

The Parochial Church Council of St Thomas, St Anne's on Sea

Annual Report and Financial Statements of the Parochial Church Council for the year ended 31st December 2024

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THE PAROCHIAL CHURCH COUNCIL OF PARISH OF ST THOMAS, ST ANNE'S ON SEA

Trustees Annual Report for the Parochial Church Council of St Thomas, St Anne's on Sea

Aims and Purposes

St Thomas' Parochial Church Council (PCC) is responsible for cooperating with the Incumbent, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social, and ecumenical. The PCC is also responsible for the maintenance and insurance of St Thomas' church and hall.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at in our church and to become part of our parish community in St Anne's. When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion.

In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of the church buildings.

Review of the year

2024 continued to provide many challenges for the PCC. Worshipping numbers increased slightly under the oversight of Revd Lynda Brady but many who still regard themselves as members of the St Thomas community, still do not attend church very often, nor contribute financially to its upkeep. Numbers on the electoral roll at the APCM in May 2023 were 76. The service pattern remained the same until the installation of our new Vicar, Revd Canon Michael Manley in late October 2024 : with a Sunday morning service at 10.30 am, Compline on 2nd and 4th Sundays at 7pm and a said Holy Communion service on a Thursday at 10.30am. The new vicar retained the weekly Sunday morning Parish Communion and Thursday morning said Holy Communion, but, with the ministry Team and PCC's encouragement, radically changed their formats – prioritizing accessibility: firstly to a God who was immanent and near (not detached and distant) by introducing a nave altar and asking the choir in the chancel to gather around it and disrobe – symbolizing 'God amongst us': secondly accessibility to those who attended : by laying aside the use of hymn-books, service booklets, and printed readings, and introducing an easy to follow combined service sheet with all the hymns, readings, and prayers each Sunday. The magnitude of such liturgical renewal meant that the vicar only attended the Sunday and Thursday morning services. All else, apart from the monthly Saturday Brick Church, remained the responsibility of committed volunteers. (For example, the monthly prayer group continued, Nursery Praise, Monthly Youth Club)

The ministry team (LLMs and Wardens) held everything together with help from others, and continued to fulfill various function roles to release the Vicar to progress the liturgical renewal.

A Vision Sunday Lunch, open to all, was held to help communicate the new vision based on our congregation's accessibility to God and people, which was well-attended. During the meeting, members were able to discuss the new vision and also comment by writing and displaying post-it notes. A report was then collated listing all the comments.

Though some still expressed reticence and anxiety at the changes – within weeks of their introduction, attendance increased 10-15%: which seemed to allay most fears.

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There were increased attendances for the combined All Souls/All Saints commemorations, Sunday on Sunday and advent and then Christmas, which encouraged all.

Unfortunately, Joy Swarbrick (churchwarden) had to remain the main treasurer but eventually was supported by a friend of a PCC member who thankfully supervised all the book-keeping of the church accounts that had been recommended by the Diocesan Board of Finance.

A general improvement in income over the year coupled with an encouraging reduction of the Parish Share for 2024, after negotiations with the Diocese – (to include a staged increase each year) meant that the church was able to fulfil its Parish Share requirements for 2024 despite losing a major contributor (The after-school and breakfast club) in the summer.

Continuing problems with banking at Barclays have made managing the accounts more challenging, but we hope to finally complete the conversion to an on-line account in the new year.

There has been some increase in the uptake of giving through the Parish Giving scheme although some regular giving is still via standing order or envelopes. Fortunately the overall level of giving does seem to show an increase, alongside attendance. The church is to a great extent reliant on the income from hall rentals to meet its bills. The impact of the energy crisis on the church heating costs came into effect when the fixed term tariff for gas ended in September - the electricity contract has also risen. We are exploring the payments regular users of the hall are asked to pay, and our fees for use of the church.

Fundraising events recommenced during 2024 with spring and autumn New to You sales; a Beetle Drive; a Quiz and Spring and Christmas Coffee mornings. The income generated was very welcome and the events have largely been organised and run by the church members who have been doing so for many years. Unfortunately, due to an increasing age profile they are finding it more difficult to physically manage them. It is imperative that new streams of income are explored.

Some Quinquennial work has been completed over the year, with the help of a minor repairs grant from the diocese. The architect has also been asked to draw up plans for a dais, to establish the nave altar and meet the sight-lines problems of worship all being on one level.

We are delighted that our new incumbent has also fulfilled our request to reconnect with families, youth and children: successfully becoming a school governor, revitalizing brick church and school assemblies, and attending monthly youth club. He is also leading the introduction of a monthly family service.

Financial review

Total receipts on unrestricted funds were £87,674 (2023 £80,797). Of these, £41,718 (2023 £47,455) was unrestricted voluntary donations and the remaining income included fees, room hire together with Gift Aid and fundraising and investment income. Planned giving again decreased during the year whilst unplanned giving again increased. Gift aid is more because the claim for earlier years was also made. The PCC remains grateful to all those who give support to the work here in the parish.

£70,565 (2023 £83,194) was spent from unrestricted funds to provide the Christian ministry from the parish. Unrestricted receipts in the year were £17,109 greater than payments but this was mainly because of the Gift Aid reclaimed for earlier years and the sale of the shares that had historically been owned by the PCC as shown in note 2.

£59,120 was needed to provide the Christian ministry from the parish through the parish share that largely provides the stipends and housing for the clergy across the diocese with contributions for each parish based on a

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formula that tries to reflect whether or not the parish has a full-time incumbent, the size of the regular worshipping congregation and the relative deprivation in the parish. The parish was grateful to receive a grant of £18,577 towards this to reflect the relative level of deprivation in the parish, and further support of £8,543 leaving a balance of £32,000, all of which was paid in the year.⁴

The bank balances of £71,135 (2023 £47,813) are held in current and savings accounts and Church of England Deposit Funds as set out in the Statement of Assets and Liabilities on page 9.

Reserves policy

It is PCC policy to try to maintain a balance on unrestricted funds that equates to at least three months' unrestricted payments. The undesignated balance in the current and savings account at the year-end were £24,098 so approximately 4 months' payments. There is also £14,416 designated for repairs and a further £31,136 in Church Deposit Funds.

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure.

The method of appointment of PCC members is set out in the Church Representation Rules. The membership of the PCC consists of the incumbent, churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. New members receive initial training in the workings of the PCC.

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Administrative information

St Thomas' Church and hall are situated on St Thomas Road, St Anne's-on-the-Sea, FY8 1JL. It is part of the Diocese of Blackburn within the Church of England. The correspondence address is as above. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011) and a charity currently excepted from registration with the Charity Commission.

PCC members who have served at any time from 1 January 2024 until the date this report was approved are:

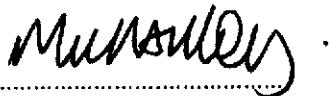
Ex officio members:

- Incumbent: The Reverend Canon Michael Manley from 27th October 2024
- Curate in Charge The Reverend Lynda Brady from 31st March 2024 to 31st September 2024
- Licenced Lay Minister - Elizabeth O'Connor
- Licenced Lay Minister - Peter Watson
- Licenced Lay Minister - Deborah Wood

Elected members:

- Churchwarden – David Bennett:
- Churchwarden – Joy Swarbrick (also treasurer until June 2024)
- Mark Rutherford – (PCC Secretary)
- Kathleen Asquith
- Janet Boyce
- John Davies
- Kaye Houston
- Amanda Palmer
- Elizabeth Proctor
- Christine Unsworth
- Maurice Unsworth
- Glenys Markland (from 12th May 2024)

Approved by the PCC on 4th May 2024 and signed on their behalf by Revd Canon Michael Manley as PCC Chairman.



Revd Canon Michael Manley
PCC Chairman

THE PAROCHIAL CHURCH COUNCIL OF PARISH OF ST THOMAS, ST ANNE'S ON SEA

Independent Examiners' Report

Independent Examiner's Report to the members/trustees of the Parochial Church Council of Parish of St Thomas, St Annes on Sea

I report on the accounts for the year ended 31st December 2024 which are set out on pages 8 to 13.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity 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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with these accounting records 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.

Mrs Stephanie Rankin FCA
Ribble Accounting Services Limited
56 Broadgate
Preston
PR1 8DU
24 April 2025

THE PAROCHIAL CHURCH COUNCIL OF PARISH OF ST THOMAS, ST ANNE'S ON SEA

RECEIPTS AND PAYMENTS ACCOUNT

For the year ended 31 December 2024

	Notes	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
Receipts from:					
Donations and legacies	3a	56,364	249	56,613	48,268
Charitable activities	3b	11,641	-	11,641	8,721
Other trading activities	3c	11,533	-	11,533	22,241
Investments	3d	1,920	-	1,920	1,567
Other	3e	6,216	-	6,216	629
Total receipts		£87,674	£249	£87,923	£81,425
Payments on:					
Church activities					
Ministry costs	4a	33,040	349	33,389	40,882
Church activity costs	4b	9,203	-	9,203	11,614
Premises costs – Church, grounds and Barchester	4c	21,318	-	21,318	21,989
Costs of trading (hall and other)	4d	4,660	-	4,660	6,543
		69,676	349	70,025	81,028
Raising funds	4e	2,344	-	2,344	2,694
Total payments		£70,565	£349	£70,914	£83,722
Net receipts/(payments)		17,109	(100)	17,009	(2,297)
Cash funds brought forward		44,813	100	44,913	47,210
Transfers between funds		-	-	-	-
Transferred from Investments to cash		9,213	-	9,213	-
Cash funds carried forward		£71,135	£-	£71,135	44,913

THE PAROCHIAL CHURCH COUNCIL OF PARISH OF ST THOMAS, ST ANNE'S ON SEA

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2024

			2024			2023		
			Unrestricted	Restricted	2024 Total	Unrestricted	Restricted	2023 Total
			£	£	£	£	£	£
Current assets - Cash at bank and in hand								
Main current account 3081914			21,168	204	21,372	9,665	100	9,765
100 Club 30443239			2,062	-	2,062	3,156	-	3,156
Premium Account - Tracker 80758841			868	-	868	693	-	693
Designated Fabric Account 40051543			14,416	-	14,416	163	-	163
			38,514	204	38,718	13,677	100	13,777
Less cash belonging to DBF (DBF portion of fees)			-	(204)	(204)	-	-	-
			38,514		38,514	13,677	100	13,777
CCLA (CBF) deposit account 714D			3,159	-	3,159	3,159	-	3,159
CCLA (CBF) deposit account 998D			29,462	-	29,462	27,977	-	27,977
Total	2A		£71,135	-	£71,135	£44,813	£100	£44,913
Investment Assets								
568 shares Royal Dutch Shell (NOW SOLD)			-	-	-	9,213	-	9,213
Total	2B		£71,135	-	£71,135	£54,026	£100	£54,126

The notes on pages 10 to 13 form an integral part of these accounts.

THE PAROCHIAL CHURCH COUNCIL OF PARISH OF ST THOMAS ST ANNE'S ON SEA

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

1. Accounting Policies

a. Basis of preparation

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

b. Funds

Unrestricted funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also not restricted.

Restricted funds are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of the church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

2. Movement in funds during the year

The movements in the different funds can be summarised as follows:

Fund		1 Jan 2024	Receipts	Payments	Trf from investments	Transfers	31 Dec 2024	
Unrestricted Cash Funds								
General Fund		44,813	87,569	69,447	9,213	-15,429	56,719	
Designated Fabric Fund		-	105	1,118		15,429	14,416	
Total unrestricted funds	A	44,813	87,674	70,565	9,213	-	71,135	Notes 3,4
Restricted Funds								
Special Collections to pass on		100	249	349	-	-	-	
Restricted Funds	B	100	249	349	-	-	-	Notes 3,4
Cash Funds (A + B)	C	£44,913	£87,923	£70,914	£9,213	-	£71,135	

Notes 3 and 4 give a breakdown of the receipts and payments.

In addition to the cash funds set out above, the PCC also held investments as follows:

	On 31 December 2024		On 31 December 2023	
	No of shares	Book value	No of shares	Book value
Investment assets				
Unrestricted				
6440: 568 shares Royal Dutch Shell	0	£nil	568	£9,213
Sale proceeds in year				15,429
Surplus on sale of investments (3c)				£6,216

The shares were sold in February 2024 and the proceeds of £15,429 designated to the fabric fund (see note 2 above)

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NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

3. Further Analysis of Receipts

	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
3a. Donations and legacies				
Planned Giving - Parish Giving Scheme	11,324	-	11,324	14,000
Planned Giving - Standing Orders & cheques	3,786	-	3,786	6,056
Planned Giving - CAF	2,218	-	2,218	3,304
Planned Giving - Envelopes	1,635	-	1,635	4,402
Planned giving total	18,963	-	18,963	27,762
One off Giving - SumUp	1,088	-	1,088	1,608
One off Giving - PGS	3,201	-	3,201	49
One off Giving - one off envelopes	7,745	-	7,745	6,020
Loose plate collections	5,391	-	5,391	4,917
Retiring collections	-	249	249	1,763
Sundry donations	334	-	334	1,140
Gift Aid tax refunds received	14,647	-	14,647	813
Legacies	500	-	500	500
Grants	4,495	-	4,495	3,695
Donations and legacies Totals	56,364	249	56,613	48,268
3b. Income from charitable activities				
Parish fee for wedding or funeral	2,107	-	2,107	4,320
Churchyard maintenance fee	159	-	159	33
Church or Hall lettings - objectives	9212	-	9212	4,368
Other receipts	163	-	163	-
Income from charitable activities Totals	11,641	-	11,641	8,721
3c. Other trading activities				
Fundraising	4,371	-	4,371	3,930
Church or Hall lettings - fund raising	3,847	-	3,847	15,130
Magazine income - sales and advertising	65	-	65	51
100 Club income	3,250	-	3,250	3,130
Other trading activities Totals	11,533	-	11,533	22,241
3d. Income from investments				
Dividends from shares	153	-	153	-
Bank and building society interest	118	-	118	8
CBF Deposit account interest	1,649	-	1,649	1,559
Investment income Totals	1,920	-	1,920	1,567
3e. Other income				
Refunds from previous year expenditure	-	-	-	629
Surplus on sale of investments	6,216	-	6,216	-
Other income Totals	6,216	-	6,216	629
Total receipts	£87,674	£249	£87,923	£81,426

THE PAROCHIAL CHURCH COUNCIL OF PARISH OF ST THOMAS ST ANNE'S ON SEA

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

4. Further Analysis of Payments

	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
4a. Ministry costs				
Giving to missionary societies	-	-	-	171
Giving to relief and development agencies	-	349	349	357
Parish Share	32,153	-	32,153	32,000
Clergy working expenses	-	-	-	1,500
Council tax (clergy housing)	-	-	-	2,890
Telephone and broadband (clergy housing)	25	-	25	-
Reader expenses and subscriptions	14	-	14	55
Visiting clergy/locums	848	-	848	422
DBF portion of fees paid over to DBF	-	-	-	3,487
Ministry costs total	33,040	349	33,389	40,882
4b. Church activities				
General Mission/Support activities	23	-	23	168
Organist Fees	4,800	-	4,800	4,800
Organ / piano tuning and maintenance	468	-	468	868
Upkeep of services	468	-	468	257
Parish mission and evangelism costs	54	-	54	-
Printing, postage and stationery	969	-	969	938
Subscriptions	766	-	766	1,057
Professional Fees	200	-	200	2,154
Sundry expenses	441	-	441	939
Advertising and PR	829	-	829	404
Banking charges/Transaction charges	22	-	22	17
Branch Organisation - payments	163	-	163	12
Church activities total	9,203	-	9,203	11,614
4c. Premises costs – Church, grounds and Barchester				
Insurance	6,491	-	6,491	4,924
Church building - electric	2,513	-	2,513	1,035
Church building - gas	6,755	-	6,755	10,329
Church building - water	591	-	591	158
Phone and Wi-Fi (church building/parish office)	348	-	348	355
Utilities total	17,148	-	17,148	16,801
Church building maintenance (routine)	2,354	-	2,354	614
Church equipment costs	35	-	35	324
Church building major repairs - structure	-	-	-	1,945
Cleaning materials and equipment - Church building	1,670	-	1,670	1,088
Upkeep of churchyard & grounds	111	-	111	1,217
Premises costs (church, grounds etc) total	21,318	-	21,318	21,989

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NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

Further analysis of payments continued

4d. Costs of trading (hall and other)

Hall/Other building - electricity	219	-	219	9
Hall/Other building - gas	1,243	-	1,243	1,271
Hall/Other building - maintenance (routine)	2,510	-	2,510	881
Hall/Other building - equipment	-	-	-	461
Hall/Other building - consumables	299	-	299	203
Hall/Other building - cleaning costs	337	-	337	3,648
Hall costs total	4,608	-	4,608	6,473
Magazine costs	52	-	52	-
Other trading expenditure	-	-	-	70
Hall and other trading costs total	4,660	-	4,660	6,543

4e. Raising funds

Costs of fundraising events	-	-	-	402
100 Club payouts	2,344	2,344	2,344	2,292
Raising funds Totals	2,344	2,344	2,344	2,694

Total payments

£70,565	£349	£70,914	£83,722
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