

**St James' Church
Westgate-On-Sea
(Charity No: 1136690)**

End of Year Financial Statements

Year ending 31st December 2021

Administrative Information

St James Church is situated in Canterbury Road, Margate. It is part of the Diocese of Canterbury within the Church of England. The correspondence address is: 22 Richborough Road Westgate on Sea CT8 8

The Parochial Church Council (PCC) registered with the Charity Commission on 1st July 2010. The PCC members are also the charity's trustees. PCC members who have served in 2020 are:

Incumbent:

The Revd Stephen Rae [until 3rd April 2021]

Warden(s):

Michael Flanders

Jean Starke [from April 2021]

Representatives on the Deanery Synod:

Ruth Flanders

Elected Members:

Marion Clarke

Jason Flanders

Teresa Illsley

Jacky Ingram

Sandra Prynne [from April 2021]

Aims and Purposes

St James PCC has the responsibility of promoting, in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social, and ecumenical. It also has responsibility for the maintenance of the Church Centre complex of St James, Canterbury Road, Margate and of the Old School Hall, Dent-de-Lion Road, Garlinge, Margate [until its sale in March 2021].

Objectives and Activities

Major activities of the PCC, and of St James Church, have been:

- Holding regular Sunday services and mid-week meetings with the aim of teaching the Christian faith through the Bible, and thus encouraging prayer, worship, and discipleship.
- Promoting and supporting evangelism within the community through training personal contacts, and a variety of events aimed at welcoming newcomers.
- Supporting missionary work beyond the parish.
- Establishing a network of neighbourhood-based Growth Groups, with the aim of encouraging individual growth through study of the Bible and pastoral care of others in the group and those known to the church.

Structure, Government and Management

The method of appointment of PCC members is set out in the *Church Representation Rules*. All Christians who count St James to be their church family are encouraged to register on the Electoral Roll and to stand for election to the PCC if they sense God's calling to do so. In accordance with the regulations, an Electoral Roll of 38 people was recorded in December 2021.

Worship, Prayer and Discipleship

The main regular church service is the Sunday morning Service of the Word or Lord's Supper. These services include hymns and songs, prayer, readings from the Bible, and a sermon, along with encouragement to apply the Christian faith in various ways beyond the service.

The Covid-19 pandemic has necessitated a change of approach to gathering together, whether in person or online. With personal safety firmly in view, the PCC has adopted a responsive programme of meetings, making use of technology where possible to ensure continuity of gatherings ranging from in person, through hybrid (physical and virtual) to just virtual gatherings. The mode of gathering has been chosen based on the prevailing risk assessment in conjunction with government and Church of England guidelines, in conjunction with the wishes of the members of the congregation.

In normal circumstances, the Lord's Supper is celebrated once a month on Sunday morning, as well as on the major Christian feasts. Church members bring the elements to the congregation in their seats.

Special services have been held at the major festivals of Ash Wednesday, Easter, Pentecost, Harvest, Remembrance and Christmas. In all services, the likely presence of children is considered, and resources allocated accordingly.

Numbers at the services vary; with new visitors often appearing and they receive a warm welcome. It is often the case that we welcome repeat visitors who are taking a vacation in the area or visiting family. Outside of the Covid crisis, everyone attending services receives a printed order of service (with a few large print versions for those visually impaired). Virtual gatherings have offered new opportunities for connecting with people who would not otherwise attend in person. Outside the pandemic refreshments are made available after the formal part of the service at the west end of the church building, providing an opportunity for those attending to deepen their relationships and encourage one another.

Youth and children

Young people are welcomed to all our Sunday morning services; they share in the first part of the worship before leaving the service to attend age-specific activities and classes designed for them.

On Thursday mornings during term time a parent and toddler group is held in the Church Centre to offer the traditional parents/carers and child context for a couple of hours. Most of the time is spent in free play and the building of friendships between all involved. This is supplemented with guided craftwork and singing of songs. Some of the activities are aimed at introducing Christian themes. This group is often invited to other events of a more focused kind, aimed at explaining the gospel clearly.

Some members of this group have existing church connections (usually at other churches) and it is hoped that we will see further fruit from these relationships in due course.

Contact with our local (non-C of E) primary school is greatly valued. In addition to the community focused Christmas carol service held at the school, additionally, children from Year 6 come to the church building prior to Christmas for special activities and teaching called 'Christmas Unwrapped'.

Evangelism

Church services are planned in the expectation that some of the congregation present will not yet be Christians. We aim to point everyone towards Jesus, the One who alone is the way to our gracious God.

It is known that most people in the Parish do not attend church. Therefore, attendees are encouraged to proclaim the Gospel through their lives and words. The activities of the church family are publicised in a variety of ways. A monthly café is provided in the Church Centre, offering refreshment, an opportunity to purchase homemade goods (raising funds) and to enable mutual encouragement for those attending. The way in which events are publicised and offered is regularly reviewed.

Ancillary Halls

The Old School Hall was auctioned and sold in March 2021. The Church Centre has now become well established for use by a variety of church and community groups. Lettings of the Church Centre have been an important and increasing source of income.

Small Groups

Small group gatherings are called 'Growth Groups,' which are centred around study of the Bible, most groups are for both sexes, and meet on Wednesday evenings except for a ladies only group that meets on Wednesday mornings. During the pandemic, Growth Groups moved online to enable maximum engagement. Since September, the groups have been meeting in person on church premises. These localised groups provide context for relationships to deepen within the group, and for expressions of pastoral care. During the pandemic members of the groups met once a month online for collective prayer, since October they have met once a month physically in church centre and once a month online for collective prayer.

Friendship Club

This is a group, mainly but not exclusively of older people, which meets one afternoon each month in the Church Centre. As well as church members, it includes members of other churches and some who have little or no contact with any church. At each meeting there is usually a speaker (on a variety of topics) and a Christian epilogue, as well as a time for refreshments.

Pastoral Visitation

A church member leads a small group of pastoral visitors who regularly visit members of the congregation who are housebound. This has been curtailed during the pandemic as Residential homes have been closed. Contact has been maintained with some of these church members by telephone or email.

Mission Support

The church family designates 10% of its income to the support of mission outside the parish. A portion of this sum is allocated regularly each month (currently £279) to our specific mission partners. Other donations are made to various mission initiatives at the discretion of the PCC and as needs arise.

Financial Review

Total receipts were £277,259 including the monies [£205,220] received from sale of Old School Hall. Expenditure in providing the Christian ministry at St James Church including support for work outside the parish amounted to £137,189. This sum covers our contribution to the diocesan Parish Share which offsets, amongst other things, the cost of the incumbent's stipend and housing and refurbishment of the Church Centre. The net result for the year was an excess of income over expenditure of £140,069. After adding the balance brought forward at the beginning of 2020, the balance carried forward as of 31st December 2020 totalled £152,875.

Reserves Policy

The PCC currently aims to build up a free reserve fund of £25,000, as a buffer against unexpected expenses, or a decrease in income. This policy is reviewed and monitored each year. At the end of 2021, the Reserve Fund stood at £16,000. It is our policy to invest our funds with the CAF Gold account.

Approved by the PCC on 24th February 2022 and signed on its behalf by Michael Flanders, Church Warden and Chair of PCC.

Signed..... Date: 24th February 2022

Independent Examiner's Report

I report to the trustees (members of the PCC) on my examination of the accounts (set out on pages 6 - 11) of the above charity ("the Trust") for the year ended 31st December 2021.

Responsibilities And Basis of Report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

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

accounting records were not kept in accordance with section 130 of the Act or

the accounts do not accord with the accounting records

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

Signed

W A R Merry
FCCA

Date:

Address: 29 Fitzmary Avenue, Margate, CT9 5EL

St James Westgate
Statement of Financial Activities
1st January 2021 to 31st December 2021

	Unrestricted Total funds funds	Designated Prior year funds total funds	Restricted funds	
Income and Endowments from:				
Donations and Legacies	51,213	600	-	57,996
				51,813
Income from charitable activities	402	-	-	402
Other trading activities	16,174	-	-	16,174
Investments	8	-	-	8
Other income	208,862	-	-	208,862
Total income	276,659	600	-	277,259
Expenditure on:				
Expenditure on charitable activities	128,881	6,448	1,860	137,189
Total expenditure	128,881	6,448	(1,860)	137,189
Net Income/[Expenditure] resources Before transfer	147,777	[5,848]	[1,860]	[9,357]
				140,069

Transfers:		182,35		193,8	6,95
Gross transfers between funds – in	11,541	3	-	95	1
Gross transfers between funds – out	(162,353	(30,40		(193,8	(6,95
)	1)	(1,140)	95]	1)
Net movement in funds	(3,035	146,1	(3,000	140,0	(9,35
)	04)	69	7)
Reconciliation of funds					
Total funds brought forward		6,44		12,8	22,1
	3,360	5	3,000	06	63
Total funds carried forward		152,5	-	152,8	12,8
	326	49		75	06

Notes:

There may be minor discrepancies in the totals as the pence are not being shown
See pages 7,8,9 &10 for more details

St James Westgate Balance Sheet 31st December 2021

As at	31.12.20	As at	31.12.21
Current Assets			
Debtors		-	195
Cash at Bank and in Hand	153,125		<u>13,003</u>
		153,125	13,198
Liabilities			
Creditors, Amounts Falling due in one Year		<u>[250]</u>	<u>[392]</u>
		{ 250]	[392]

<u>Total net assets less liabilities¹</u>	<u>152,875</u>	<u>12,806</u>
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Represented by:

Unrestricted

General Funds	326	
3,361		

Designated

Mission Giving	493	1,445
Projects ²	136,056	-
Reserves	<u>16,000</u>	<u>5,000</u>

152,549	6,445
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Restricted

Guttering	-	-
3,000		

<u>Fund Totals</u>	<u>152,875</u>	<u>12,806</u>
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Notes:

¹ See pages 8 & 9 for details

² Money from sale of Old School Hall to be used for updating/renewing buildings and equipment in church complex

**St James Westgate
Statement of Assets and Liabilities
31st December 2021**

As at	As at
31.12.20	31.12.21

Current Assets	2,770
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Current Account (CAF)

General Fund

	Unrestricted	[73]		
Mission Giving	Designated	493		1,445
Agency Collection	Restricted	<u>200</u>		<u>392</u>
			620	4,607
Deposit Account (CAF Gold]				
Guttering	Restricted	-		3,000
Projects	Designated	136,056		-
Reserves	Designated	<u>16,000</u>		<u>5,000</u>
			152,056	8,000
Stewardship				
General Fund	Unrestricted		200	396
Cash in Hand				
General Fund	Unrestricted	199		-
Agency Collection	Restricted	<u>50</u>		-
			249	-
Accounts Receivable				
General Fund	Unrestricted		-	195
Current Assets			<u>153,125</u>	<u>13,198</u>
Liabilities				
Agency Collection			<u>[250]</u>	<u>[392]</u>
Net Total Assets			<u>152,875</u>	<u>12,806</u>

Notes:
See page 9 for Fund Movements

St James Westgate Fund movement summary

1st January 2021 to 31st December 2021

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Fund balan ces Carri ed forw ard
General - General Fund	3,361	276,659	128,881	(150,812)	326
Gu - Guttering	3,000	-	1,860	(1,140)	-
MG - Mission Giving	1,445	-	3,848	2,896	493
P - Projects	-	600	600	136,056	136,056
R - Reserves	5,000	-	2,000	13,000	16,000
Totals	12,806	277,259	137,189	-	152,875

St James Westgate
Analysis of income and expenditure
1st January 2021 to 31st December 2021

	General	Total Designat ed	Restrict ed	This year	Last year
Income and endowments from:					
Donations and legacies					
GA Envelopes (Planned)	810	-	-	810	540
Bank & Online Giving (Occasional)	-	-	-	-	4,170
Bank & Online Giving (Planned)	34,749	-	-	34,749	34,252
Collections (SDS)	4,147	-	-	4,147	2,680
Collections (Non-SDS)	1,120	-	-	1,120	1,710
Gift Days & Appeals	801	-	-	801	-
One-off Gifts	9,586	600	-	10,186	4,645
Donations and legacies Totals	51,213	600	-	51,813	57,996
Income from charitable activities					
Fees for Services	402	-	-	402	738
Income from charitable activities Totals	402	-	-	402	738
Other trading activities					
Book Sales	340	-	-	340	186
Fundraising Activity	670	-	-	670	169
Lettings	15,164	-	-	15,164	5,096
Other trading activities Totals	16,174	-	-	16,174	5,451
Investments					
Bank and Building Society Interest	8	-	-	8	7
Investments Totals	8	-	-	8	7
Other income					
Tax Recoverable on Gift Aid Grants	3,642	-	-	3,642	9,037
	-	-	-	-	2,368
Insurance Claims	-	-	-	-	390
Sale of Property ¹	205,220	-	-	205,220	-

	208,862	-	-	11,795
			208,862	
Income and endowments	276,659	600	-	
Grand totals			277,259	75,988

Notes:

¹Exceptional Income from sale of OSH

St James Westgate
Analysis of income and expenditure
1st January 2021 to 31st December 2021

Total				This Year	Last Year
Expenditure on:	General	Designated	Restricted		
Expenditure on charitable					
Mission Giving (Away)	-		-	3,848	6,848
		3,848			
Parish Share (Current Year)	65,770		-		17,546
Parish Share (Arrears)	33,030	2,000	-	67,770 ¹	12,454
		-		33,030 ²	
Salaries (Basic)	10,118	-	-	10,118	9,392
Salaries (Overtime)	-	-	-	-	23
Clergy Conferences	-	-	-	-	
					11
Youth & Children's Ministry	162	-	-		187
				162	
Mission & Outreach	80	-	-	80	333
Education and Training	-	-	-	-	4
Bookstall Stock	373	-	-	373	271
Hospitality & Gifts	49	-	-	49	15
Catering	321	-	-	321	362
Insurance	4,231	-	-	4,231	6,405
Non-Office Equipment	309	-	-	309	918
Capital Costs					
Maintenance and Repair	1,309	-	1,860	3,169	2,403
of Church					
Building & Equipment					
Maintenance and Repair	1,140	-	-	1,140	422
of Church					
Halls & Equipment					
Upkeep Of Services	1,001	-	-	1,001	1,810

Upkeep Of Grounds	267	-	-	267	233
Administrative	2,465	-	-	2,465	3,067
Subscriptions					
Postage	53	-	-	53	28
Stationery & Printing	940	-	-	940	1,355
Telephone & Internet	641	-	-	641	276
Office Equipment & Software	742	-	-	742	180
Visiting Speakers & Locums	282	-	-	282	-
Utilities	968	-	-	968	3,004
Building Development	4,466	6	-	5,066	17,695
		00			
Financial Costs	165	-	-	165	101
		<u>6,44</u>	<u>1,860</u>		<u>85,3</u>
	<u>128,881</u>	<u>8</u>		<u>137,189</u>	<u>44</u>
Expenditure Grand Total	<u>128,881</u>	<u>6,44</u>	<u>1,860</u>	<u>137,189</u>	<u>85,344</u>
		<u>8</u>		<u>137,189</u>	

Notes:

¹ Parish Share paid in full for 2021

² Remainder of pledged Parish Share for 2020 paid for from proceeds of sale of OSH