



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 Advent 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		3452	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		19,313	14,551	54,182	88,046	63,197
Deposits		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.

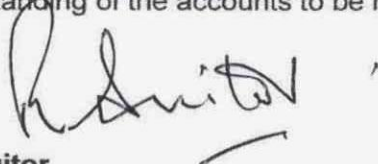
Basis of Independent Examiner's Report

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.