

**PAROCHIAL CHURCH COUNCIL OF ST PETER'S DARWEN**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL**  
**STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024**

# PAROCHIAL CHURCH COUNCIL OF ST PETER'S DARWEN

## LEGAL AND ADMINISTRATIVE INFORMATION

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### Trustees

Mr I Riley  
Mrs J Cocker  
Mrs J Stewart  
Mrs A Carus  
Mrs M Massey  
Mrs S Toms  
Mrs E Banks  
Mr D Bent  
Mrs A Bent  
Mr A Conley  
Mrs P Conley  
Mrs S Pickup  
Mr D Hargreaves  
Reverend A Mitchell

### Charity number

1131646

### Independent examiner

Henry Gilbraith B.SC (Econ) FCA  
Lytham St Annes  
Lancashire

### Bankers

HSBC  
60 Church Street  
Blackburn  
BB1 5AS

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# PAROCHIAL CHURCH COUNCIL OF ST PETER'S DARWEN

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# PAROCHIAL CHURCH COUNCIL OF ST PETER'S DARWEN

## TRUSTEES' REPORT

### *FOR THE YEAR ENDED 31 DECEMBER 2024*

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The trustees present their report and financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016)

#### **Objectives and activities**

St Peter's, Darwen PCC has the responsibility of co-operating with the Vicar, the Rev. Alison Mitchell in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church complex and grounds of St Peter's Church, Darwen. Members of the PCC are nominated and seconded for election to the Council at our APCM.

#### **Membership**

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. The PCC may co-opt up to three members.

During the year the following served as members of the PCC:

Vicar: Reverend Alison Mitchell

Readers: Mr Adam Conley

Wardens: Vacant

Treasurer: Mr Ian Riley

Representatives in the Deanery Synod

Mrs Margaret Massey

Mr Adam Conley

Mrs Pauline Conley

Elected members (with the dates of the expiry of their membership):

Mrs Anne Carus	(2027) Secretary
Mrs Susan Pickup	(2027)
Mrs Susan Toms	(2027)
Mr Ian Riley	(2026)
Mrs Margaret Massey	(2027)
Mr Doug Hargreaves	(2026)
Mrs Jan Cocker	(2026)
Mrs Emily Banks	(2026)
Mrs June Stewart	(2026)
Mrs Alison Bent	(2025)
Mr David Bent	(2025)
Mr Adam Conley	(2025)
Mrs Pauline Conley	(2025)



# PAROCHIAL CHURCH COUNCIL OF ST PETER'S DARWEN

## TRUSTEES' REPORT (CONTINUED)

**FOR THE YEAR ENDED 31 DECEMBER 2024**

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Co-opted members:

None currently

### **Committees**

The PCC operates through a number of committees, which meet between full meetings of the PCC:

#### *Standing Committee:*

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council. It is made up of the Vicar, Church wardens, PCC treasurer, PCC Secretary and Vice Chair.

#### *Finance Group:*

This Group was formed to work alongside the Incumbent and the Church wardens to plan and have oversight of the Parish income and expenditure.

#### *Fabric Team*

The Fabric Team are to monitor and look after the fabric of the church. They bring any work that needs doing to the attention of the PCC, and are often able to offer their own talents to be able to complete these pieces of work.

#### *Fundraising Team*

This team usually looks at annual fundraising events for church. In the past there has been Quiz Nights, a Smartie Tube Collection, and afternoon tea. However this year has not been as successful for one reason and other and any fund raising has been limited to sale of calendars, raffles and smartie tubes. The 100 club has failed to attract enough members this year and may have even cost money to run, and the Christmas fair was cancelled due to a clash of a service which the Bishop of Blackburn attended for the memorial for the late headteacher of Holy Trinity School, which unfortunately could not be changed.

*The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the St Peter's should undertake.*

### **Church Attendance**

Towards the end of 2024 church attendance numbers has struggled to be maintained.

Sundays and Wednesday's services have continued although on Sunday worship takes place with just one service at 10.00 rather than two previously, Thursday prayer group and a Tuesday Bible study/ Eucharist began towards the end of last year. We have continued with our online presence.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the St Peter's should undertake.



# PAROCHIAL CHURCH COUNCIL OF ST PETER'S DARWEN

## TRUSTEES' REPORT (CONTINUED)

### *FOR THE YEAR ENDED 31 DECEMBER 2024*

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#### **Achievements and performance**

The PCC has met 7 times during this last year and the standing committee has met once. The average attendance at meetings has been steady throughout the year.

We have continued to work on our VISION priorities and upheld them in prayer as well as use them as a benchmark for all that we do:

- closer links with our local schools
- the use and profile of the building
- creating a culture of invitation and hospitality.

We have also began working with Leading your church into Growth which is helping us to prioritise.

The PCC has during the last year completed all of its responsibilities through the work of the churchwardens and other members, including;

- Updated our register of keyholders.
- the registration of PCC members as Trustees with the Charity Commission.
- Our safeguarding policy as we continue to make sure all our young people and congregation members are safe. (Mrs Susan Pickup is our Parish Safeguarding officer)
- Reviewed our fee structure for Weddings and Funeral (this is an annual review)
- Heard the reports from the various committees made up of PCC members and also the reports from the Deanery Synod reps.

We are requested, as Charity Law states, to state that no member of the PCC received payment for carrying out their duties in this last financial year.

We commend this Annual Report to the Parish of St Peter's, Darwen and thank all those who work so hard in our parish and who respond willingly to God's call to use their time talents and money in his service in this place.

On behalf of the PCC

Reverent Alison Mitchell (PCC Chair from September 2023)

#### **Financial review**

These accounts have been produced to show the overall financial position and therefore do not contain the detailed information of every individual fund.

Another important feature of these accounts is the way that funds are divided into the following categories, according to the manner in which we are allowed to spend;

- i. Unrestricted Funds: These are funds which may be used freely for any activity
- ii. Restricted Funds: These are funds which may only be used for specific purposes according to the terms on which they were first received

Reserves held at 31 December 2024 were £38,409 (2023: £57,109)

It is the policy of the Charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the Charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The trustees have assessed the major risks to which the Charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.



# PAROCHIAL CHURCH COUNCIL OF ST PETER'S DARWEN

## TRUSTEES' REPORT (CONTINUED)

***FOR THE YEAR ENDED 31 DECEMBER 2024***

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The trustees' report was approved by the Board of Trustees.

Reverend A Mitchell

**Trustee**

19 March 2025

# **PAROCHIAL CHURCH COUNCIL OF ST PETER'S DARWEN**

## **INDEPENDENT EXAMINER'S REPORT**

### **TO THE TRUSTEES OF PAROCHIAL CHURCH COUNCIL OF ST PETER'S DARWEN**

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I report to the trustees on my examination of the financial statements of Parochial Church Council of St Peter's Darwen (the Charity) for the year ended 31 December 2024.

#### **Responsibilities and basis of report**

As the trustees of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the Charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

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

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

**Henry Gilbraith B.SC (Econ) FCA**  
**Lytham St Annes**  
**Lancashire**

**Dated: 5 March 2025**

# PAROCHIAL CHURCH COUNCIL OF ST PETER'S DARWEN

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 31 DECEMBER 2024**

		Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Total 2024 £	Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Total 2023 £
Notes							
<b>Income and endowments from:</b>							
Donations and legacies	3	45,927	-	45,927	46,047	-	46,047
Charitable activities	4	8,441	-	8,441	11,651	-	11,651
Other trading activities	5	683	-	683	3,018	-	3,018
Investments	6	1,002	1,487	2,489	707	1,550	2,257
Other income	7	1,327	-	1,327	3,006	-	3,006
<b>Total income</b>		<b>57,380</b>	<b>1,487</b>	<b>58,867</b>	<b>64,429</b>	<b>1,550</b>	<b>65,979</b>
<b>Expenditure on:</b>							
Charitable activities	8	68,195	9,372	77,567	71,290	-	71,290
Gross transfers between funds							
<b>Net expenditure for the year/</b>							
<b>Net movement in funds</b>		<b>(10,815)</b>	<b>(7,885)</b>	<b>(18,700)</b>	<b>(6,861)</b>	<b>1,550</b>	<b>(5,311)</b>
Fund balances at 1 January 2024		24,792	32,317	57,109	31,653	30,767	62,420
<b>Fund balances at 31 December 2024</b>		<b>13,977</b>	<b>24,432</b>	<b>38,409</b>	<b>24,792</b>	<b>32,317</b>	<b>57,109</b>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

# PAROCHIAL CHURCH COUNCIL OF ST PETER'S DARWEN

## BALANCE SHEET

AS AT 31 DECEMBER 2024

	Notes	2024 £	£	2023 £	£
<b>Current assets</b>					
Debtors	13	-		5,000	
Cash at bank and in hand		38,779		52,479	
		<u>38,779</u>		<u>57,479</u>	
<b>Creditors: amounts falling due within one year</b>	14	-		-	
Net current assets			38,779		57,479
<b>Creditors: amounts falling due after more than one year</b>	15		(370)		(370)
<b>Net assets</b>			<u>38,409</u>		<u>57,109</u>
<b>Income funds</b>					
Unrestricted funds - designated			24,432		32,317
Unrestricted funds - general			13,977		24,792
			<u>38,409</u>		<u>57,109</u>

The financial statements were approved by the Trustees on 19 March 2025

Reverend A Mitchell  
Trustee

# PAROCHIAL CHURCH COUNCIL OF ST PETER'S DARWEN

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 DECEMBER 2024

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#### 1 Accounting policies

##### Charity information

Parochial Church Council of St Peter's Darwen is a charity with expected status given by the Charity Commission as a Parish within the Diocese of Blackburn.

##### 1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The Charity is a Public Benefit Entity as defined by FRS 102.

The Charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

##### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

##### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Charity.

##### 1.4 Income

Income is recognised when the Charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the Charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

# PAROCHIAL CHURCH COUNCIL OF ST PETER'S DARWEN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

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#### 1 Accounting policies

(Continued)

##### 1.5 Expenditure

Resources expended are allocated to the particular activity where the cost relates directly to that activity (in accordance with the SORP). Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with use of the resource.

Management and administration costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

##### 1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

##### 1.7 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

##### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the Charity contractual obligations expire or are discharged or cancelled.

# PAROCHIAL CHURCH COUNCIL OF ST PETER'S DARWEN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 2 Critical accounting estimates and judgements

In the application of the Charity accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

#### 3 Donations and legacies

	Unrestricted funds general 2024 £	Unrestricted funds general 2023 £
Donations and gifts	45,427	46,047
Grants Received	500	-
	<u>45,927</u>	<u>46,047</u>
<b>Donations and gifts</b>		
Covenants & Gift Aid	27,452	28,964
Income Tax Recoverable	7,744	5,000
Collections	7,677	5,710
Donations	2,554	6,373
	<u>45,427</u>	<u>46,047</u>

#### 4 Charitable activities

	2024 £	2023 £
PCC Fees	<u>8,441</u>	<u>11,651</u>

# PAROCHIAL CHURCH COUNCIL OF ST PETER'S DARWEN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**5 Other trading activities**

	Unrestricted funds general 2024 £	Unrestricted funds general 2023 £
Fundraising events	683	3,018



PAROCHIAL CHURCH COUNCIL OF ST PETER'S DARWEN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

6 Investments

	Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Total 2024 £	Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Total 2023 £
Income from listed investments	1,002	1,487	2,489	707	1,550	2,257

# PAROCHIAL CHURCH COUNCIL OF ST PETER'S DARWEN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 DECEMBER 2024**

### 7 Other income

	Unrestricted funds general 2024 £	Unrestricted funds general 2023 £
Other income	1,237	1,268
Parish Lettings	90	1,738
	<u>1,327</u>	<u>3,006</u>

### 8 Charitable activities

	2024 £	2023 £
Ministry - Contributions to Stipends & Diocesan Quota	39,689	40,967
Ministry - Clergy Expenses	408	619
Ministry - Housing Costs	4,815	4,855
Church Running Expenses	17,237	12,634
Organist's Honoraria	150	3,842
Major Repairs and Equipment	11,932	4,580
	<u>74,231</u>	<u>67,497</u>
Share of governance costs (see note 9)	3,336	3,793
	<u>77,567</u>	<u>71,290</u>
<b>Analysis by fund</b>		
Unrestricted funds - general	68,195	71,290
Unrestricted funds - designated	9,372	-

# PAROCHIAL CHURCH COUNCIL OF ST PETER'S DARWEN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

### 9 Support costs

	Support costs	Governance costs	2024	2023
	£	£	£	£
Accountancy	-	780	780	720
Printing and Stationery	-	1,922	1,922	2,258
Sundries	-	634	634	663
Trading Costs	-	-	-	152
	<u>-</u>	<u>3,336</u>	<u>3,336</u>	<u>3,793</u>
Analysed between				
Charitable activities	-	3,336	3,336	3,793
	<u>-</u>	<u>3,336</u>	<u>3,336</u>	<u>3,793</u>

Governance costs includes payments to the Independent Examiner of £780 relating to 2023 (2023 year ending accounts- £720).

### 10 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the Charity during the year.

### 11 Employees

There were no employees during the year.

### 12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

### 13 Debtors

	2024	2023
	£	£
Amounts falling due within one year:		
Other debtors	-	5,000
	<u>-</u>	<u>5,000</u>

### 14 Creditors: amounts falling due within one year

	2024	2023
	£	£
Other creditors	-	-
	<u>-</u>	<u>-</u>



# PAROCHIAL CHURCH COUNCIL OF ST PETER'S DARWEN

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 15 Creditors: amounts falling due after more than one year

	2024 £	2023 £
Other creditors	370	370

#### 16 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Movement in funds				Movement in funds		
	Balance at 1 January 2024	Incoming resources	Resources expended	Transfers	Balance at 1 January 2023	Incoming resources	Balance at 31 December 2023
	£	£	£	£	£	£	£
Other	5,607	708	(645)	-	4,886	721	5,607
Fabric Fund	26710	1417	(9,372)	25,881	25,881	829	26,710
	<u>32317</u>	<u>2125</u>	<u>(10,017)</u>	<u>25,881</u>	<u>30,767</u>	<u>1,550</u>	<u>32,317</u>

#### 17 Analysis of net assets between funds

	Unrestricted funds	Designated funds	Total Unrestricted funds	Designated funds	Total
	2024	2024	2024	2023	2023
	£	£	£	£	£
Fund balances at 31 December 2024 are represented by:					
Current assets/(liabilities)	38,779	-	38,779	-	57,479
Long term liabilities	(370)	-	(370)	-	(370)
	<u>38,409</u>	<u>-</u>	<u>38,409</u>	<u>-</u>	<u>57,109</u>

#### 18 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).