

ST. JAMES CHURCH, BREAM

Annual Report 2024

Aim and purposes

St. James Church Parochial Church Council (PCC) purpose is to promote the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. This August we bid a fond farewell to our Children, Youth and Family workers. We pray that God's work through them reaches wide in Denmark.

Objectivities and Activities

- The PCC is committed to enabling as many people as possible to worship at our church and to become part of our Parish Community at St. James. We seek to serve the community of Bream in a variety of practical ways. We have a particular emphasis on encouraging children and young people from the community to engage and participate in worship. Our services and worship put faith into practice through prayer and scripture, music and sacrament. Initiatives / vision for this year include:
 - 1) Even with the departure of our Children, Youth and Family workers, we will continue to prioritise and resource Family, Youth and Children's ministry.
 - 2) To develop and maintain a variety of ministries aimed at combating poverty in all its forms in the community. Community Fridge and being part of The Forest Foodbank network of agencies who can facilitate vouchers for those within our Parish is an important part of this work.
 - 3) Extension of the previous work with families and the school enabling parents and helping them with specific struggles. The future work of Caleb's Mountain will strengthen this ministry.
 - 4) To continue looking into the development of church buildings to ensure they are fit for purpose.
 - 5) To support mission partners as agreed through PCC following a support network approach.

When planning our activities for the year, the incumbent and the PCC have considered the Commission's guidance on public benefit and, in particular, the specific 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 from the Bible; and developing knowledge and trust in Jesus.

- Provision of pastoral care for people living in the parish, young and old.
- Missionary and outreach work in the UK and further afield.

Achievements and Performance

Under 5's continues to be a strong community service. Unfortunately we have had to return to our Monday morning session only, this is well attended.

Messy Church grows with our local families and local churches volunteering too, we have regular families who return each month.

Memory Cafe continues to serve our community with vital relationships.

Lunch Club also is a popular event held every two weeks.

St James proudly supports X-Site a collaboration with other Churches around the Forest, a high energy bi-monthly coming together celebrating and discovering faith for age 7 to year 7.

Prayer and Worship

Prayer is seen as an essential key to all our outreach and activities at St. James. The Parish Prayer meeting meets once a month in the Church Centre. Prayer also takes place weekly on Wednesdays in the Church building at 7.00am. A team of dedicated people pray most weekdays for 2 hours in the morning using the prayer room in the church centre.

Sunday Worship seeks to be accessible to all, young and old, regular and newcomers. Morning worship is aimed at all ages, the children stay in the main service for the early worship session and then move to the church centre for age related activities. We continue to have an extra communion service at 9 am once a month.

Small Groups we have a number of groups, meeting in people's homes and at the Church Centre, that have committed volunteer leaders, a variety of days and times help us to meet the needs of our congregation and community

Deanery Synod

Two members of the PCC sit on the Deanery Synod. This provides the PCC with an important link between the Parish and the wider structures of the church. A report from the Deanery Synod is regularly brought to the PCC.

Pastoral Care

Pastoral Care is important to us at St. James, the incumbent and the pastoral team visit the sick and housebound in the village, taking home communion as needed. Care for the bereaved is also an important part of the work at St. James.

Mission and Evangelism

Mission and Evangelism is part of the historic 'life blood' of St. James.

We are reviewing this giving currently to reflect the vision and needs in the wider Christian community.

Supporting Caleb's Mountain seeking to help parents and children within the community and through schools. Although our Children, Youth and Family workers were employed with Caleb's Mountain we will be seeking a way to continue this important ministry.

Bream Church of England School

Bream School is part of the Severn Federation Academy Trust (SFAT). Stephen Harrison is part of the governing body, along with another of our PCC members.

Our 'Open the Book' team visits the school regularly, presenting bible stories in an engaging format. The school visits the Church for Christmas and Easter services as well as at Harvest and to celebrate the end of the summer term.

Ecumenical Relationships

We continue to work with many of the local churches, with particular links with the youth. X-Site being a cross church initiative supported by St James.

Branch and Breathe are supported and advertised to grow youth faith journey's.

Safeguarding (Child Protection & Vulnerable Adults)

In consultation with the Diocese of Gloucester this area is taken extremely seriously, with regular training and advice given by the Diocese, and a Child & Vulnerable Adults protection policy formulated for the church. We have a policy of 'safer recruitment' for volunteers and staff and DBS checks are made for those who work regularly with children and vulnerable adults.

There was one incident of safeguarding that the church supported in the community (at the local Church of England Primary School) although not directly involving members of the church.

Financial Review

Total receipts on unrestricted funds were £157,054 of which £2,767 was investment income. Restricted/Designated income of £16,638 including £248 of investment income was also received and is detailed in the Financial Statements. Income from general giving (including the separate income line for CYFW which was included within general donations in 2023) increased by 7%. However, total income remained static. We are grateful to the Benefact Trust for a grant of £4,640 in support of Linking Lives and The National Society for a grant of £10,000 in support of Caleb's Mountain.

£163,631 was spent to provide the general Christian ministry from St James's Church, including the contribution to the diocesan parish share which totalled £75,000 for the year and largely provides the stipend, house and pension costs of the incumbent. The sum that the churches in the deanery have to find is based on the actual ministry costs of each parish. St James's has historically and consistently met the full cost the Diocese has requested, and often contributed slightly above this figure, so contributing 'mutual support' to other churches in the Diocese. It is the church's policy to donate approximately 10% of its unrestricted general income, to support Christian mission work in the United Kingdom and overseas. The net result for the year before revaluation of fixed assets was an excess of expenditure over income of £6,577 on unrestricted funds and an excess of income over expenditure of £4,208 on restricted funds.

Reserves Policy

The reserves policy was changed, by the PCC, during 2023. The bank balance of £51,902 on 31 December 2024 on unrestricted funds equated to slightly less than 4 months of all unrestricted payments. The current reserves policy states that we should keep 6 weeks' worth of general expenditure, an extra 10 weeks of wages plus monies pledged in support Caleb's Mountain in reserve. This is currently in the region of £30,000. It is our policy to invest funds not required for immediate use with the CBF Church of England Deposit Fund.

Volunteers

Our volunteers give much of their time and energy helping out in many of the areas of church life – perhaps 80%+ of the work and service is done by willing volunteers. Without these committed volunteers our Church could not reach our community in the way it does. Their work includes the children, young people of our Church and community, the elderly, the local school, maintenance of our buildings, music and much more. Special mention to our Church Wardens Andrew Ewens and Louisa Smallpage-Mitchell. Our thanks to the years Shirley Robinson has been Treasurer, the role has been ably passed to Christine Wakerley. Also to all the members of the PCC for their valuable contribution to our ministry here at St. James, enabling the church to run smoothly.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At St. James the membership of the PCC consists of the Incumbent, Church Wardens and members elected by those members of the congregation who are on the Electoral Roll of the church. All those who attend our services/members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

Decisions that need to be made on matters within the church and the parish itself become the responsibility of the PCC. Part of their role is to decide where the funds of the church are to be distributed.

The full PCC met six times during the year and all meetings were quorate.

Administrative Information

St. James Church is situated in Bream in the Forest of Dean. It is part of the Diocese of Gloucester within the Church of England. The correspondence address is St James' Church Centre, Coleford Road, Bream, Lydney GL15 6ES.

The PCC is a body corporate, PCC Powers Measure 1956, Church Representation Rules 2006. (and a Charity excepted from registration with the Charity Commission.) The PCC was made up of the following members during 2024:

Ex Officio:

Stephen Harrison
Don Ely

Wardens:

Matthew Rees – until May 2024
Dave Chappell – until May 2024
Andrew Ewens – from May 2024
Louisa Smallpage-Mitchell – from May 2024

Deanery Synod:

Annie Hemsley
Bridget Wilks (left mid-term)
Sergio Do Nascimento (left mid-term)

Elected Members:

Jane Simpson
Shirley Robinson - Treasurer
Louisa Smallpage-Mitchell
Cheri do Nascimento
Christine Ely
Glenn Egan
Peter Bean
Jonathan Hawken
Andrew Ewens
Iain Searle
Barry Stevens
Marie Veale
Claire Phillips
Co-opted – Lucy Crick PCC Secretary

St James Church, Bream **Financial Statements for the year** **ended 31 December 2024**

Statement of Income and Expenditure for the year ended 31 December 2024

| | | Unrestricted funds | Restricted/ Designated | Total 2024 | Total 2023 |
|---|------|--------------------|---------------------------|-----------------|----------------|
| | Note | £ | Funds £ | £ | £ |
| Incoming Resources | | | | | |
| Donations, legacies and similar incoming resources | | 97,775 | 0 | 97,775 | 115,015 |
| Luncheon Club/Under 5s | | 5,182 | | 5,182 | 4,100 |
| CYFW | 8 | 24,245 | | 24,245 | 0 |
| Other income generated from activities of the church | | 3,299 | | 3,299 | 6,410 |
| Income Tax Recovered | 8 | 22,004 | 500 | 22,504 | 24,785 |
| Charitable Trusts | | | 14,670 | 14,670 | 0 |
| Caleb's Mountain | 10 | | 1,200 | 1,200 | 11,260 |
| Linking Lives | 11 | | 20 | 20 | 4,565 |
| Church Centre Income | | 2,628 | | 2,628 | 2,773 |
| Interest | | 2,767 | 248 | 3,015 | 2,806 |
| Sundries | | -846 | | -846 | 1,725 |
| Total Incoming Resources | | 157,054 | 16,638 | 173,692 | 173,439 |
| Resources Expended | | | | | |
| Parish Share | | 75,000 | | 75,000 | 76,500 |
| Wages and Expenses | 1 | 43,178 | | 54,720 | 45,174 |
| Property and Office Costs | | 22,718 | | 22,718 | 20,526 |
| Mission and Charity Donations | 2 | 15,567 | | 15,567 | 15,314 |
| Caleb's Mountain | 10 | | 794 | 794 | 536 |
| Linking Lives | 11 | | 94 | 94 | 351 |
| Church Building/Car Park | | | | | |
| Repairs | | 0 | | 0 | 13,466 |
| Sundries | | 7,168 | | 7,168 | 985 |
| Total Expended Resources | | 163,631 | 12,430 | 176,061 | 172,852 |
| Net incoming resources before revaluation of fixed assets | | (6,577) | 4,208 | (2,369) | 14,242 |
| Gains and losses on revaluation of fixed assets for the church's own use | 3 | (9,319) | 0 | (9,319) | (8,731) |
| Net Movement in Funds | | (15,896) | 4,208 | (11,688) | 5,511 |
| Total funds brought forward | | 445,964 | 22,018 | 467,982 | |
| Tfr Container Grant to LL | | | (2,000) | | |
| Linking Lives from CG | | | 2,000 | | |

| | | | |
|-----------------------------|----------------|---------------|----------------|
| Total funds carried forward | <u>430,068</u> | <u>26,226</u> | <u>456,294</u> |
|-----------------------------|----------------|---------------|----------------|

| | |
|--|----|
| Creditors: amounts falling due within one year | 5 |
| Total Funds | 12 |

St James Church, Bream

Financial Statements for the year ended 31 December 2024

Balance Sheet as at 31 December 2024

| Note | | Unrestricted funds £ | Restricted/ Designated Funds £ | Total 2024 £ | Total 2023 £ |
|------------------------------|---|-------------------------|---|-----------------|-----------------|
| <u>Fixed Assets</u> | | | | | |
| New Church Centre | | 368,498 | | 368,498 | 376,969 |
| Tangible Assets | 3 | 3,146 | 0 | 3,146 | 3,994 |
| | | | | | |
| Total Fixed Assets | | 371,644 | 0 | 371,644 | 380,963 |
| <u>Current Assets</u> | | | | | |
| Debtors and Prepayments | 4 | 9,174 | 141 | 9,314 | 10,106 |
| Cash at bank | | 51,902 | 27,495 | 79,397 | 98,103 |
| | | | | | |
| Total Current Assets | | 61,076 | 27,636 | 88,711 | 108,209 |
| | | | | | |
| | | 2,652 | 1,410 | 4,062 | 21,190 |
| Net Current Assets | | 58,424 | 26,226 | 84,650 | 87,019 |
| Net Assets | | 430,068 | 26,226 | 456,294 | 467,982 |
| <u>Income Fund</u> | | | | | |
| | | 430,068 | 26,226 | 456,294 | 467,982 |
| Total funds | | 430,068 | 26,226 | 456,294 | 467,982 |

St James Church, Bream

Financial Statements for the year ended 31 December 2024

Accounting Policies

Basis of accounting

These accounts have been prepared on the basis of historic cost (except that buildings are shown at market value) in accordance with UK accounting standards and with the Charities Act 1993

In accordance with the Statement of Recommended Practice (SORP 2007) and the Charities Act 1993, these accounts have been prepared using the accruals basis of accounting. There have been no changes in accounting policies since last year.

Accounting Policies

Incoming resources are recognised when the church becomes entitled to the resources, the members of the PCC are virtually certain that they will receive the resources, and when the monetary value can be measured with sufficient reliability.

Grants and donations are only recognised when the Church has unconditional entitlement to the resources.

Incoming resources from tax reclaims are included in the accounts at the same time as the gift to which they relate.

Fees for examining the accounts

No fees were paid for examining the church's statutory accounts. (2023:£nil)

Tangible Fixed Assets

Fixtures and fittings are depreciated over 5 years on a straight line basis. Only purchases in excess of £1000 are capitalised. Buildings are presented at their estimated current market value and amortised over a period of 50 years. Computers are depreciated over a period of 4 years.

The church building does not belong to the PCC though it is their responsibility to maintain it. We do anticipate that the heating will need an expensive upgrade in the not too distant future.

Reserves Policy

At the March 2020 PCC meeting the following policy was agreed: The Reserves Policy of the PCC of St James Bream is that we should hold money to cover 3 months of general expenditure plus 4 months of wages. Additionally, monies committed to other projects eg Caleb's Mountain and Linking Lives should be held in reserve.

In November 2023 it was decided by the PCC to reduce the reserves to 6 weeks general expenditure with 3 months of wages and other monies committed to remain the same. It was felt that the congregation would not simply stop giving and therefore it was safe to do this.

Additionally at the beginning of 2022 it was agreed that, should funds allow, the sum of £5000 per annum will be transferred to a building fund to offset further major repairs. There was no surplus with which to do this at the end of 2024.

Notes to the accounts

1. Staff Costs and Expenses

| | 2024 | 2023 |
|-----------------|---------------|---------------|
| Staff Wages | 40,956 | 35,487 |
| Clergy Expenses | 1,047 | 448 |
| Casual | 1,175 | 981 |
| | <u>43,178</u> | <u>36,916</u> |

Number of paid employees during the year
Casual = Verger and organist at weddings

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St James Church, Bream

Financial Statements for the year ended 31 December 2024

2. Charitable Donations

During the year the Church made the following charitable donations:-

| | Overseas | Home | Total |
|---------------------------------------|--------------|--------------|---------------|
| Jane and Hans Koebele and family (OM) | 6,600 | | 6,600 |
| Bible Society | | 500 | 500 |
| Teens in Crisis | | 1,000 | 1,000 |
| Christians Against Poverty | | 1,000 | 1,000 |
| Tear Fund | | 500 | 500 |
| Turkey | 1,000 | | 1,000 |
| | <u>7,600</u> | <u>3,000</u> | <u>10,600</u> |

The PCC made the decision to retain £1000 of missionary giving to support people from St James carrying out missionary work. This would predominantly but not exclusively be for youth.

The balance of the figure shown at '2' relates to local mission such as lunch club, under 5's, youth and children's work along with monies donated from special collections.

3. Tangible Fixed Assets

| | Freehold Land & Buildings £ | Fixtures & Fittings £ | Total 2024 £ | Total 2023 £ |
|---|--------------------------------|--------------------------|-----------------|-----------------|
| Cost or Valuation | | | | |
| Balance brought forward | 423,560 | 18,803 | 442,363 | 438,125 |
| Additions | 0 | | 0 | 0 |
| Disposal of Assets | 0 | 0 | 0 | |
| Balance carried forward | <u>423,560</u> | <u>18,803</u> | <u>442,363</u> | <u>438,125</u> |
| Accumulated Depreciation | | | | |
| Balance brought forward | 46,591 | 14,809 | 61,400 | 34,910 |
| Depreciation for year | 8,471 | 848 | 9,319 | 9,044 |
| Balance carried forward | <u>55,062</u> | <u>15,657</u> | <u>70,719</u> | <u>43,954</u> |
| Net Book Value at 31 December 2024 | <u>368,498</u> | <u>3,146</u> | <u>371,644</u> | |
| Net Book Value at 31 December 2023 | <u>376,969</u> | <u>3,994</u> | <u>380,963</u> | |

4. Debtors and Prepayments

| | Unrestricted £ | Restricted/ Designated | Total 2024 £ |
|------------------------------------|-------------------|---------------------------|-----------------|
| Inland Revenue Gift Aid (inc CYFW) | 8,601 | 100 | |
| Interest due at year end | 472 | 41 | |
| | <u>9,073</u> | <u>141</u> | <u>9,214</u> |

St James Church, Bream **Financial Statements for the year** **ended 31 December 2024**

5. Creditors: amounts falling due within one year

| | 2024 |
|-------------------------------|--------------|
| | £ |
| Falconer & Gilbert Architects | 969 |
| Foodbank | 500 |
| Baby Bank | 60 |
| HMRC | 802 |
| Sundry Gift | 80 |
| Total | 2,411 |

6. Restricted and Designated Funds

| | | Fund Total 2024 | 2023 | Movement |
|----------------------|----|------------------------|---------------|-----------------|
| | | £ | £ | 2024 |
| Church Building Fund | 9 | 3,577 | 3,329 | |
| Caleb's Mountain | 10 | 22,340 | 16,119 | |
| Linking Lives | 11 | 309 | 570 | |
| For Container | | | 2,000 | |
| | | 26,226 | 22,018 | |

| |
|--------------|
| 248 |
| 6,221 |
| (261) |
| (2,000) |
| <u>4,208</u> |

Above figures have taken accruals into account

The £2000 for the container refers to a grant awarded to us by the Co-op which had not been spent at the year end.

7. Related Party Transactions

It is the policy of the PCC to reimburse the Vicar for his out of pocket expenses in full. 2024:£239 2023:nil

Three full members of the PCC were employed by the church

8. General Income & Gift Aid

In 2023 The total of general income and that for CYFW was presented as one figure. For 2024 the two figures were presented separately as the CYFW figure is quite a significant percentage of the total. There is therefore no comparable separate figure on the Income and Expenditure to show for 2023. A proportion of the gift aid money received was on CYFW donations.

9. Church Building Funds

| | 2024 | 2023 |
|-------------------|--------------|--------------|
| Opening Balance | 3,329 | 5,065 |
| Expenditure | | (1,968) |
| Interest on Funds | <u>248</u> | <u>232</u> |
| Closing Balance | <u>3,577</u> | <u>3,329</u> |

St James Church, Bream

Financial Statements for the year ended 31 December 2024

10. Caleb's Mountain

| | 2024 | 2023 |
|-------------------|---------------|---------------|
| Opening Balance | 16,119 | 5,080 |
| Donations | 1,200 | 1,260 |
| Grants | 10,000 | 10,000 |
| Gift Aid Received | 500 | 315 |
| Salaries | (4,685) | |
| Other Expenditure | <u>(794)</u> | <u>(536)</u> |
| Closing Balance | <u>22,340</u> | <u>16,119</u> |

The grants for both 2023 and 2024 were from the Growing Faith Foundation through the

Growing Faith Learning Hub Project

11. Linking Lives

| | 2024 | 2023 |
|--------------------------------|-------------|-------------|
| Opening Balance | 570 | 2,614 |
| Tfr from PCC (Container Money) | 2,000 | 2,000 |
| Grants (Anchor Foundation) | 4,640 | 4,450 |
| Other Income | 50 | 115 |
| Salaries | (6,857) | (8,609) |
| Other Expenditure | (94) | |
| Total C/Fwd | <u>309</u> | <u>570</u> |

12. Movement in Reserves

| | Unrestricted funds £ | Restricted/ Designated Funds £ | Total £ |
|-----------------------------------|---------------------------------|---|-----------------------|
| Reserves at 1 January 2024 | 445,964 | 22,018 | 467,982 |
| Net gain / (loss) for the year | (6,577) | 4,208 | (2,369) |
| Transfer of Funds | | | |
| Movement in Tangible Fixed Assets | (9,319) | 0 | (9,319) |
| Reserves at 31 December 2024 | <u>430,068</u> | <u>26,226</u> | <u>456,294</u> |

