



St James' Church  
HOPE  
Salford M6 8EJ

Trustees Annual Report  
And  
Financial Accounts 2021

Charity No. 1134822

The Financial Accounts as verified by our Independent Examiner, Beryl Ainsworth, show that for 2021 the church operated at a loss of almost £4,000 i.e. we were required to spend £4,000 more on our operating expenses than we received in income.

Everyone appreciates what a difficult year 2021 was as we embraced living with the restrictions imposed in answer to the Coronavirus Pandemic and the gradual easing of these constraints during the year. The following message has been received from the Chief Operating Officer of the Diocese:

“May I take this opportunity to thank you and all those in your parish for the impressive efforts you have undertaken over the last eighteen months during these very challenging and unprecedented times.”

Helen Platt, Chief Operating Officer

There were some highlights during the year:

- Total income was up by £8,500 at £48,139 (compared with £39,581 in 2021)
- Giving “on the plate” was up by £600 and Gift Day up by £375
- We received a donation of £1,200 from the winding up of Salford Deanery
- Salford Elim contributed £1,500 for the use of church and £600 towards energy costs
- Parish Hall Income was up by £6,000

However:

- Total expenditure was up by £14,000 at £52,109 (£38,247 in 2021)
- Church maintenance costs were up by £6,000
- Grounds maintenance costs were up by £2,700
- Energy costs were up by £800
- Parish Hall expenditure was up by £3,300 ~ £2,000 of this was for water rates which the utility company say had previously been undercharged
- We honoured our commitment to the Diocese and paid our Parish Share in full

In 2020, despite being in lockdown for a good part of the year, we had a small surplus of income over expenditure of £1,300. As mentioned, in 2021 we have a deficit with expenditure being £4,000 more than income. This has been funded by withdrawing £3,000 from the Reserve Fund and a lower bank balance at year end.

We pay tribute to the tireless work of the members of the church who also act as Trustees for Charity number 11348222.

James Anthony Wood  
On behalf of the Board Of Trustees  
March 2022

## REPORT OF THE INDEPENDENT EXAMINER

The Treasurer for the PCC maintains the following accounting records:

Computerised Cash Book

Bank Statements for all operating accounts

Manual Weekly Collections Book

Folders of vouchers for expenditure

Cheque counterfoils and paying in stubs

Financial controls in operation:

All cheques to be signed by two from the Incumbent, Churchwardens and Treasurer

Collections to be checked by two from Sidespersons, Churchwardens and Treasurer

Preparation of accounts:

A full bank reconciliation carried out on all operating accounts

Bank deposits checked with cash book entries

Expenditure vouchers checked with bank and cash books



Ainsworth Hargreaves & Co  
Accountants  
48 Stafford Road, Eccles  
MANCHESTER M30 9ED  
Tel: 0161 707 4196

**ST JAMES CHURCH HOPE: FINANCIAL ACCOUNTS FOR 2021**

		2021		2020	
Not					
e	<b>INCOME</b>	£	£	£	£

1.	<b>Planned Giving</b>			
		8451.0	8081.6	
	Gift Aid	0	0	
		2277.5	2654.0	
	Non Gift Aid	0	0	
		1300.4		
	Collections	6	681.20	
		12028.9		
		6		11416.80
2.	Tax Refunds (Gift Aid & GASDS)	2968.83		3379.24
3.	<b>Gift Day</b>			
	Gift Aid	797.00	380.00	
	Non Gift Aid	63.00	105.00	
		860.00		485.00
3.	<b>Donations &amp; Other Income</b>			
	Gift Aid	240.00	491.00	
		1449.9		
	Non Gift Aid	2	120.00	
		1505.0		
4.	Salford Elim	0	100.00	
	Salford Elim Shared Expenses	597.75	0.00	
		3792.6		
		7		711.00
5.	<b>Charitable Giving</b>			
	St James Hospital Lesotho	150.00	95.28	
	Christian Aid Giving	305.00	0.00	
	Harvest Offering	300.00	300.00	
	Children's Society (Christingle)	184.00	220.00	
		939.00		615.28
6.	<b>Parish Hall</b>			
		4375.0	1155.0	
	Regular Hire	0	0	
		1910.0		
	Occasional Hire	0	350.00	
	Hall Booking Deposits	0.00	50.00	
		1326.3		
	Hall Refurbishment Fund	2	0.00	
		7611.32		1555.00
7.	Fundraising Events	0.00		0.00
		12000.0		
8.	Car Park Hire	0		15000.00
9.	Fees	2103.00		1319.00
	Grants/Legacies	0.00		0.00
10.	Insurance Claims	5810.47		4994.00
11.	Sundry Income	<u>25.0</u>		<u>105.8</u>

			<u>0</u>	<u>1</u>
<b>Total Income</b>			48139.25	39581.13
			2020	
Note	2021		2020	
	£	£	£	£
<b>EXPENDITURE</b>				
<b>Church Costs</b>				
12. Maintenance	11565.98		5608.13	
13. Grounds Maintenance	4321.00		1600.00	
14. Cleaning	1863.00		1716.00	
		17749.98		8924.13
<b>Utilities</b>				
Electricity	540.64		275.00	
Gas	1822.26		1303.07	
15. Water	0.00		0.00	
		2362.90		1578.07
Insurance		6429.05		6484.82
Upkeep of services		256.87		271.07
16. Costs of music		1300.00		1200.00
Clergy Expenses		259.90		107.18
Diocese Parish		11523.8		
Share		2		11300.00
<b>17. Funds To Charities</b>				
St James Hospital	250.00		100.00	
Christian Aid	555.00		0.00	
Harvest Offering	300.00		300.00	
Children's Society	184.00		220.00	
		1289.00		620.00
<b>Parish Hall</b>				
18. Expenses	164.92		344.88	

19. Maintenance	576.00	988.10
Gas	556.67	615.43
		-
20. Electricity	572.62	1216.70
21. Water	2257.17	263.80
Cleaning	1657.59	1777.49
22. Refurbishment	1400.00	1087.00
	7184.97	3860.00

### **Vicarage**

23. Expenses	1401.12	1810.58
Water	266.45	81.11
	1667.57	1891.69
Fees - Non PCC	1168.00	1119.00
24. Printing & Stationery	646.02	611.16
Admin	57.00	41.94
25. Sundry Expenses	214.77	238.49
	<u>52109.85</u>	<u>38247.55</u>
<b>Total Expenditure</b>	<b><u>5</u></b>	<b><u>38247.55</u></b>

### **It is noted that:**

The difference of income over expenditure in 2020 was £1333.58

**The difference of expenditure over income in 2021 is a loss of £3970.60**

## **ASSETS AND NOTES**

CURRENT ACCOUNT	2021	Total Assets
Opening balance at bank 01/01/2021	£ 5189.68	
Income paid in during 2021	£48139.25	
+ Transfer from CBF Deposit Fund	<u>£ 3000.00</u>	
Total Resources	£56328.93	
Expenditure paid out during 2021	£52109.85	
2020 cheque presented in 2021	+ 408.00	
2021 cheques not presented in 2021	<u>- 284.00</u>	
	<u>£52233.85</u>	

2021 Income Resources less Expenses	£ 4095.08	
Closing balance at the bank at 31/12/21	<u>£ 4095.08</u>	£4095.08

### COMMUNITY HALL ACCOUNT

Opening balance at bank 01/01/2021	£ 78.65	
Closing balance at the bank at 31/12/21	<u>£ 78.65</u>	£ 78.65

(No transactions)

### CBF CHURCH OF ENGLAND DEPOSIT FUND

Opening balance as at 01/01/2021	£20364.31	
+ Interest retained	<u>£ 10.17</u>	
	£20374.48	
Less Withdrawal (to fund building maintenance)	£ 3000.00	
Closing balance as at 31/12/21	<u>£17364.48</u>	<u>£17364.48</u>

**TOTAL ASSETS AS AT 31/12/2021** **£21538.21**

This compares with Total Assets of £25632.64 as at 31/12/2020

### NOTES - Income

1. Planned Giving covers regular donations given via standing order or weekly envelopes. Collections are the cash given on the open plate. We are thankful for the support of church members who continue to honour their planned giving commitments.
2. Tax Refunds is the money recovered from HMRC on all gift aided donations. The government now allows us to claim a tax refund against small cash donations under the Gift Aid Small Donations Scheme. This includes some of the weekly envelopes which are not Gift Aided, cash given on the plate and some donations.
3. Gift Day and Donations are not counted as Planned Giving as they are one-off donations but these can still be included under the Gift Aid Reclaim Scheme. Donations included £1,200 received from the distribution of funds following the closure of the old Salford Deanery.
4. Under the licence agreement which operates with Salford Elim Church a nominal fee is paid for the weekly use of the church building and then a pro-rata share of the energy costs.

5. Charitable Giving is presented as the total received for each organisation. These are not divided into Gift Aid and Non-Gift Aid although some donations received are gift aided. The amounts sent to the charities are the cash amounts received. The envelopes for donations given under Gift Aid are forwarded to the charity for them to reclaim this directly.
6. Parish Hall income comes from the hire of the Parish Community Hall to external organisations. We were able to hire out the hall extensively in the second half of 2021. In addition, donations were received during the year specifically for installation of accessible toilet facilities which have been included in the Hall Refurbishment Fund.
7. There were no specific fundraising events in 2021 for general church funds.
8. The church receives a considerable amount of income from being able to hire out the car park to the NHS. This is at a fixed fee of £1000 per month billed quarterly. During 2020 the equivalent of five quarterly payments was received due to late payment whereas in 2021 the expected four quarterly payments were received. .
9. Fees cover monies received for occasional services such as weddings and funerals. Only a portion of these fees can be retained for use by the PCC. The majority is passed on to the Diocese; please see Fees – Non PCC under Expenditure.
10. Insurance Claim income received relates to the cost of repairing damaged stonework following a vehicle accident and boiler repair following flooding in the Boiler House.
11. Sundry Income relates to money given towards the cost of Easter flowers.

## **Expenditure**

12. Of the amounts included under Church Maintenance £6,060 is the cost of repairing damaged stonework and boiler repair mainly covered by the insurance company payout.  
It also included the cost of repointing the west gable plus other costs such as the alarm system and fire equipment annual services.
13. Grounds maintenance included an amount of £1800 for tree felling and £850 for rebuilding the boundary wall.
14. Cleaning costs are recorded separately for the church and for the hall. The cleaner's wages costs are normally shared equally between the two whereas the cost of cleaning materials is charged mainly to the hall (toilet and kitchen



requirements). In 2021 however, more focus was spent on cleaning in the church as the hall use was restricted for some time.

15. As little water is used in church, all the costs of water were allocated to the hall (note 20).
16. Costs of music covers a monthly fee paid out to our organist who generously donates some of this fee back to the church.
17. Funds to Charities: the PCC has enhanced the amount given to charities by £350 this year.
18. Parish Hall Expenses includes the cost of the boiler service and payment to Salford City Council for an extra bin.
19. Parish Hall Maintenance includes the cost of the CCTV contract and work carried out on parts of the ceiling.
20. Electricity for the hall is showing a minus figure for 2020 following overpayments due to being billed to estimated readings in previous years. Electricity costs during 2021 were in line with expectations.
21. The water company (part of United Utilities) were insistent that there had been underbilling for water usage and waste water disposal in previous years coupled with a large increase in their charges implemented during the year.
22. Parish Hall Refurbishment refers to the costs of working on the roof of the hall.
23. Amounts shown under Vicarage are our share of the costs for St John's Vicarage, our Incumbent's residence where many online services continue to be broadcast from.
24. Printing & Stationery includes the cost of the maintenance contract for the photocopier and the cost of ink cartridges.
25. The majority of the expense under Sundry Costs is the fee for the website.

## **INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ST JAMES, HOPE FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2021**

This report on the financial statements of the PCC for the year ended 31<sup>st</sup> December 2021, which are set out on pages 2 to 5, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and S.145 of the Charities Act 2011 ("the Act").

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the financial statements. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Act) and that an independent examination is needed.

It is my responsibility to:

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

### **Basis of this report**

My examination was carried out in accordance with General Directions given by the Charity Commission under section 145(5)(b) of the Act and to be found in the Church Guidance, 2006 edition. 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 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 accounts.

### **Independent Examiners Statement**

In the course of my examination, no matter has come to my attention

- 1.** which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:
  - proper accounting records are kept (in accordance with section 130 of the Act); and
  - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
- 2.** to which, in my opinion, attention should be drawn in order to enable proper understanding of the accounts to be reached

**Signed**

A handwritten signature in black ink, appearing to read 'B. Ainsworth', written over a horizontal line.

**Name: Beryl Ainsworth**

**Address: 49 Stafford Road, Eccles  
Manchester M30 9ED**

**Date: 07/03/2022**