



**THE PAROCHIAL CHURCH COUNCIL  
OF  
ST. ANDREW'S  
ASHTON-ON-RIBBLE  
PRESTON**

**TRUSTEES' ANNUAL REPORT & ACCOUNTS  
2022**

**CHARITY NUMBER: 1163132**

## **LEGAL AND ADMINISTRATIVE INFORMATION**

**Trustees:** The Trustees are the members of the Parochial Church Council (PCC), details of members are on page 3

**Church Address:** St Andrew's Church  
Blackpool Road  
Ashton-on-Ribble  
Preston  
PR2 1EQ

The Church is part of the Diocese of Blackburn within the Church of England

**Vicar:** Rev James D G Nash

**Correspondence Address:** St Andrew's Vicarage  
240 Tulketh Road  
Ashton-on-Ribble  
Preston  
PR2 1ES

**Status:** The Parochial Church Council of St Andrew's, Ashton-on-Ribble, Preston, Lancashire is a charity with Excepted Status given by the Charity Commission.

**Bankers:** Santander UK plc

**Independent Examiner:** Mr Martin Garry BA(Hons), FCA  
Director of McDade Roberts Accountants Ltd  
316 Blackpool Road  
Fulwood, Preston  
PR2 3AE

## **PAROCHIAL CHURCH COUNCIL (PCC) MEMBERS WHO HAVE SERVED FROM 1<sup>ST</sup> JANUARY TO 31<sup>ST</sup> DECEMBER 2022**

### **Incumbent**

Rev J Nash (Chairman)

### **Churchwardens:**

Mr F Ewbank (appointed April 2019; resigned April 2022)  
Mr D Underhill (Vice Chairman; appointed April 2016)

### **General Synod Representative:**

Mr S Boyall (reappointed July 2021)

### **Diocesan Synod Representatives:**

Rev J Nash (reappointed May 2021)

### **Deanery Synod Representatives:**

Mr D Holden (appointed April 2021 & Deputy Warden)

Mr J Houghton (reappointed October 2020)

### **Elected Members**

Mrs C Beranek	(reappointed April 2021)
Ms L Biscomb	(resigned April 2022)
Mrs C Campbell	(reappointed October 2020)
Mr F Ewbank	(Churchwarden resigned April 2022)
Mr D Holden	(appointed October 2020)
Mrs E Jefferies	(appointed April 2022)
Mr C Lavender	(appointed April 2022)
Mrs L Read	(reappointed April 2022)
Mr N Sams	(reappointed April 2021)
Miss C Underhill	(appointed October 2020)
Mr D Underhill	(Churchwarden from April 2016)

### **Observers**

Mrs M Bateman (PCC Secretary from April 2018)

## **STRUCTURE GOVERNANCE & MANAGEMENT OF PCC**

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and may then stand for election to the PCC.

- The Vicar and Curate are *ex officio* members of the PCC
- Churchwardens are elected annually
- Members of the Blackburn Diocesan Synod and Preston Deanery Synod are elected every three years
- All other members are elected to serve for a term of three years
- Every year up to three members retire and may be re-elected or new members appointed

### **STRUCTURE OF THE PCC**

With the exception of the Minister, who acts as the Chair, officers of the PCC are either elected from within the membership of the PCC or co-opted:

Vice-Chair  
Secretary  
Treasurer

To facilitate the work of the PCC, the PCC is organised into a number of sub-Committees. These sub-Committees both derive their authority from and report to the PCC at periodic meetings. They are as follows:

Buildings Committee  
Finance Committee  
Mission Committee

Safeguarding Committee  
Standing Committee

## **RESPONSIBILITIES**

The Parochial Church Council has the responsibility of co-operating with the Incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church and Church Hall complex of St Andrew's, Tulketh Road, Ashton-on-Ribble, Preston.

The PCC met 7 times during the year. The PCC received formal and informal reports of deliberations of meetings of sub-Committees. The PCC met for an Planning Day in June.

## **EMPLOYEES**

The PCC employed Miss Bethany Lindon as the Children's Worker (30 hours a week), ending on 31<sup>st</sup> August 2022, and Mrs Michelle Bateman as the Church Administrator (24 hours a week).

## **OFFICERS**

Parish Safeguarding Officer	Mrs Maureen Thompson
Under-18s Coordinator	Miss Bethany Lindon (until 31 <sup>st</sup> Aug 2022)
	Mr Steve Boyall (from 1 <sup>st</sup> Sept 2022)
Treasurer	Mr Chris Bull (until Apr 2022)
	Mrs Claire Beranek (from Apr 2022)

## **THE CHURCH**

### **ELECTORAL ROLL**

The Electoral Roll is completely renewed every six years as required by Church Representation Rules. The Electoral Roll was renewed in 2019. The current membership is 92.

### **NORMAL SUNDAY CHURCH ATTENDANCE**

The Church offers one Service every Sunday:

10.30am	Morning Service with Junior Church (0-14s; not on 1 <sup>st</sup> Sunday); All Age Service (1 <sup>st</sup> Sunday) Holy Communion at least once a month
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In addition, the Church has a midweek BCP Communion Service on Wednesday at 10am.

There are also some Services on days of note through the year, e.g. Christmas Eve, Good Friday, etc.

The average Sunday attendance at the service in October 2022 was 131 people (Oct 2021 – 103).

### **JUNIOR CHURCH AND ST. ANDREW'S C OF E PRIMARY SCHOOL**

The Church has an active Junior Church (0-14) with approximately 55 children attending under normal circumstances.

The Church is linked to St Andrew's Church of England Primary School with a total potential roll of 420. Worship Assemblies, for pupils and teachers of the School, are usually carried out weekly in the Church (Juniors) and in the School (Infants) during term time with additional services carried out at Harvest, Christmas, Easter and at the end of the Summer Term.

## MINISTER'S REPORT

As I reflect on 2022, my overriding sense is one of huge thankfulness to God for bringing growth across our church family in so many ways: people coming to Christ; believers joining us; clear fruit of the gospel manifest in us, both individually and together; and even biological growth! In the light of recent sermons from 1 Cor 3, we are to stand back and praise God that through the planting and watering ministry of a number of us, God has brought gospel growth. When Paul writes to Timothy what is probably the last of his letters in the NT, he speaks of ministry 'in season'; wary of pride coming before a fall, it certainly feels as though we are in season, and we thank God for it. One area of particular growth was prompted by Beth Lindon leaving in August to take up her new role at Christ Church Huntingdon. The vacuum left by Beth's departure has been wonderfully filled by our gifted Junior Church Leaders Team, who have all taken on extra responsibility in various ways. It's a delight to meet with the Team each 1<sup>st</sup> Sunday of the month and set them off in the right direction for the month's Bible teaching; they then do the hard yards of working out how to teach our children and young people. This is ably assisted by Linda Biscomb in her new role as the Craft Coordinator, suggesting some ideas for crafts and making them happen.

The year has seen a number of highlights; the two which particularly leap to mind are the 'Pop-up Gospel Choir' and 'Family Fun Fest' (thanks to Joe for the inspiration for both... like you couldn't guess?!). The former led to an amazing Sunday Service, filled to the full with glorious gospel music and has paved the way for the start of Ashtones. The FFF proved hugely popular with our local community and all went miraculously smoothly, thanks mainly to Becca's catering competence and Shell's logistical mastery, and the teams that helped them. There have been a number of requests for a repeat this summer... I think it might be a biennial event (at most)!

2022 was packed with vibrant versions of many of our church family favourites: the Exodus-like May Bank Holiday Walk up Loughrigg; the Church Weekend, including the Ceilidh, Crocker, Cheese (sorry) and no Condemnation for those in Christ Jesus; the first Women's Getaway in March and the long-standing Men's Getaway in September; Women's Breakfasts and Events; Men's Curries; and so the list goes on and on. Added to this all our regular groups back up to speed, from Noah's Ark and Saturdads to SALT; XTB & The Avenue to Home Groups; Midweek Communion to Christianity Explored. Church family life really is a delightful demonstration of the manifold wisdom of God in the gospel, just as he designed it to be. Thank you to all those who serve across all the different areas of church life and ministry, from PCC and its various sub-Committees, to those who lead Home Groups, Youth and Children's Groups, SALT and Toddler Groups.

This year we also kicked off our commitment to Keswick across the church family. A few of us did a recce in Weeks 1 & 2, with the main party heading for various campsites in Week 3. We were treated to Bible treasures from Ephesians and the life on Jacob, all in the theme of 'Grateful'... and we all certainly were. Make sure you book your pitch/accommodation for this year.

However, for me, all of the above is just padding to the joy of Sunday Mornings, which are the highlight of church family life. We gather together as a motley crew and, in the providence of God, he grows us together as the body of Christ, growing us up into him who is our Head. The excitement of singing, praying, confessing, listening to God's word, sharing in Communion, chatting and sharing life together in all its sorrows and celebrations. Thank you for all you give to the Lord and his people, for the love, encouragement and challenge and the blessing of worshipping Jesus together.

*James Nash*

## **WOMEN'S MINISTRY REPORT**

The women's ministry at St Andrew's has continued to be an encouragement over the past year. The aim of our women's ministry is for women to be growing in their walk with Jesus both individually and together as a church family. We've seen real steps forward in the way women in our church family care for, support and encourage each other and also in women becoming part of our church family.

In March we ran our first Women's Getaway, which was a real highlight of the year for many. We spent some time fixing our eyes on Jesus as the book of Hebrews encourages us to do, along with time in prayer and praise, enjoying food and a walk together and through all this growing in our relationships with God and one another. Those who weren't able to make it on the Getaway enjoyed the chance to catch up on it together and discuss the talks as a group at a later date.

The summer term was busy for us as a church family, with our Church Family Weekend, Family Fun Fest and the Pop-Up Gospel Choir, so we decided not to hold a Women's Breakfast or evangelistic event during this term.

In July, Kirsty Ewbank decided to step down from the Women's Ministry Team after serving on it for 5 years. We're thankful to God, and to her, for all her hard work amongst the women during this time and for the way she has sacrificially given of herself to encourage growth in others.

In September we welcomed Liz Jefferies onto the team and she has been a great addition, with her wisdom and experience, particularly gained through her Biblical Counselling studies, as we seek together to care for the women in our church family.

In November we had a Women's Breakfast which gave us chance to think about how we are 'Connected' to each other as we walk through life as Christians. We spent some time hearing from different women about their experiences and thinking about how we can all be involved in church family life. As a Women's Ministry Team we don't have the capability to look after everyone, it needs each of us to play our part in looking after one another.

In December we ran a Christmas event, 'Christmas Candles'. This was a great opportunity to welcome friends and family in to enjoy some Christmas craft and to hear from Jo Wolstenholme about how the Lord has been at work in her life. There was a lovely atmosphere and all those who came seemed to have a great time, particularly engaging with all that Jo shared with us.

Alongside each of these individual events there have been more regular activities: the Women's Home Group and Book Group, along with Noah's Ark providing opportunities to get to know lots of mums in the local community.

As a Women's Ministry Team, we've been really encouraged over the last year with the growth in our church family both spiritually and numerically. While this brings some challenges, we've loved to see the women in our church family growing in love and commitment to the Lord, and to each other and we pray that this will continue over the coming year.

*Becca, Cathy, Kirsty, Lin, Liz & Shell*

## CHILDREN'S & YOUTH WORK REPORT

We thank God for another wonderful year of his blessing through the ministry to all our children and young people, for all those who give them so tirelessly in preparing and leading all our different groups, whether in Junior Church on Sundays, during the week in Noah's Ark, Saturdays, XTB and The Avenue, or the one-off events like the Light Party. Through various means God has grown all our groups, mainly in line with the growth in our church family, but also through some children joining us from outside the church family.

In August we were sad to have to say 'Goodbye' to Beth Lindon, following the end of her 3-year contract as our Children's Worker and wish her well in her new role at Christ Church Huntingdon. Since Beth has left it has been a huge encouragement to me to see how all the leaders of our groups have stepped up and taken on more responsibility across the board. Particular thanks to Joe Houghton for the way he has stepped into some gaps, particularly in heading up XTB, but he is not the only one who has shouldered the burden. As we get ready to say 'Goodbye' to Joe & Cathy later in the year, there will be another opportunity for leaders, old and new, to grow their gifts and serve our church family.

*James Nash*

### **Junior Church (Becca Nash)**

Junior Church is our Sunday Morning Groups for 0-14 year-olds; children start in the Service with the adults before heading out to their groups, returning at the end of the Service. An average week will now see up to 60 children in Junior Church, split over four groups. Junior Church have continued to follow the same teaching pattern as the sermon series; this is not always straightforward but, since Beth's departure, we have established a new system of James teaching a month's worth of sessions on the 1<sup>st</sup> Sunday of the month and leaders beginning to think through how to teach the children and what craft could work. We are grateful that Linda Biscomb has taken up a new role of being the 'Craft Supremo', which involves planning different craft for the groups, producing it week by week and laying it out for the groups on Sunday mornings; I know this is much appreciated by the leaders and saves them lots of time! It's been great to welcome a couple of new people to the team this year but, with the Houghtons' departure imminent, we'll need a few more this year; please think and pray if you could be God's answer to our prayers.

### **XTB (Joe Houghton)**

This group is for Years 6-8 and runs every Friday of term from 5:30-6:45pm. We have a small but dedicated team of leaders who set up, pray, lead games and activities, do Bible talks and lead discussions. We started the year with around 12 youngsters and have had as many as 20 attend, with some in the group bringing their friends along. XTB doesn't only draw children from our church family but serves a number of other local Churches whose children attend our Primary School. One Mum told me that XTB is the highlight of her son's week.

We have taught through John's Gospel, Ephesians and are currently in a series exploring the theme of idolatry. It has been great to see Nick Sams and Finn Sorsbie grow in their Bible teaching gifts to youth, with the young people clearly engaged week by week. Please pray for more friends to be invited along and the new leaders to emerge to help with the group.

### **The Avenue (Joe Houghton)**

This group is for Years 9-13 and we have around 4 young people each time we meet, which is at homes of church family every other Sunday from 6-8pm. The Avenue starts with a meal and chatting while we eat, followed by a Bible study and prayer, finishing with a game where the aim is not to lose. In the last couple of years we have studied worldviews, Exodus and John's Gospel. It has been great to see those who attend grow in faith and a desire to live as Christians in School or College. We often talk about the issues that they face in school and discuss those pressures and how they might respond Christianly. Please pray for courageous and continued faithfulness for the youngsters and new leaders to continue this valuable ministry.

### **Noah's Ark (Becca Nash)**

Noah's Ark has enjoyed a busy and happy year and we are thankful to God for many encouragements. We are continuing to operate with a fixed register and whilst we have around 35-40 families on our register, we tend to get about 15 per week due to various factors such as illness and holidays. We are finding that we're getting to know the mums well and we enjoyed a social evening together in the summer term which was well attended and a few mums also went along to Lucy's "Galentine's Night". We were delighted as well to have a table of Noah's Ark mums at the Christmas Candle evangelistic event in December.

In the Autumn term we ran Christianity explored alongside women's homegroup on a Thursday morning with 2 Noah's Ark contacts, one of whom is reasonably regular at church and the other is now attending Women's Bible Study. Noah's Ark is also proving to be a good opportunity to spend time with some of our new mums who come on Sundays. It's a good time for having conversations with them, getting to know them and giving them support.

We are continuing to make the most of a short Bible slot at the end of each session to teach something of the gospel to the toddlers and their mums/carers. This is reinforced by the craft activity for the week; thank you to Linda for running this each week.

I am very grateful to all the team for their service: Lucy, Chrissie, Cathy, Linda, Kirsty and Sylvia, and to those who willingly step in on the occasional week to help out in the kitchen (thank you to Jess, Emma, Rachel and Katie). We will really miss Cathy when she leaves at the end of May; she has done a fantastic job of overseeing the kitchen and the catering each week as well as doing lots of leading during the Bible slot. We will definitely be needing more people to join the team to fill the gap that is left.

### **Saturdads (Dave Underhill)**

Saturdads continues to be a great way in which we can support the local community, providing an opportunity for dads, grandads and male carers to meet together, spend time with their children and engage with us as a church family. We are grateful for the group of regular dads who come along and to God for the wonderful times we've had and relationships we've built through it.

Thank you too to the team of volunteers who help month by month to run it. We're praying Saturdads continues to grow and that through it, God would graciously bring more men to know Jesus as their loving Saviour.

### **Other Events**

In October we once again hosted a Light Party which was our most successful one ever on all fronts! Many thanks to Jess and the team for all their hard work and allowing children to celebrate The Light of the World rather than participate in the worship of demons.

In December Joe and the XTB team also put on the (traditional) XTB Family Quiz. Once again, there was a great turn-out of families from across our church family, particularly XTB. Excitingly, Joe has promised to come back this year to lead it again!



## **CHURCHWARDENS' FABRIC REPORT**

Praise the Lord for His never-ending faithfulness to us. Despite real challenges, our Father in heaven has continued to sustain us as a church family as we look to keep the fabric in safe and sound condition and use it fully for His glory.

In relation to the Church building, the necessary regular upkeep has been carried out, consistent with annual maintenance requirements. Health and Safety has been reported upon, the firefighting equipment, heating system and other pertinent items have been examined, maintained and, where needed, repaired. Due to the age and condition of our Church building and Hall, the upkeep and maintenance is always going to be difficult. However, with regular Building Committee reviews and Church Maintenance Days, when people from across the whole church family volunteer to undertake general maintenance tasks, it feels we have achieved a sustainable operating model to keep on top of things.

The change in ownership and reopening of the Pre-School highlighted some hidden issues which are gradually being worked through. Issues with the Church Hall roof and Pre-School heating are likely to require significant outlay to rectify, but we are confident we have the means to undertake them based on our current financial projections and available grants.

The clearing and cleaning of our storage rooms has allowed us to support a local food and clothing bank who have now changed their name to Ashton Food Aid (Food Bank).

We are grateful for the large amount of support provided by all the church family at various points this year, in particular the Buildings Committee, Standing Committee, PCC and volunteers within the church family. Thank you to you all for your prayers and for all the time and effort so many of you have put in to help us in such roles. Particular thanks to Craig Lavender, Nick Sams, Claire Beranek, Mark Richardson, Paul Thompson and Michelle Bateman.

**The silverware of the Church is in good order.**

*David Underhill*

## **SAFEGUARDING REPORT**

Over the past year we have had two minor 'potential' safeguarding concerns. Both of these were documented and handled appropriately by those involved. No major concerns or incidents have been reported.

All DBS checks for our 40 volunteers are currently up to date. This will continue to be monitored and new volunteers will be checked as necessary. Most volunteers have completed the necessary safeguarding training, the ones outstanding are aware and will be doing the appropriate courses as soon as possible. A big 'Thank you' to Shell for all she does on the administrative side to keep everyone up to date.

The diocese safeguarding advice is constantly changing and we try hard to keep up with it. With this in mind, over the coming year there are a some changes we need to make to fully comply with this advice. The PCC now need to approve a safeguarding action plan and a procedure for dealing with safeguarding issues or allegations. Our plan has always been to follow the procedure suggested in the Parish Safeguarding Handbook, so when the PCC next approve the safeguarding policy in July, they will be asked to approve the procedure laid out there too.

Safeguarding is important and something we take seriously at St Andrew's. If anyone has any concerns, however small, please don't hesitate to speak Steve Boyall, our Under 18s Coordinator, or me. We can be contacted at [safeguarding@standrewsashton.org.uk](mailto:safeguarding@standrewsashton.org.uk) or 01772 445464.

*Maureen Thompson*

## TREASURER'S REPORT 2022

The year has seen both an encouraging growth in our income and a small reduction in our expenditure, which means our predicted overspend was significantly smaller. We have been blessed by several committed Christians joining our church family with hearts generous towards our finances and church life. As church activities returned to normal for the year post-Covid, we saw expected increases in costs from holding regular church events. The Gift Day as part of our church family weekend at home also was a boost to our income.

The generous legacy received in 2015 has been spent in the intervening years to fund staff wages, and is predicted to last a further four years at current rates of income and expenditure. A deliberate decision was made to end Beth Lindon's contract after three years as Children's Worker, with the consequent expected savings made to staff wages. A grant was received for a second year running from Emmanuel Church Wimbledon to part fund our Administrator's wages, and a similar grant is expected for the next year. The Charities Commission Regulations require that we declare that St Andrew's continues to be a viable concern for the next four years, which is further in the future than we have predicted previously.

This year the difference between our expenditure and income was £15,345 which was funded from our savings. This overspend is 10% of the total expenditure, but is down from 2021 when it was £39,791 (25%). Our church weekly running costs of £2,908 were 3% lower than in 2021 (£3,005) with savings made on wages and building expenses. Taking into account the Church Hall and other income, we require donations of £2,353 each week to break even. At present we receive £1,692 in regular weekly donations, a shortfall of £661. In 2022 there were 69 donor units (people or households) who would each need to increase their weekly giving by £9.58 to cover this shortfall. The total Church funds continue to be healthy at £102,141 (31<sup>st</sup> December 2022).

### Income

We can be thankful to God that in 2022 we saw an annual increase in our church family giving of £13,047; this is a 17.4% increase compared with 2021. Total regular giving for the year has increased from £74,910 in 2021 to £87,957 in 2022. Where Gift Aid reclaimed, is included in church family giving, the figure for 2021 was £90,455, and for 2022 was £104,378, an increase of £13,923, or 15.4%. The number of donors in our church family over the last four years has been 59 in 2019, 49 in 2020, 65 in 2021, and 69 in 2022.

Payment by bank transfer has increasingly been the way most of the church family prefer to donate. For anyone considering starting to give by this method the church bank account details are:

**SORT CODE: 09-01-54, ACCOUNT NUMBER: 85941082, PAYEE NAME: ST ANDREWS PCC.**

Please note that your bank may say that the payee name does not match; you can safely ignore this warning.

Unusual income for the year was the Thanksgiving Gift Day (£6,766), which will be split between a hardship fund, Church Hall works, and our Mission Partners. Additionally there were some anonymous donations received in October to the tune of £2,500.

Church Hall lettings were up by £1,958 on the previous year, opening up further after lockdowns, with the total income from the Church Hall at £13,407.

## **Expenditure**

Our gross expenditure for the year was £151,225, a 3% decrease on 2021 (£156,288), mainly due to the reduction in both wage bills and also Church and Hall maintenance.

The major differences in expenditure in 2022 compared to 2021 were:

- £8,607 reduction in Building Major Costs; we still have lots to do, and are expecting to do more in 2023 (we paid for a new Church Hall boiler in 2021).
- £5,500 reduction in wages due to the Beth Lindon leaving; we expect to save an additional £12,500 on Beth's wages in 2023.
- £3,265 reductions in grants to others due to different needs through the year.
- £3,022 increase in utilities expenditure for the year.
- £2,213 increase in church event costs with further opening up post lockdowns.
- £2,188 increase in rent and rates due to a large water payment catch up.

## **Reserves Policy**

The PCC has a Reserves Policy for the church family to hold in reserves the equivalent of three months' general running costs. It is also our policy to hold an amount for likely building works due to the last quinquennial inspection. The present Reserves Policy is to hold £50,000 in reserves and our closing reserves were enough to cover this. The reserves policy will be re-written in 2023 to reflect the changes in expenditure for staff wages.

## **Thanks**

Many thanks to Emma Sams for her diligent processing of payments, Linda Biscomb for counting of collections, Jeff Beranek for book keeping and Caroline Crook for overseeing the Church Hall bookings.

*Claire Beranek, Treasurer*

## STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL 2022	Last year	Change
	£	£	£	£	£	£
<b>INCOME AND ENDOWMENTS</b>						
Voluntary income	88,659	6,766		95,425	84,708	10,717
Fundraising from sales	752	0		752	105	647
Income from investments	138	0		138	636	(498)
Church activities	23,143	0		23,143	15,503	7,640
Insurance claims	0	0		0	0	0
Gift aid claimed	16,421	0		16,421	15,545	876
<b>TOTAL INCOME</b>	<b>129,114</b>	<b>6,766</b>	<b>0</b>	<b>135,880</b>	<b>116,498</b>	<b>19,382</b>
<b>EXPENDITURE</b>						
Direct expenses/purchases	806	0		806	86	720
Overheads	126,266	0		126,266	133,699	(7,433)
Church activities/grants	14,053	7,245		21,298	21,270	28
Professional fees	2,854	0		2,854	1,233	1,622
<b>TOTAL EXPENDITURE</b>	<b>143,980</b>	<b>7,245</b>	<b>0</b>	<b>151,225</b>	<b>156,288</b>	<b>(5,064)</b>
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS	(14,866)	(479)		(15,345)	(39,791)	24,445
NET GAINS ON INVESTMENTS	0			0	0	0
<b>NET INCOME/(EXPENDITURE)</b>	<b>(14,866)</b>	<b>(479)</b>	<b>0</b>	<b>(15,345)</b>	<b>(39,791)</b>	<b>24,445</b>
TRANSFERS BETWEEN FUNDS				0	0	0
NET MOVEMENT IN FUNDS	(14,866)	(479)		(15,345)	(39,791)	24,445
TOTAL FUNDS BROUGHT FORWARD	110,241	7,245		117,486	157,276	(39,791)
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>95,375</b>	<b>6,766</b>	<b>0</b>	<b>102,141</b>	<b>117,486</b>	<b>(15,345)</b>

## SUMMARY OF FUND MOVEMENTS

Fund name	Brought forward	Investment Income	Investment Gain/(Loss)	All Other Income	Gift Aid Claimed	Expenditure	Fund Transfers	Carried Forward
	£	£	£	£	£	£	£	£
General Fund	110,241	138		112,237	16,421	(143,800)		95,237
Gift Day 2021 Fund	7,245					(7,245)		0
Gift Day 2022 Fund				6,766				6,766
Ashtones Fund				318		(180)		138
<b>Total funds</b>	<b>117,486</b>	<b>138</b>	<b>0</b>	<b>119,321</b>	<b>16,421</b>	<b>(151,225)</b>	<b>0</b>	<b>102,141</b>

## BALANCE SHEET AT 31 DECEMBER 2022

	2022 £	2021 £	Change £
<b>FIXED ASSETS</b>			
Investments	0	0	0
	<b>0</b>	<b>0</b>	<b>0</b>
<b>CURRENT ASSETS</b>			
Debtors	16,979	15,545	1,434
Deposits and Cash	26	50,014	(49,988)
Bank Account	90,906	61,755	29,152
	<b>107,911</b>	<b>127,314</b>	<b>(19,403)</b>
<b>LIABILITIES</b>			
Accounts payable within 1 year	5,771	9,828	(4,058)
<b>NET CURRENT ASSETS / (LIABILITIES)</b>	<b>102,141</b>	<b>117,486</b>	<b>(15,345)</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	<b>102,141</b>	<b>117,486</b>	<b>(15,345)</b>
Accounts payable over 1 year	0	0	0
<b>TOTAL NET ASSETS</b>	<b>102,141</b>	<b>117,486</b>	<b>(15,345)</b>
<b>PARISH FUNDS</b>			
Unrestricted	95,375	110,241	(14,866)
Restricted	6,766	7,245	(479)
Endowment	0	0	0
<b>TOTAL PARISH FUNDS</b>	<b>102,141</b>	<b>117,486</b>	<b>(15,345)</b>

## SPECIAL PURPOSE FUNDS

Fund Name	Type	Start 2022	End 2022	Change	Notes
General Fund	Unrestricted	110,241	95,237	(15,004)	General purpose fund
Gift Day 2021 Fund	Restricted	7,245	0	(7,245)	Remaining funds spent in 2022
Gift Day 2022 Fund	Restricted	0	6,766	6,766	Funds fully collected but not spent yet
Ashtones Fund	Unrestricted	0	138	138	New ongoing fund
		<b>117,486</b>	<b>102,141</b>	<b>(15,345)</b>	

## TOTAL ASSETS

Account	Start 2022	End 2022	Change	Notes
Accounts Payable	(9,828)	(5,771)	4,058	Money owed to others at end of year
Accounts Receivable	15,545	16,979	1,434	Money owed to PCC at end of year (inc. Gift Aid)
Main Bank Account	61,755	90,906	29,152	Santander bank account
Savings Account	50,000	0	(50,000)	CAF 60-day notice cash savings account closed
Petty Cash	14	26	12	
	<b>117,486</b>	<b>102,141</b>	<b>(15,345)</b>	

**INCOME AND EXPENDITURE (Detailed)**

N/C	Income	Unrestricted Funds	Restricted Funds	Total 2022	Last year	Change
	<b>Voluntary income</b>					
4000	Donation to Bank	75,459	5,295	80,754	68,060	12,694
4002	Envelopes & other planned giving	5,017	1,241	6,258	5,201	1,057
4003	Loose plate collection (Cash GASD)	866	80	946	1,180	(233)
4004	Loose plate collection (Cash Non Gift Aid)	0		0	470	(470)
4007	Sundry Donations	531	150	681	4,798	(4,118)
4100	Grants (from others)	6,787		6,787	5,000	1,787
	<b>Sub Total:</b>	<b>88,659</b>	<b>6,766</b>	<b>95,425</b>	<b>84,708</b>	<b>10,717</b>
	<b>Activities for generating funds</b>					
4401	Book/CD/DVD sales (and parish magazine)	752		752	105	647
	<b>Sub Total:</b>	<b>752</b>	<b>0</b>	<b>752</b>	<b>105</b>	<b>647</b>
	<b>Church activities</b>					
4600	Fees collected for weddings and funerals	3,250		3,250	2,417	833
4601	Noah's Ark donations	338		338	272	66
4602	Church Events	4,573		4,573	1,132	3,441
4603	Church hall lettings - regular	12,771		12,771	10,824	1,947
4604	Church hall lettings - casual	636		636	625	11
4605	Seniors' Lunch & Tea (donations)	1,010		1,010	100	910
4606	Evangelistic events (donations)	108		108	-	108
4607	XTB (donations)	458		458	134	325
	<b>Sub Total:</b>	<b>23,143</b>	<b>0</b>	<b>23,143</b>	<b>15,503</b>	<b>7,640</b>
	<b>Income from investments</b>					
4700	Investment Income (Interest)	138		138	636	(498)
	<b>Sub Total:</b>	<b>137.83</b>	<b>0</b>	<b>138</b>	<b>636</b>	<b>(498)</b>
	<b>Other income</b>					
4801	Tax recoverable on Gift Aid donations	16,421		16,421	15,545	876
4802	Insurance claims	0		0	-	0
	<b>Sub Total:</b>	<b>16,421</b>	<b>0</b>	<b>16,421</b>	<b>15,545</b>	<b>876</b>
	<b>Gross income</b>	<b>129,114</b>	<b>6,766</b>	<b>135,880</b>	<b>116,498</b>	<b>19,382</b>

N/C	Expenditure	Unrestricted	Funds Restricted	Total 2022	Last year	Change
	<b>Church activities</b>					
5000	Grants (to others)	1,079		1,079	4,344	(3,265)
5203	Other church event costs	3,801		3,801	1,588	2,213
5204	Giving to missionary societies	2,255	7,245	9,500	11,150	(1,650)
5205	Evangelistic events (inc. home mission)	1,505		1,505	160	1,345
5207	Visiting speakers/locums	140		140	11	129
5208	Junior Church costs	447		447	358	89
5209	Church services expenses	788		788	773	15
5210	Conferences (externally provided)	868		868	315	553
5211	Seniors' meals costs	935		935	314	620
5212	Noak's Ark costs	407		407	288	119
5213	XTB costs	923		923	500	422
5214	Support to school costs	500		500	304	196
5215	PCC expenses	119		119	143	(24)
5217	Staff training/resources (internal)	288		288	1,021	(733)
	<b>Sub Total:</b>	<b>14,053</b>	<b>7,245</b>	<b>21,298</b>	<b>21,270</b>	<b>28</b>
	<b>Fund Raising</b>					
6100	Fund Raising Expenses	77		77	-	77
6200	Goods Purchased for Resale (eg books)	729		729	86	643
	<b>Sub Total:</b>	<b>806</b>	<b>0</b>	<b>806</b>	<b>86</b>	<b>720</b>
	<b>Rent and rates</b>					
7000	Rent	10		10	10	0
7001	Council Tax	2,896		2,896	3,048	(152)
7002	Water Rates - Vicarage	374		374	247	127
7003	Water Rates - Church and Hall	3,568		3,568	1,303	2,265
7005	Waste collection	173		173	225	(52)
	<b>Sub Total:</b>	<b>7,021</b>	<b>0</b>	<b>7,021</b>	<b>4,833</b>	<b>2,188</b>
	<b>Gas and electricity</b>					
7105	Electricity - Church	719		719	366	353
7106	Electricity - Church hall	2,297		2,297	779	1,518
7107	Gas - Church	1,666		1,666	1,232	434
7108	Gas - Church hall	2,136		2,136	1,419	717
	<b>Sub Total:</b>	<b>6,818</b>	<b>0</b>	<b>6,818</b>	<b>3,796</b>	<b>3,022</b>
	<b>Travelling expenses</b>					
7200	Transport/parking/travel	412		412	128	284
	<b>Sub Total:</b>	<b>412</b>	<b>0</b>	<b>412</b>	<b>128</b>	<b>284</b>



N/C	Expenditure	Funds		Total 2022	Last year	Change
		Unrestricted	Restricted			
	<b>Printing/Stationery/etc.</b>					
7300	Photocopying/Printing	876		876	733	143
7302	Office Stationery	12		12	37	(24)
7303	Books/literature to give away	621		621	254	367
7304	Music printing/licenses costs	628		628	912	(284)
	<b>Sub Total:</b>	<b>2,138</b>	<b>0</b>	<b>2,138</b>	<b>1,936</b>	<b>202</b>
	<b>Telephone/Computer/etc.</b>					
7352	Computer and Software	934		934	749	185
7354	Website costs	524		524	517	7
	<b>Sub Total:</b>	<b>1,458</b>	<b>0</b>	<b>1,458</b>	<b>1,266</b>	<b>192</b>
	<b>Maintenance</b>					
7500	Furniture & furnishings	240		240	-	240
7501	Church and hall cleaning	5,554		5,554	5,354	200
7502	Audio/video equipment	739		739	1,746	(1,007)
7510	Organ/piano tuning	528		528	-	528
7513	Fire, health & safety costs	539		539	1,060	(520)
7514	Upkeep of churchyard	0		0	320	(320)
7515	Church and hall maintenance	2,953		2,953	2,278	676
7516	Church major repairs	4,054		4,054	12,661	(8,607)
	<b>Sub Total:</b>	<b>14,607</b>	<b>0</b>	<b>14,607</b>	<b>23,418</b>	<b>(8,811)</b>
	<b>General Expenses</b>					
7600	Ministry parish share & fees	63,285		63,285	62,476	809
7604	Insurance	5,372		5,372	4,858	514
7606	Miscellaneous costs	0		0	0	(0)
	<b>Sub Total:</b>	<b>68,657</b>	<b>0</b>	<b>68,657</b>	<b>67,334</b>	<b>1,323</b>
	<b>Wages</b>					
7803	Visiting Organist	435		435	240	195
7804	Gross Wages - Assistant staff	23,103		23,103	28,685	(5,583)
7805	Sexton	0		0	55	(55)
7808	Employer Pension Contributions	1,617		1,617	2,008	(391)
	<b>Sub Total:</b>	<b>25,155</b>	<b>0</b>	<b>25,155</b>	<b>30,988</b>	<b>(5,833)</b>
	<b>Professional fees</b>					
7902	Accountancy Fees	947		947	262	686
7903	Consultancy Fees	864		864	-	864
7904	Professional Fees	35		35	35	0
7909	Audit Fees	1,008		1,008	936	72
	<b>Sub Total:</b>	<b>2,854</b>	<b>0</b>	<b>2,854</b>	<b>1,233</b>	<b>1,622</b>
	<b>Gross expenditure</b>	<b>143,980</b>	<b>7,245</b>	<b>151,225</b>	<b>156,288</b>	<b>(5,064)</b>
	<b>Net income/(expenditure):</b>	<b>(14,866)</b>	<b>(479)</b>	<b>(15,345)</b>	<b>(39,791)</b>	<b>24,445</b>

## INCOME AND EXPENDITURE (Summary)

Income	Unrestricted	Funds Restricted	Total 2022	Last year	Change
Voluntary income	88,659	6,766	95,425	84,708	10,717
Activities for generating funds	752	0	752	105	647
Church activities	23,143	0	23,143	15,503	7,640
Income from investments	138	0	138	636	(498)
Tax recoverable on Gift Aid donations	16,421	0	16,421	15,545	876
Insurance claims	0	0	0	-	0
<b>Gross income</b>	<b>129,114</b>	<b>6,766</b>	<b>135,880</b>	<b>116,498</b>	<b>19,382</b>
Expenditure	Unrestricted	Funds Restricted	Total 2022	Last year	Change
Church activities	14,053	7,245	21,298	21,270	28
Fund Raising	806	0	806	86	720
Rent and rates	7,021	0	7,021	4,833	2,188
Gas and electricity	6,818	0	6,818	3,796	3,022
Travelling expenses	412	0	412	128	284
Printing/Stationery/etc.	2,138	0	2,138	1,936	202
Telephone/Computer/etc.	1,458	0	1,458	1,266	192
Maintenance	14,607	0	14,607	23,418	(8,811)
General Expenses	68,657	0	68,657	67,334	1,323
Wages	25,155	0	25,155	30,988	(5,833)
Professional fees	2,854	0	2,854	1,233	1,622
<b>Gross expenditure</b>	<b>143,980</b>	<b>7,245</b>	<b>151,225</b>	<b>156,288</b>	<b>(5,064)</b>
<b>Net income/(expenditure):</b>	<b>(14,866)</b>	<b>(479)</b>	<b>(15,345)</b>	<b>(39,791)</b>	<b>24,445</b>

## NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2022

### Basis of Financial Statements

The financial statements of St Andrew's PCC, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1<sup>st</sup> January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention as modified by the revaluation of certain assets.

### Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

## **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

## **Taxation**

The charity is exempt from corporation tax on its charitable activities. The charity is not required to register for Value Added Tax (VAT). Relevant payroll taxes are paid to HMRC on a monthly basis. The charity qualifies for the Employment Allowance which reduces the employer's National Insurance payments. The charity claims Gift Aid annually on qualifying donations on a receivable basis.

## **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. The only Unrestricted fund now held by the church is the General Fund at £95,237 (as of 31<sup>st</sup> December 2022)

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. The restricted funds remaining open at the end of the year was the 2022 Gift Day Fund of £6,766 and the Ashtones fund of £138, The 2022 Gift Day funds is expected to be spent fully in 2023, and the Ashtones fund is for the ongoing running of Ashtones.

## **Incoming Resources**

### **Voluntary income and capital sources**

Collections are recognised when received by or on behalf of the PCC. Planned giving receivable under Gift Aid is recognised only when received. Income tax recoverable on Gift Aid donations are recognised when the income is received. This means it is received in the next financial year (2023) and is shown as accrued (expected to be received) in the accounts for 2022. Funds received by SALT, XTB and similar groups or events are accounted for gross. Sales of books are accounted for gross.

### **Other income**

Rental income from the letting of church premises is recognised when the rental is received.

### **Investments**

Savings interest is accounted for when paid. The PCC holds no investments. The CAF savings account was closed in 2022.

## **Resources used**

### **Grants**

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC. A grant of £5,000 was received from Emmanuel Church Wimbledon in 2022 towards the funding of the Church Administrator wages.

### **Activities directly relating to the work of the Church**

The Parish Share is accounted for when paid.

### **Staffing**

Two members of staff were paid from church funds: Michelle Bateman, Parish Assistant (part-time, 24 hours a week) and Bethany Lindon, the Children's Worker (75%); Beth's contract ended in the year. The Vicar, James Nash, receives a stipend from the Church Commissioners and so the PCC only pays Council Tax and water rates for the Vicarage. All members of staff receive expenses and have training paid for by church funds. Monthly pension contributions have been made on a payable basis to the NEST Pensions scheme on behalf of employees.

### **Fixed Assets**

#### **Consecrated land and buildings and movable church furnishings**

Consecrated and beneficed property is excluded from the accounts by s.10(2) to 10(4) of the Charities Act 2011. Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated.

#### **Other fixtures, fittings, and office equipment**

Fixed assets are recognised when a resource is controlled by the charity as a result of a past event or transaction, for example a past gift or purchase; it is probable that the expected future economic benefits associated with the asset will flow to the charity; and the historical cost or fair value of the asset can be measured reliably.

Individual spend will be assessed in respect of its capital nature and any repairs or replacements will not be capitalised and will be included as expenditure in the year it is incurred.

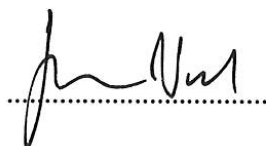
### **Current Assets**

Amounts owing to the PCC at 31<sup>st</sup> December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held at the main bank account with Santander.

Approved by the Parochial Church Council on Monday 20<sup>th</sup> February 2023

and signed on its behalf by:



(Chairman)



(Treasurer)

**Independent Examiners report to the PCC of St. Andrew's Church, Ashton-on-Ribble, Preston**  
I report to the PCC members on my examination of the accounts of the charity for the year ended 31 December 2022.

This report on the financial statements of the PCC for the year ended 31 December 2021, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

**Respective responsibilities of the PCC and the examiner**

As members of the PCC you are responsible for the preparation of the financial statements in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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 giving me cause to believe that in any material respect:

1. Accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. The accounts do not accord with those records; or
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (accounts and reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of the independent examination.

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



Martin Garry BA (Hons), FCA, Independent Examiner  
Director of McDade Roberts Accountants Ltd  
316 Blackpool Road  
Fulwood  
PRESTON  
PR2 3AE

17/04/2023