending 31 December 2020

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
INCOMING RESOURCES						
Voluntary Receipts	2a.	58,871	1,523	3,512	63,906	70,858
Legacies		-	-	-	-	-
Grants	2b.	9,244	11,334	-	20,578	-
Investments/Dividends	2c.	2,977	3	8	2,988	2,961
Church Activities	2d.	7,410	7,738	-	15,148	48,008
Fund Raising		448	-	55	503	2,962
Other Income	2e.	1,625	6,500	15,665	23,790	984
Charitable Giving	2f.	25	-	-	25	933
TOTAL INCOMING RESOURCES		80,600	27,098	19,240	126,938	126,706
RESOURCES EXPENDED						
Utilities		2,804	5,250	-	8,054	11,131
Payments to Diocese	3a.	59,300	-	-	59,300	57,900
Salaries	3b.	24,310	6,589	-	30,899	33,507
Expenses to Clergy		750	-	-	750	1,830
Church Activities	3c.	-	3,703	-	3,703	8,367
Church Running Costs	3d.	19,888	5,767	1,677	27,332	29,441
Major Repairs	3e.	9,560	-	-	9,560	5,444
Charitable Giving		25	-	304	329	936
Other		-	-	-	-	-
TOTAL RESOURCES EXPENDED		116,637	21,309	1,981	139,927	148,556
NET INCOMING RESOURCES BEFORE OTHER RECOGNISED GAINS, LOSSES AND TRANSFERS						
		(36,037)	5,789	17,259	(12,989)	(21,850)
Transfers	4.	1,205	(875)	(330)	-	-
Gains on Investments on revaluation		-	-	5,724	5,724	13,115
NET MOVEMENT IN FUNDS		(34,832)	4,914	22,653	(7,265)	(8,735)
BALANCES B/FWD 1 JANUARY		154,136	8,332	103,676	266,144	274,879
BALANCES C/FWD 31 DECEMBER		119,304	13,246	126,329	258,879	266,144

**Parochial Church Council
Parish of Whitehaven
(Charity Number 1130849)**

Balance Sheet at 31 December 2020

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
FIXED ASSETS						
Tangible		-	-	-	-	-
Investments						
Endowment Funds	5a.	-	-	88,885	88,885	83,166
Trust Funds	5b.	-	-	6,000	6,000	5,995
				94,885	94,885	89,161
CURRENT ASSETS						
Debtors (Tax Recoverable)		1,825	-	17	1,842	3,546
Cash		-	-	-	-	187
Bank/Building Society Deposits		17,517	14,253	31,427	63,197	58,919
		100,440	-	-	100,440	118,188
		119,782	14,253	31,444	165,479	180,840
LIABILITIES						
Creditors falling due within one year						
Accruals for utilities and other costs		478	1,007	-	1,485	3,857
NET CURRENT ASSETS/(LIABILITIES)		119,304	13,246	126,329	258,879	266,144
<i>Distributable Earnings</i>		(34,832)	4,914	16,929	(12,989)	(21,850)
Prior Year Retained Earnings		154,136	8,332	14,515	176,983	198,833
	6.	119,304	13,246	31,444	163,994	176,983
<u>Undistributable Earnings</u>						
Share Revaluation		-	-	94,885	94,885	89,161
PARISH FUNDS		119,304	13,246	126,329	258,879	266,144

The notes on pages 8 to 14 form part of this account

Parochial Church Council Parish of Whitehaven

Summary of Financial Activities for the year ended the 31st December 2020

In addition to the General Account the PCC maintains Restricted and Designated Funds. These contain individual funds that are used for a specific purpose and are listed below.

Restricted Funds

There are four Restricted Funds, these are as follows;

a) Friends of St James/St Nicholas Gardens

This account covers specific restoration or improvement projects associated with St James Church. Funds are generated through specific fund-raising events, individual or business donations and grants. Funds are restricted to St James Building fabric projects. Additionally, it covers grant funding/donations for the maintenance and up keep of St Nicholas Gardens

b) St James Community Centre reserve account

This account holds specific funds transferred from St James Community Centre Ltd for the sole purpose of maintaining St James Parish Hall

c) Pastoral

The current account holds funds on behalf of the Central Whitehaven Mission Community. The funds come from collections and donations from churches which are part of the mission community. These funds are restricted to joint mission community events. The business reserve account holds legacies for use on specific pastoral activities within the Parish of Whitehaven. These funds are restricted under the terms of the legacies.

d) Other Legacies/Trust Funds

These funds are restricted under the terms of the legacies.

Designated funds

There are three Designated Funds, these are as follows;

a) The St Nicholas general account is used to cover the day-to-day running of St Nicholas Centre along with maintaining the fabric of the building. The St Nicholas shop account is incorporated into the St Nicholas general account.

b) St James Community Centre general account is used to cover the day-to-day running of St James Parish Hall.

c) Flower guild. This account is for floral decorations. Funds are generated by specific memorial donations and other general donations.

Notes to the financial statements

For the year ended 31 December 2020

1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 and the Charities Act 2011, together with applicable accounting standards and the SORP 2015.

The financial statements have been prepared under the historical cost convention except for the valuation of investment and fixed asset, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the Parochial Church Council (PCC) is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

1a. Fixed Assets

Land & Buildings

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

The PCC owns the Community Centre. The hall was constructed in excess of 35 years ago and is therefore deemed to be fully depreciated. It is not considered an investment property with its primary use for the benefit of the Parish. Therefore, any expenditure is written off when expensed.

Fixtures and Fittings

Church furnishings are held by the Rector and Church Wardens on special trust for the PCC and are listed in the Church's inventory.

Individual items greater than £1,000 are capitalised where they are to be utilised over a period greater than two years. There is insufficient information prior to 2006 to value the assets; therefore, these are recorded at nil net book value.

Equipment

Individual items of equipment with a purchase price of £1,000 or less are written off when acquired. There is insufficient information prior to 2006 to value the assets; therefore, these are recorded at nil net book value.

1b. Depreciation

All fixed assets are depreciated on a straight-line basis over the following useful lives.

Land & buildings	25 years
Fixtures and Fittings	5 years
Equipment	3 years

1c. Investments & Funds

The PCC holds a number of funds held for investment purposes, relating to specific activities pertaining to the fund to which they are held.

Investments are valued at market value at 31 December.

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 legacies that may be expended only on those restricted objects provided under the terms of the bequest, (b) donations or grants received for a specific object or invited by the PCC for a specific object. Any balance remaining unspent at the end of the year must be carried forward as a balance on the fund. The PCC does not usually invest separately for each fund. Where there is no separate investment, interest is apportioned to individual funds on an average balance basis.

Designated funds represent incoming resources, donations or grants assigned to specified operational activities but which may with agreement of the PCC be assigned to alternative operational activities.

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

1d. Income

Planned giving, collections, grants and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Dividends and interest are accounted for when received. All other income is recognised when it is incurred and is accounted for gross.

1e. Expenses

Grants and donations are accounted for when paid. The diocesan parish share is accounted for when due. All other expenditure is recognised when it is incurred and is accounted for gross.

At the start of the year the PCC employed a parish administrator, a coffee shop cook, two cleaners and one caretaker all on part time basis. As a result of St Nicholas café closing due to the coronavirus pandemic the PCC made the decision to make the coffee shop cook and one cleaner redundant. Tax and National Insurance payments due to HMRC were deducted and paid. The PCC is enrolled with NEST to fulfil its legal duty on pensions. The organist received fees for services performed.

No payments were paid to PCC members other than re-imbusement of costs incurred by the Parish Secretary and Treasurer.

2. Income

2a. Voluntary Receipts

	Unrestricted		Designated		Restricted	
	2020 £	2019 £	2020 £	2019 £	2020 £	2019 £
<i>General Account</i>						
Planned Freewill offerings	43,165	44,765				
Cash Collections	2,271	5,442				
Gift Aid – Tax Refund	10,169	10,692				
Other	3,266	3,096				
St Nicholas Centre			1,328	2,739		
Flower Guild			195	598		
Friends St James					1,185	1,064
St Nicholas Gardens					520	400
Mission Community					1,524	1,032
Food Share					283	1,030
Total	58,871	63,995	1,523	3,337	3,512	3,526

2b. Grants

The PCC were eligible for grant payments under the Governments support schemes for during the coronavirus pandemic. The PCC claimed £9,244 under the Coronarvirus Job Retention Scheme and received a business support grant of £10,000 for St Nicholas Centre and £1,334 for St James Parish Hall.

2c. Investments/Dividends

The main source of interest is from the endowment investment (note 5a refers). The capital on this account is unavailable to the PCC.

	Unrestricted		Designated		Restricted	
	2020 £	2019 £	2020 £	2019 £	2020 £	2019 £
Investment Fund (restricted capital)	2,490	2,417				
CBF Deposit Fund (restricted capital)	228	41				
Deposit Account (unrestricted capital)	259	476			-	-
Bank/Building Society Account			3	7	8	20
Total	2,977	2,934	3	7	8	20

2d. Church Activities

	Unrestricted		Designated		Restricted	
	2020 £	2019 £	2020 £	2019 £	2020 £	2019 £
<i>General Account</i>						
Fees to PCC	2,012	6,259				
Community Centre – Rent of Hall	2,625	3,500				
Community Centre – Service charge	2,161	2,742				
Publications	595	1,924				
Other	17	166				
St Nicholas Centre			7,738	33,417		
Total	7,410	14,591	7,738	33,417		

Income from church activities was affected by the coronavirus pandemic. PCC fees are lower as there were no weddings and fewer funerals. In October the management of St James Community Centre reverted back to the PCC. Rent and service charge relate to the period 1st January to 30th September. There was no revenue from advertising in the Parish magazine. Under the Government lockdown measures St Nicholas café shut in March.

2e. Other Income

£1,420 was received from Ecclesiastical Insurance under a claim relating to water ingress in August 2019. £205 was received from Copeland Veterans for a faculty application. Upon termination of the lease agreement for St James Community Centre accumulated funds were transferred to the PCC. £6,500 was transferred as designated funds and £15,665 as restricted funds.

2f. Charitable Giving

A late donation of £25 from the Christmas 2019 Tree of Hope was received.

During the year the Parish collected directly for charities including, The Children's Society, Christian Aid, and the Bishops Harvest Appeal. These figures are excluded from the accounts.

3. Expenses

3a. Payments to Diocese

The PCC agreed a Parish Offer of £59,300. This was paid in full.

Diocesan Fees from occasional services amounted to £4,664. This figure is excluded from the accounts.

3b. Salaries

The PCC employed 5 part time staff during the period and has a contract in place with an organist. During the year 2 staff were made redundant following the closure of the café at St Nicholas due to the coronavirus pandemic.

3c. Church Activities

	Unrestricted		Designated		Restricted	
	2020 £	2019 £	2020 £	2019 £	2020 £	2019 £
St Nicholas Centre			3,703	8,367		
Total			3,703	8,367		

The café at St Nicholas was closed in March due to the coronavirus pandemic

3d. Church Running Costs

	Unrestricted		Designated		Restricted	
	2020 £	2019 £	2020 £	2019 £	2020 £	2019 £
<i>General Account</i>						
Insurance	5,160	5,080				
Building Maintenance	4,100	1,968				
Upkeep of Services	1,215	1,344				
Administration	4,450	4,319				
Governance	670	670				
Mission	3,061	1,830				
Other Costs	1,232	4,671				
St Nicholas Centre			5,055	6,380		
St James Community Centre			587			
Flower Guild			125	447		
St Nicholas Gardens					1,417	993
Mission Community					33	194
Food Share					227	1,545
Total	19,888	19,882	5,767	6,827	1,677	2,732

3e. Major Repairs

	Un Restricted		Designated		Restricted	
	2020 £	2019 £	2020 £	2019 £	2020 £	2019 £
<i>Improvement Projects</i>						
St James minor projects	4,420					480
St Nicholas office	2,488					
St Nicholas minor projects	2,652	1,122		3,842		
Total	9,560	1,122		3,842		480

4. Transfers

During the year a transfer of £1,500 was made from the Pastoral reserve account to the general account in support of overseas mission costs. A transfer of £875 was made from St James Community Centre to the general account. A transfer of £1,170 was made from general reserves to St Nicholas gardens for repairs of the path.

5. Assets

5a. Investments

The Carlisle Diocesan Board of Finance holds the following investments on behalf of the PCC ; An endowment in the name of Mr Thomas Lynton Joyce with a valuation of £88,885 as at the 31st December 2020. The terms of the endowment permit only for the interest from the investment to be used. These assets have been revalued as at the balance sheet date and taken to the Revaluation Reserve.

5b. Trust Funds

Trust Fund	In favour of:	£
CDBF Trust Fund	St Nicholas Church Rooms	4,770
DBF Trust Fund	Howson Graves Fund	170
DBF Trust Fund	Stock Tfr to Off Cust Charities	276
DBF Trust Fund	Rimmer Bequest was War Stock	259
DBF Trust Fund	Prev 3% Brit Transport Stock	513
DBF Trust Fund	Gordon Bequest Church and Churchyard	12
Total		<u>6,000</u>

6. Analysis of Distributable Reserves

	Unrestricted		Designated		Restricted	
	2020 £	2019 £	2020 £	2019 £	2020 £	2019 £
General/Bonus Saver Accounts	18,864	35,949				
Deposit Accounts	100,440	118,187				
St Nicholas General			6,042	8,112		
St James Community Centre			6,914			
Flower Guild			290	220		
Friends of St James					8,102	6,858
St Nicholas Gardens					592	319
St James Community Centre					15,665	
Pastoral/Other					2,875	4,675
Mission Community					3,250	1,759
Food Share					960	904
Total	119,304	154,136	13,246	8,332	31,444	14,515

**Parish of Whitehaven
Parochial Church Council**

**Independent Examiner's Report to the Trustees of
The Parochial Church Council of the Parish of Whitehaven**

This report on the accounts of the PCC for the year ended 31st December 2020, which are set out on pages 6 to 14 are in respect of an examination carried out under the Church Accounting Regulations 2006 ("the Regulations") and section 154 of the Charities Act 2011 ("the 2011 Act").

Respective Responsibilities of the PCC and Examiner

The members of the PCC, as the charity's trustees, are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 154 of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed in accordance with the terms of Regulation 145.

It is my responsibility to:

- examine the accounts (under section 154 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 154 of the 2011 Act); and
- to state whether particular matters have come to my attention.

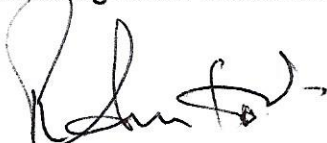
Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission under section 154 of the Act to be found in the Church guidance, issued by the Finance Division of the Archbishop's Council. An examination includes a review of the accounting records kept by the PCC and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently 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 154 of the 2011 Act: and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act and Regulations have not been met: or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mr. Ronald Suitor
Derwent Management Services (Cumbria) Ltd.,
42, Fisher Street,
Workington, CA14 2ER.

Date: 7/4/21