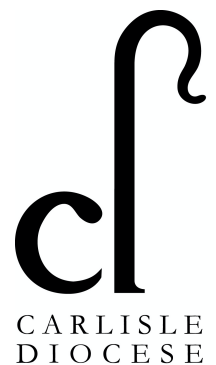
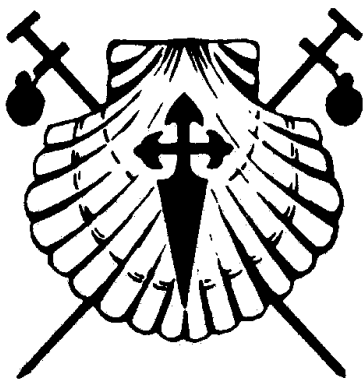


The Parochial Church Council  
*of*  
The Parish Church  
*of*  
Saint James, Arnside *with* Storth



Annual Parish Report  
*and*  
Financial Statements  
*for the year ended*  
31 December 2021

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# ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL

## for the year ended 31<sup>st</sup> December 2021

### Reference and Administration Information

The Parish Church of St James, Arnside is situated in Church Hill, Arnside.

It is part of the Diocese of Carlisle within the Church of England.

The church is a Registered Charity in England and Wales (*Registered Charity No. 1143293*).

|                        |                      |                                   |
|------------------------|----------------------|-----------------------------------|
| <b>Correspondence:</b> | Revd A B Norman      |                                   |
|                        | The Parsonage        | Tel: 015395 62355                 |
|                        | Stanley Street,      | Email: revdabn@gmail.com          |
|                        | Beetham, Milnthorpe, | Email: stephs.mail@hotmail.co.uk* |
|                        | Cumbria, LA7 7AS     | *(PCC Secretary)                  |

### Ex-Officio Members of the PCC

Those who have served during 2021 are:

|  |                              |
|--|------------------------------|
| <b>Incumbent(s)</b><br>( <i>Priest-in-Charge</i> ) | The Reverend Andrew B Norman |
|--|------------------------------|

|                      |                              |
|----------------------|------------------------------|
| <b>Lay Reader(s)</b> | Jenny Skinner<br>Ian Service |
|----------------------|------------------------------|

|                 |                |                   |
|-----------------|----------------|-------------------|
| <b>Wardens:</b> | Edgar Shepherd | Elected APCM 2021 |
|                 | Ian Service    | Elected APCM 2021 |

### Representatives on the Deanery Synod (appointed for 3 years until APCM 2022)

|               |                   |
|---------------|-------------------|
| Anne Jackson  | Elected APCM 2019 |
| Annette Brown | Elected APCM 2019 |

### Representatives of Storth Village Church (co-opted APCM for one year)

|                    |          |
|--------------------|----------|
| Barbara Holdsworth | Co-opted |
| Beth Hay           | Co-opted |

# ELECTED MEMBERS OF THE PAROCHIAL CHURCH COUNCIL

The following are elected members of the PCC on a three-year cycle:

|                    |                   |
|--------------------|-------------------|
| Nancy Hogg         | Elected APCM 2021 |
| Sandy Felton       | Elected APCM 2021 |
| Delyth Langdon     | Elected APCM 2021 |
| John Edwards       | Elected APCM 2020 |
| Sandra Humphery    | Elected APCM 2020 |
| Barry Hogg         | Elected APCM 2020 |
| Roger Mashiter     | Elected APCM 2019 |
| Alan Mitchell      | Elected APCM 2019 |
| Stephanie Griffith | Elected APCM 2019 |
| Edward G Taylor    | Elected APCM 2019 |
| Steph Woodburn     | Elected APCM 2019 |

## Bank:

Barclays Plc., 9 Highgate, Kendal, LA9 4DF  
National Westminster Plc., PO Box 1, Morecambe, LA4 4BJ

## Independent Examiner:

Dr David Knox  
Number 12, Inglemere Gardens, Arnside, Carnforth, LA5 0BX  
(*Re-appointed APCM 2019*)

# STRUCTURE, GOVERNANCE and MANAGEMENT

The PCC is a corporate body established by the Church of England, in accordance with the Parochial Church Councils (Powers) Measures 1956 as amended. Its members are elected at the Annual Parochial Church Meeting (APCM), in accordance with the Church Representation Rules (contained in Schedule 3 of the Synodical Government Measure 1969 as amended and Church Representation Rules 2006. The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016.

The Priest-in-Charge, Reader, Wardens and Deanery Synod representatives are ex-officio members of the PCC. The continuing relationship between the Benefice and the Methodist Church known as Storth Village Church (SVC) enables two further ex-officio members of the PCC from SVC, both of whom are registered on the Church Electoral Roll of the Benefice. All Church attendees are encouraged to register on the Church Electoral Roll and are then eligible to stand for election to the PCC.

**Standing Committee:** The PCC is required to appoint a Standing Committee by law. It has power to transact business of the PCC between its meetings, subject to any directions given by the Council. Its membership is constituted as follows: Clergy, Chair/Vice-Chair PCC, Church Wardens, Treasurer and Secretary and two members of the PCC.

**Objectives and Activities:** St James PCC has the responsibility of co-operating with the incumbent, The Reverend Andrew B Norman, promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical as stated in the Parochial Church Council (Powers) Measure 1956 as amended.

**Activities include:** Regular **public worship** open to all; The provision of **sacred space** for personal prayer and contemplation; **pastoral work**, including visiting the sick and bereaved; **teaching** of Christianity through sermons, courses and small groups; promotion of Christianity through the staging of **events and meetings** and the distribution of literature; promoting the **whole mission** of the Church with activities for people of all ages; supporting other **charities** in the UK and overseas.

These objectives are encapsulated and progressed through the Diocesan Strategy 'God for All'. This vision encompasses four themes: follow daily, speak boldly, care deeply, tread gently. In the coming years we will seek to ensure that the parish church is fully aligned to seeking this vision for our church and community. This will be done in collaboration with our ecumenical partners in Arnside village and with fellow church communities across the Kent Estuary Mission Community. Further information about the 'God for All' vision can be found here: <https://www.godforall.org.uk>.

Through 2021, like 2020, and the ongoing restrictions, limitations and uncertainties of the Coronavirus pandemic, the Parochial Church Council in all its undertakings has ensured that the parish church in all its worship, mission and ministry has followed all necessary regulations, guidelines and instructions. The PCC has ensured that a robust risk assessment is in place, which has been regularly reviewed and updated.

## HONORARY SECRETARY'S REPORT

As of 1st January 2021, there were **101** on the Church Electoral Roll. A completely new Electoral Roll was formed in 2019, carried out in the months leading up to the 2019 APCM and the New Roll Number at that time was 107. Subsequently, several members have moved away.

In the month of October, the average adult Sunday attendance over the four Sundays was: **35**. During the week 120 children attend on Wednesday for School Church accompanied by 13 adults. Weekly attendance numbers have been regular over the year with an average of 85 different people recorded attending over that period.

### **Occasional Offices:**

|                         |          |
|-------------------------|----------|
| Baptisms:               | <b>1</b> |
| Weddings:               | <b>2</b> |
| Funerals in Church:     | <b>6</b> |
| Funerals at Crematorium | <b>3</b> |
| Service of Thanksgiving | <b>1</b> |

The appointment of PCC Roles for 2021 was placed on the Notice Board at the back of the church.

### **During the year (2021) the PCC met on the following dates:**

- 6<sup>th</sup> May APCM & PCC (All present (18)
- 22<sup>nd</sup> June Standing Committee (6 present, apologies 1)
- 1<sup>st</sup> July PCC (17 present, apologies 1)
- 27<sup>th</sup> July Standing Committee (All present (7)
- 15<sup>th</sup> September Standing Committee (6 present, apologies 1)
- 23<sup>rd</sup> September PCC (8 present, apologies 10)
- 13<sup>th</sup> October Standing Committee (5 present, apologies 2)
- 11<sup>th</sup> November PCC (12 present, apologies 6)

The Annual Parochial Church Meeting was held in May.

During the course of the year the Standing Committee, when permitted under national Coronavirus restrictions met regularly, to conduct the business of the PCC and deal with any pressing issues that needed to be addressed. The minutes of these minutes were circulated to the full PCC for their approval and agreement. The PCC met regularly from May to November as permitted under national Coronavirus restrictions. The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016 (see Safeguarding report page 19).

**Stephanie Griffith**

# REPORT ON FINANCIAL STATEMENTS

The 2021 accounts have been produced on a receipts and payments basis as in previous years.

We have now been dominated by the Covid-19 Pandemic for two financial years, making financial predictions difficult. Our first budget prediction for 2021 was done in June 2020 using a planning model provided by the Diocese, however, early in 2021 during the third lockdown we revised this using the same model. Our prediction showed a negative balance of £11K. A budget revision dated 16 Feb 2021 was presented and approved by the PCC.

The proposal was to raise the Storth proportion of the Parish Offering by £8k for 2021, utilising monies in the Mission Church Endowment Fund that can be used for C of E purposes.

During the year in the GENERAL FUND our Freewill Offering only fell by 3% on 2020, and achieved £26786. However, with less services, our collection in the plate fell by 33% on the previous year, £890 down. On the positive side the St James Day donations increased by £750 and we were able to celebrate with a Songs of Praise in the church grounds.

Other activities are dramatically reduced, this includes use of Church facilities, bookstall, fees from funerals and weddings, and magazine income. Receipts fell by £1.78k, but our investment income from the C of E Bank income shares was sustained. In addition, it should be noted that the year-end value of C of E income shares rose 14.3% on the year, but as these are based on equity values they can fall and rise.

£8000 of units in the STORTH MISSION FUND were sold to support the Parish Offering, despite this the Fund was valued at £3k more at the end of the year due to the value of C of E income shares. Storth also benefitted by a £1275 windfall that arose from moving the account from Nat West to Yorkshire Bank (now Virgin Money).

After 20 months of effort we completed the sale of 1, Woodclose Cottages on 9<sup>th</sup> September 2021. The sale achieved £215k gross, £208,457.00 net, the proceeds of which were invested in the Annie Pickering Fund by the Diocese. As the Diocese managed to make the investment before the end of September we benefitted from an increased dividend of almost £1.5k at the end of November.

Many thanks for the work done by the Diocesan Registrar, Diocesan Property Manager, and the Diocesan Finance Director, plus our PCC nominees.

We have a very favourable gas tariff with SSE that takes us into 2024. We have re-negotiated an electricity contract with EDF for Nov 2022. We also have a charitable broadband tariff with EE.

Many thanks to Kay Crabtree who has continued to oversee our Freewill Offering Scheme and the Gift Aid Rebates that are negotiated with HMRC. Our tax rebate in the year has totalled £7359. Also, thanks to John Edwards for much help and advice and keeping the spreadsheets functioning. We are also lucky to have one of the most qualified examiners in the UK, and we thank Dr David Knox for the thoroughness of his examination procedures.

**Alan Mitchell**

**Policies:** All policies reside in the church vestry and can be viewed by anyone who wishes to see them. The PCC does not believe that The Parish of St James is subject to any substantial risks beyond the liabilities disclosed in the financial statements. The PCC has no employees who are paid for their work. It holds public and liability insurance policies.

**Risk Assessment Policy:** The PCC has a Risk Assessment policy and a Risk Assessment Register, which is reviewed on a regular basis. All financial activities are carried out according to the Charity Commission's guidance. The PCC also has a Bribery and Corruption Policy that ensures financial transactions are fully transparent.

**Health & Safety:** The PCC's Health & Safety Officer reviews the maintenance of the premises on a regular basis and reports any concerns to the PCC. An **Accident Book** and **First Aid** equipment is located in the kitchen.

**Reserves Policy:** PCC has agreed to invest any surplus funds balances with the CBF Church of England Deposit Fund. Balances of the funds held are shown separately against each fund in the financial report of this APCM pack.

**Safeguarding People Policy:** The PCC has adopted in full the Diocesan Safeguarding Policy. The last review updated the policy and was approved by the PCC In January 2019. The Parish Safeguarding Handbook (Version 2: October 2018) is kept in the Vestry. All those required to do so have undergone the statutory training - C3 for the incumbent, Readers and the Parish Safeguarding Officer and at least C0 for all PCC members. All recruitment happens within a Safer Recruitment framework. Our Parish Safeguarding Officer is Yvonne Service, who attends regular Diocesan Briefings as they arise.

#### **Summary and looking forward:**

In the coming financial year, the continuing and increasing challenge to work with the churches around the Kent Estuary to meet the costs of ministry locally, in the Deanery and across the Diocese. There will also be financial implications surrounding the development of the Kent Estuary Mission Community. Our obligations as a charitable body will continue to adhere to Charity Law as it continues to be amended and develop.

#### **Connected organisations and charities**

The PCC is responsible for the activities and management of the Annie Pickering Charity No. 500252, details of whose assets and their management are shown in the Financial Statements.

#### **ACCOUNTING AND REPORTING RESPONSIBILITIES**

The PCC is responsible for preparing financial statements for each financial year, which give a true and fair view of The Parish of St James financial activities during that year and of its financial position at the end of the year. In preparing those financial statements, the PCC should follow best practice and:

- \* Select suitable accounting policies and then apply them consistently;
- \* Make judgements and estimates that are reasonable and prudent;
- \* State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- \* Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the PCC will continue in operation.

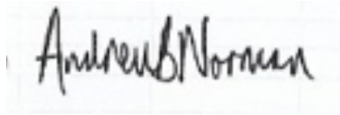
**The PCC is responsible for:** 1) keeping accounting records which disclose with reasonable accuracy at any time the financial position of the Parish of St James and enable it (the PCC) to ensure that the annual



financial statements comply with the Charities Act 2011 and the Church Accounting Regulations 2006. 2) Safeguarding the assets of St James and taking reasonable steps for prevention and detection of fraud and other irregularities.

**This Annual Report and Financial Statement was approved by the PCC on**

The Revd Andrew B Norman:

A handwritten signature in black ink, reading "Andrew B Norman", written over a light blue grid background.

10/2/22

## **ACCOUNTING POLICIES**

### **Basis of financial statements**

The financial statements have been prepared under the Church Accounting Regulations 2006 on a receipts and payments basis. The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

### **Fund accounting**

*Endowment Funds* are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income depending upon the purpose for which the endowment was established in the first place.

*Restricted Funds* comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

*Unrestricted Funds* are income funds which are to be spent on the PCC's general purposes.

*Designated Funds* are general funds set aside by the PCC for the use in the future. Project funds are designated for particular projects for administration purposes only. Funds designated as invested in fixed assets for the PCC's own use are abated in line with those assets' annual depreciation charges in the SOFA. Designated funds remain unrestricted and the PCC will move any surplus to other general funds.

### **Incoming resources**

Planned giving, collections and similar donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and Legacies are accounted for when the PCC is entitled to the use of the resources, their ultimate receipt is considered reasonably certain and the accounts due are readily quantifiable. Dividends are accounted for when declared receivable, interest as and when accrued by the payer. All incoming resources are accounted for gross.

### **Resources expended**

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share expected to be paid over is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

### **Fixed assets**

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011. Movable church furniture held by the vicar and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

**ST. JAMES CHURCH, ARNSIDE**  
**STATEMENT OF ACCOUNTS FOR THE YEAR ENDING 31ST DECEMBER 2021**

**GENERAL ACCOUNT UNRESTRICTED FUND**

| 2020          | Receipts                            | 2021          | 2020          | Payments                   | 2021          |
|---------------|-------------------------------------|---------------|---------------|----------------------------|---------------|
| 24,832        | Gift Aided Planned Giving           | 24,229        | 60            | Cost of generating funds   | -             |
| 2,801         | Other Planned Giving                | 2,558         | 949           | Charitable Donations       | 313           |
| 2,645         | Collection at Services              | 1,755         | 40,316        | Arnside Parish Share       | 32,312        |
| 585           | Gift Day Donations                  | 1,335         | 213           | Salaries & Support         | 836           |
| 95            | Other Voluntary Giving              | 120           | 1,103         | Incumbent Expenses         | 1,611         |
| 228           | Donations Non-Recurring             | 348           | -             | Assistant Clergy Expenses  | -             |
| 7,348         | HMRC Tax Recovered                  | 7,209         | 62            | Mission & Evangelism costs | 117           |
| -             | Legacies                            | -             | 6,517         | Church Running Expenses    | 7,193         |
| -             | Grants Recurring                    | -             | 3,195         | Church Utilities           | 2,964         |
| -             | Grants Non-Recurring                | -             | 182           | Bookstall                  | -             |
| -             | Fund Raising Events                 | -             | 411           | Magazine                   | 508           |
| 4,459         | Investment Income                   | 4,564         | -             | Governance Costs           | -             |
| 1,266         | PCC Fees                            | 955           | -             | Major Works                | -             |
| 515           | Use of Church Facilities            | 290           |               |                            |               |
| 60            | Bookstall                           | -             |               |                            |               |
| 1,112         | Magazine                            | 809           |               |                            |               |
| -             | Insurance claims & Misc income      | -             |               |                            |               |
| <b>45,946</b> | <b>Total Receipts</b>               | <b>44,171</b> | <b>53,007</b> | <b>Total Payments</b>      | <b>45,854</b> |
| (7,061)       | Excess of Receipts over Payments    | (1,684)       |               |                            |               |
| 6,819         | Transfers between funds             | 8,475         |               |                            |               |
| -             | Transfers between funds storth      | -             |               |                            |               |
| 0             | Transfers between funds             | -             |               |                            |               |
| (242)         | Net Movement of Fund                | 6,791         |               |                            |               |
| 19,776        | Bank Accounts as at 1/1/21          | 19,534        |               |                            |               |
| <b>19,534</b> | <b>Bank Accounts as at 31/12/21</b> | <b>26,326</b> |               |                            |               |

Purpose: The General Unrestricted funds of the PCC.

**WOODCLOSE ACCOUNT - DESIGNATED FUND**

| 2020         | Receipts                            | 2021       | 2020         | Payments                   | 2021         |
|--------------|-------------------------------------|------------|--------------|----------------------------|--------------|
| -            |                                     | 623        | -            | Repairs                    | -            |
| -            |                                     | -          | 380          | Insurance                  | -            |
| -            |                                     | -          | 1,533        | Major Works - improvements | 1,760        |
| -            | <b>Total Receipts</b>               | <b>623</b> | <b>1,913</b> | <b>Total Payments</b>      | <b>1,760</b> |
| (1,913)      | Excess of Receipts over payments    | (1,138)    |              |                            |              |
| 234          | Transfers from Annie Pickering fund | 250        |              |                            |              |
|              | Transfers between funds             | (250)      |              |                            |              |
| (1,679)      | Net Movement of Fund                | (1,138)    |              |                            |              |
| 3,305        | Bank Accounts as at 1/1/21          | 1,626      |              |                            |              |
| <b>1,626</b> | <b>Bank Accounts as at 31/12/21</b> | <b>488</b> |              |                            |              |

Purpose: A designated fund for the repairs and maintenance of the Woodclose property.

### STORTH ACCOUNT - DESIGNATED FUND

| 2020         | Receipts                            | 2021         | 2020         | Payments                | 2021          |
|--------------|-------------------------------------|--------------|--------------|-------------------------|---------------|
| 600          | Gift Aided Planned Giving           | 600          | 3,684        | Storth Parish Share     | 11,688        |
| -            | Other Planned Giving                | -            | -            | Charitable Donations    | 41            |
| 150          | HMRC Tax Recovered                  | 150          | -            | Church Running Expenses | -             |
| -            | Donations                           | 1,275        |              |                         |               |
| -            | Legacies                            | -            |              |                         |               |
| 5            | Investment Income                   | 1            |              |                         |               |
| <b>755</b>   | <b>Total Receipts</b>               | <b>2,026</b> | <b>3,684</b> | <b>Total Payments</b>   | <b>11,729</b> |
| (2,929)      | Excess of Receipts over Payments    | (9,703)      |              |                         |               |
| 2,318        | Transfers between funds             | 10,224       |              |                         |               |
| (611)        | Net Movement of Fund                | 522          |              |                         |               |
| 2,791        | Bank Accounts as at 1/1/21          | 2,180        |              |                         |               |
| <b>2,180</b> | <b>Bank Accounts as at 31/12/21</b> | <b>2,701</b> |              |                         |               |

Purpose: A designated fund for the work of the Anglican church in Storth.

### FABRIC ACCOUNT - DESIGNATED FUND

| 2020 | Receipts                            | 2021 | 2020 | Payments              | 2021 |
|------|-------------------------------------|------|------|-----------------------|------|
| -    | Investment Income                   | -    | -    | Church Maintenance    | -    |
| -    | <b>Total Receipts</b>               | -    | -    | <b>Total Payments</b> | -    |
|      | Excess of Receipts over Payments    | -    |      |                       |      |
| -    | Sale of CCLA units                  | -    |      |                       |      |
| -    | Transfer between funds              | -    |      |                       |      |
|      | Net Movement of Fund                | -    |      |                       |      |
| -    | Bank Accounts as at 1/1/21          | -    |      |                       |      |
| -    | <b>Bank Accounts as at 31/12/21</b> | -    |      |                       |      |

Purpose: The Legacy fund in the Estate of Lucy E Atkinson, to be used for the major repairs and maintenance of the church building and roof. Fund now at nil and closed.

### FABRIC ACCOUNT - RESTRICTED FUND

| 2020         | Receipts                            | 2021         | 2020       | Payments              | 2021     |
|--------------|-------------------------------------|--------------|------------|-----------------------|----------|
| -            | Fund Raising Events                 | 150          | -          | Fund raising costs    | -        |
| -            | Donations                           | -            | 657        | Church Maintenance    | -        |
| 213          | Investment Income                   | 2            | -          | Major Works and Fees  | -        |
| -            | Legacies                            | -            |            |                       | -        |
| <b>213</b>   | <b>Total Receipts</b>               | <b>152</b>   | <b>657</b> | <b>Total Payments</b> | <b>-</b> |
| (444)        | Excess of Receipts over Payments    | 152          |            |                       |          |
| -            | Transfer between funds              | -            |            |                       |          |
| (444)        | Net Movement of Fund                | 152          |            |                       |          |
| 7,904        | Bank Accounts as at 1/1/21          | 7,461        |            |                       |          |
| <b>7,461</b> | <b>Bank Accounts as at 31/12/21</b> | <b>7,613</b> |            |                       |          |

Purpose: A Restricted fund for the maintenance and major repairs to the church building and roof, and also including the organ, heating, plumbing and electrical systems within the church.

**SCHOOL BIBLE ACCOUNT- RESTRICTED FUND**

| <b>2020</b> | <b>Receipts</b>                     | <b>2021</b> | <b>2020</b> | <b>Payments</b>         | <b>2021</b> |
|-------------|-------------------------------------|-------------|-------------|-------------------------|-------------|
| 320         | Donations                           | 211         | 394         | Grants of school bibles | 177         |
| -           | HMRC Refund                         | -           |             |                         | -           |
| <b>320</b>  | <b>Total Receipts</b>               | <b>211</b>  | <b>394</b>  | <b>Total Payments</b>   | <b>177</b>  |
|             |                                     | -           |             |                         |             |
| (73)        | Excess of Receipts over Payments    | 34          |             |                         |             |
|             | Transfers between funds             | -           |             |                         |             |
| (73)        | Net movement of Fund                | 34          |             |                         |             |
| 81          | Bank Accounts as at 1/1/21          | 8           |             |                         |             |
| <b>8</b>    | <b>Bank Accounts as at 31/12/21</b> | <b>42</b>   |             |                         |             |

Purpose: - A restricted fund to a bible to children leaving Arnside National School and Storth Church for England School

**FLOWER ACCOUNT- RESTRICTED FUND**

| <b>2020</b> | <b>Receipts</b>                     | <b>2021</b> | <b>2020</b> | <b>Payments</b>       | <b>2021</b> |
|-------------|-------------------------------------|-------------|-------------|-----------------------|-------------|
| 50          | Donations                           | 2,021       | 108         | Cost of Flowers       | 298         |
| <b>50</b>   | <b>Total Receipts</b>               | <b>282</b>  | <b>108</b>  | <b>Total Payments</b> | <b>298</b>  |
|             |                                     | -           |             |                       |             |
| (58)        | Excess of Receipts over Payments    | (16)        |             |                       |             |
|             | Transfers between funds             | -           |             |                       |             |
| (58)        | Net movement of Fund                | (16)        |             |                       |             |
| 130         | Bank Accounts as at 1/1/21          | 72          |             |                       |             |
| <b>72</b>   | <b>Bank Accounts as at 31/12/21</b> | <b>55</b>   |             |                       |             |

Purpose - A Restricted fund for flowers and floral arrangements in church:

**STORTH EXPENDABLE ENDOWMENT FUND**

| <b>2020</b>  | <b>Receipts</b>                     | <b>2021</b>   | <b>2020</b> | <b>Payments</b>       | <b>2021</b> |
|--------------|-------------------------------------|---------------|-------------|-----------------------|-------------|
| 2,318        | Income from CBF Investment Units    | 10,224        |             |                       | -           |
| -            | Miscellaneous Income                | -             |             |                       | -           |
| <b>2,318</b> | <b>Total Receipts</b>               | <b>10,224</b> |             | <b>Total Payments</b> | <b>-</b>    |
|              |                                     |               |             |                       |             |
| 2,318        | Net movement of Fund                | 10,224        |             |                       |             |
|              |                                     |               |             |                       |             |
| -            | Transfer to General Fund            | -             |             |                       |             |
| (2,318)      |                                     | (10,224)      |             |                       |             |
| -            | Net Movement of Fund                | -             |             |                       |             |
|              |                                     |               |             |                       |             |
| -            | Bank Accounts as at 1/1/21          | -             |             |                       |             |
| <b>-</b>     | <b>Bank Accounts as at 31/12/21</b> | <b>-</b>      |             |                       |             |

Purpose: A Expendable Endowment fund being the sale proceeds of the former Storth Church Building.  
To provide funding for Storth Church

# **ANNIE PICKERING ACCOUNT    PERMANENT ENDOWMENT FUND**

Registered Charity in England & Wales. Charity No: 500252

| 2020    | Receipts                            | 2021         | 2020 | Payments                | 2021     |
|---------|-------------------------------------|--------------|------|-------------------------|----------|
| 6,819   | Income from CBF Investment Units    | 8,475        |      |                         |          |
| 234     | Cottage Rent                        | -            |      |                         |          |
| 7,053   | <b>Total Receipts</b>               | <b>8,475</b> |      | <b>- Total Payments</b> | <b>-</b> |
| 7,053   | Net movement of Fund                | 8,475        |      |                         |          |
| (6,819) | Transfer to General Fund            | (8,475)      |      |                         |          |
| (234)   | Transfer to Woodclose Fund          |              |      |                         |          |
| -       | Net Movement of Fund                | -            |      |                         |          |
| -       | Bank Accounts as at 1/1/21          | -            |      |                         |          |
| -       | <b>Bank Accounts as at 31/12/21</b> | <b>-</b>     |      |                         |          |

Purpose:    A Permanent Endowment fund being the Legacy Estate of Annie Pickering, for the mission and work of the church in Arnside.

# STATEMENT OF ASSETS AND LIABILITIES AT 31<sup>ST</sup> DECEMBER 2021

|                                       | Unrestricted   | Designated     | Designated   | Designated   | Restricted        | Restricted  | Restricted    | Restricted              | Expendable    | Permanent      | TOTALS         |
|---------------------------------------|----------------|----------------|--------------|--------------|-------------------|-------------|---------------|-------------------------|---------------|----------------|----------------|
|                                       | General Fund   | Woodclose Fund | Storthe Fund | Fabric Fund  | School Bible Fund | Flower Fund | Storthe Fund  | Annie Pickering Charity |               |                |                |
| Cash held                             | -              | -              | -            | -            | -                 | 55          | -             | -                       | -             | 55             | 72             |
| Current account                       | 3,056          | 488            | 1,219        | 4,429        | 42                | -           | -             | -                       | -             | 9,233          | 17,268         |
| CBF Deposit Account                   | 23,270         | -              | 1,483        | 3,183        | -                 | -           | -             | -                       | -             | 27,936         | 13,540         |
|                                       | 26,326         | 488            | 2,701        | 7,613        | 42                | 55          | -             | -                       | -             | 37,224         | 30,860         |
| <b>Debtors</b>                        |                |                |              |              |                   |             |               |                         |               |                |                |
| Income Tax recoverable as at 31/12/21 | 4,964          | -              | -            | -            | -                 | -           | -             | -                       | -             | 4,964          | 5,063          |
| <b>Other Assets</b>                   |                |                |              |              |                   |             |               |                         |               |                |                |
| Woodclose Cottage                     | -              | -              | -            | -            | -                 | -           | -             | -                       | -             | -              | 200,000        |
| CBF Income shares                     | 179,541        | -              | -            | -            | -                 | -           | 85,374        | 494,946                 | -             | 759,861        | 483,259        |
| No. of Units                          | 7666.77        | -              | -            | -            | -                 | -           | 3645.63       | 21135.19                | -             | 47,061         | 40,064         |
| CBF Accumulation shares               | -              | -              | -            | 47,061       | -                 | -           | -             | -                       | -             | -              | -              |
| No. of Units                          | -              | -              | -            | 805.82       | -                 | -           | -             | -                       | -             | -              | -              |
| <b>Liabilities</b>                    |                |                |              |              |                   |             |               |                         |               |                |                |
| Agency Funds                          | -              | -              | -            | -            | -                 | -           | -             | -                       | -             | -              | -              |
| Creditors                             | 527            | -              | -            | -            | -                 | -           | -             | -                       | -             | 527            | 600            |
| <b>Fund Balance as at 31/12/21</b>    | <b>210,304</b> | <b>488</b>     | <b>2,701</b> | <b>7,613</b> | <b>42</b>         | <b>55</b>   | <b>85,374</b> | <b>494,946</b>          | <b>85,374</b> | <b>848,584</b> | <b>758,666</b> |

## FUNCTIONAL ASSETS

|                      |                    |                |                |            |                  |
|----------------------|--------------------|----------------|----------------|------------|------------------|
| de-mountable staging | printer / copier   | large barbecue | piano          | tree stand | projector screen |
| microwave cooker     | water boiler (new) | carpet cleaner | electric organ |            |                  |
| overhead projector   | television set     | workmate bench | 3 kettles      |            |                  |

## NOTES

- (1) cottage sold 9/9/21
- (2) CCLA Income investment fund units 23,4181 per unit
- (3) CCLA Accumulator investment fund units 58,4015 per unit

Signed on behalf of Arnside Parochial Church Council on 2022

The Revd. A B Norman (chair)

A J Mitchell (Treasurer)

10/2/22

## Independent Examiner's Report to the Parochial Church Council of St James, Arnside with Storth:

Your Ref:  
Our Ref: DK/Arnside/ARFS/2021

**Private & Confidential**  
The PCC Secretary  
C/o Mr A Mitchell

12 Inglemere Gardens  
Arnside  
Cumbria  
LA5 0BX

Date: 15<sup>th</sup> March 2022

Tel/Fax: 01524 762422  
07802 702463

Email: [david.knox9584@gmail.com](mailto:david.knox9584@gmail.com)

Dear PCC Members,

### **Independent Examiner's Management Letter re Annual Report and Financial Statements 2021**

I have now completed my Independent Examination (IE) of the Annual Report and Financial Statements 2021 (ARFS), and in accordance with the requirements of the Charities Act 2011 (CA), the Church Accounting Regulations 2006 (CAR), and the Church Representation Rules 2020 (CRR), and bring to your attentions the following items:

None

Yours sincerely



David Knox Ph.D, B.Ed, ACIB, FCIE, KLJ, OMLJ, BMLJ, PSLJ  
Charity Independent Examiner  
*Fellow of the Association of Charity Independent Examiners*



# CHRISTIAN GIVING FREEWILL OFFERING

|                               |                                       |
|-------------------------------|---------------------------------------|
| <b>FREEWILL OFFERING 2020</b> | <b>April to December 2020</b>         |
| Gift Aid Contributions        | £20,253.09                            |
| <b>Tax Claimed</b>            | <b>£5,063.57 (Including Interest)</b> |

|                               |                              |
|-------------------------------|------------------------------|
| <b>FREEWILL OFFERING 2021</b> | <b>January to March 2021</b> |
| Gift Aid Contributions        | £6,415.50                    |
| <b>Tax Claimed</b>            | <b>£1,603.88</b>             |

|  |                                 |
|--|---------------------------------|
| <b>GIFT AID SMALL DONATIONS SCHEME</b><br>(Claim on £2,767.10) | <b>April 2020 to March 2021</b> |
| <b>Tax Claimed</b>   | <b>£691.78</b>                  |

*Note: Gift Day Contributions, for 2021 contributions are included in Freewill Offering.*

Membership in the Freewill Offering Scheme is as follows:

|                 |                                 |
|-----------------|---------------------------------|
| Non Gift Aided  | 4                               |
| Gift Aided      | 15                              |
| Standing Orders | 30 (including 4 not gift aided) |

## Therefore, to Summarise Tax Refund Paid into the Accounts for year 2021

|  |                         |                  |
|--|-------------------------|------------------|
| Freewill Offering                            | April – December 2020   | £5,063.57        |
| Freewill Offering                            | January – March 2021    | £1,603.88        |
| GASDS  | April 2020 – March.2021 | £691.78          |
| <b>Total Tax Refund Received During 2021</b> |                         | <b>£7,359.23</b> |

**Kay Crabtree**

## ORGAN and CHOIR

I must report that the revived choir has been a huge success story, when one considers that 2 years ago it seemed to be in terminal decline. We now have 11 members, most of whom are 'new blood' and I have been delighted with their enthusiasm. We rehearse regularly on Wednesday afternoons in a very relaxed atmosphere, ready for the following Sunday, and it always seems to be enjoyed by the attendees. Andrew our priest-in-charge is very supportive, and I am currently working with him on a gradual expansion of the number of hymns and canticles in our Sunday services following relaxation of Covid restrictions.

The organ remains in good condition, with no serious faults showing at present. For maintenance we remain in the care of Derek Matthews and his assistant Victor - a very able team.

**Charles Humphery**

## HEALTH and SAFETY

There have been no Health and Safety issues in the last year. Thanks to Churchwardens and Clergy for keeping us safe during this continuing pandemic. In accordance with the various pandemic 'lock downs' the church was closed for several weeks between January and March.

PAT testing and Fire Extinguisher testing were carried out in February.

**Roger Mashiter**

## CHURCH FABRIC

*(under Section 50 of the Ecclesiastical Jurisdiction and Care of Churches Measure 2018)*

### Work completed this year:

- Repairs to Church letterbox. £79.90.
- Replacing slipped and broken slates between two roofs. £70.00.
- Church organ repairs and servicing. £95.00.
- Servicing Church room gas heaters and kitchen boiler. £100.00.
- Annual servicing of Hamworthy C.H. boilers. £272.16.
- Sound system. Identifying faults in system and effecting repairs. 2 visits. £381.60.
- **Total cost: £998. 66**

Overall the church building is in very good condition. We are currently considering the priority requirements of the initial report from our quinquennial architect, Mr Paul Grout, for the new Quinquennial.

**Ted Taylor**

## **SAFEGUARDING**

During 2021 the Diocese of Carlisle welcomed a new Diocesan Safeguarding Adviser, Jo Van Lachterop. All members of the PCC from St James have completed basic Safeguarding Training, in line with guidance from the Church of England and the Diocese of Carlisle. Those co-opted members of the PCC from Storth Village Church Storth complete the training with the Methodist Circuit. Several members have also completed the Domestic Abuse Safeguarding Training. The Reverend Andrew Norman (Priest-in-Charge), Ian Service (Churchwarden) and Yvonne Service (Parish Safeguarding Officer) have completed basic, foundation, recruitment, domestic abuse and leadership safeguarding courses. Enhanced DBS (with Barring Information) certificates have been approved for seven church members assisting with the Village Messy Church. There have been no Safeguarding incidents or referrals during 2021. New safeguarding information posters have been placed the notice boards of the church, together with other associated information.

**Yvonne Service**

## **DEANERY SYNOD and MISSION COMMUNITY**

### **Kendal Deanery Synod**

There were three meetings of the Kendal Deanery Synod during 2021. The parish Deanery Synod representatives are Annette Brown and Anne Jackson.

The Rural Dean of Kendal is the Reverend Anne Pettifor (Team Vicar in the Rainbow Parish), the Assistant Rural Dean is the Reverend George Briggs (Vicar of St Thomas', Kendal and St Catherine's Crook), the Secretary to the Deanery is Peter Clarke from Heversham and the Treasurer to the Deanery is Andy Denton from Sedbergh.

The first meeting of the year, held on Zoom, was held in March during which the 'spotlight' discussion was led by Professor Linda Woodhead (from Lancaster University) on the God for All theme of 'Speak Boldly'. The synod reflected on the contemporary challenges and opportunities for the Church of England of sharing faith.

The second meeting, also held on Zoom, was held in July during with the 'spotlight' discussion was led by Pam Martin, from the parish church of St John, Levens, on the God for All theme of 'Tread Gently'. Looking at the ways in which churches and communities might respond to the climate emergency as part of the Church of England's commitment to Carbon Zero by 2030.

The third meeting in October, held at Barbon Village Hall (the first in-person meeting since the Coronavirus pandemic). The synod was addressed by the Reverend Aimee Lynch, a priest in the Diocese and one of the Diocesan Living in Love and Faith facilitators, who spoke about the Living in Love and Faith project. Living in Love and Faith is a set of resources from the Church of England produced to help inspire people to think more deeply both about what it means to be human, and to live in love and faith with one another. Living in Love and Faith tackles the tough questions and the divisions among Christians about what it means to be holy in a society in which understandings and practices of gender, sexuality and marriage continue to change. It was hoped that the Deanery of Kendal would seek to explore these resources in early 2022 as part of the Church of England's commitment to learning and talking together about these important topics.

On Ascension Day, Thursday 13th May 2021, the Deanery Eucharist was held at Holy Trinity, Kendal led by clergy from the Helm Mission Community, the preacher was the Reverend Becca Gilbert, Pioneer Minister in the Western Dales Mission Community.

### **Kent Estuary Mission Community**

The Mission Community Partnership continued to meet during the course of 2021. The parish representatives on the Partnership are Annette Brown and Sand Humphrey.

On Sunday 5th September there was a celebration to mark the establishment of the Mission Community at St Thomas' Milnthorpe. This took the form of a Songs of Praise, aided by the Salvation Army Band from Carnforth, with associated readings, hymns and a sermon by the Bishop of Carlisle reminding us of the four themes that form the focus for the Diocesan ecumenical vision of 'God for All': 'Follow Daily, Speak Boldly, Care Deeply, Tread Gently'.

During the year a logo for the Kent Estuary Mission Community was adopted and began to be used. There were also several prayer meetings held both on Zoom and in the various church buildings. In October there was an evening introducing Anna Chaplaincy led by Katherine Froggatt, the Anna Chaplaincy lead for Cumbria, held at St Peter's Heversham, it is hoped that we will be able to establish this work in the Mission Community as we go forward.

The plans for the leadership of the Mission Community are still coming together, with the hope that 2022 will see a clearer structure established for taking forward the collegiality, cooperation and fellowship that we seek as church communities across the Kent Estuary.

**Annette Brown**  
**Andrew B Norman**