

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST JAMES THE GREAT, BLENDON

England & Wales · Charity number 1176355

Details

Other names	ST JAMES, BLENDON
Status	Registered
Legal form	Other
Registered	2017-12-19
Register	View on the Charity Commission register

Contact

Address	St. James the Great Blendon Bladindon Drive Bexley DA5 3BP
Phone	07841615945
Email	churchwarden@stjamesblendon.org.uk
Website	www.stjamesblendon.org.uk

Activities

Objects: PROMOTING IN THE PARISH THE WHOLE MISSION OF THE CHURCH, PASTORAL, EVANGELISTIC, SOCIAL AND ECUMENICAL.

Activities: PLACE OF WORSHIP. CHILDREN'S AND YOUTH WORK. COMMUNITY WORK. WORK WITH ELDERLY. MISSION OUTREACH UK AND ABROAD.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- Bexley

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£86,501	£77,834	-	-
2023-12-31	£76,778	£92,247	-	-
2022-12-31	£77,554	£75,012	-	-
2021-12-31	£133,121	£90,394	-	-
2020-12-31	£95,687	£82,423	-	-

Trustees

Name	Role	Appointed
Rev IAN SMITH	Chair	2018-03-03
ANGELA MARY DAVIS		2003-04-15
Andrew James LAKER		2023-05-14
BEATRICE AVRIL GILPIN		2017-04-02
Ian Charles WILLMOTT		2021-05-25
Janet COLDICOTT		2025-05-25
Jean HITCHCOCK		2025-05-25
Jennifer BREEN		2025-05-25
Linda Susan WILLMOTT		2019-04-28
Timothy Nicolas Nunns MA		2010-04-25

Accounts

**SAINT JAMES THE GREAT, BLENDON
ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31st DECEMBER 2023**

ADMINISTRATIVE INFORMATION

Saint James the Great Church is situated on the corner of Penhill Road and Bladindon Drive in Blendon, Bexley, Kent. It is part of the Diocese of Rochester within the Church of England. The correspondence address is 37 Bladindon Drive, Bexley, Kent, DA5 3BS. The church's website can be found at www.stjamesblendon.org.uk. The Parochial Church Council (PCC) is registered as a charity with the Charity Commission, as charity number 1176355.

PCC members who have served from 1st January 2023 until the date this report was approved are:

Vicar:

Rev'd Ian Smith

Church Wardens:

Mary Nunns
Ian Willmott

Deanery Synod Representatives:

Beatrice Gilpin
Timothy Nunns

Elected Members:

Ian Willmott
Angela Davis
Linda Willmott
Ann Pennington (until 31ST October 2023)
Andy Laker (elected at APCM 2023)

STRUCTURE, GOVERNANCE AND MANAGEMENT

The function and purpose of the PCC is outlined in the Parochial Church Councils (Powers) Measure 1956. 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 to stand for election to the PCC. New PCC members are provided with background information to enable them quickly to understand the PCC's business.

OBJECTIVES AND ACTIVITIES

St James' PCC 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 Centre complex of St James in Penhill Road, Blendon. The main activities of the PCC are provision of church services, baptisms, weddings, funerals, youth and children's work, and prayer and teaching adults through meetings at church and in members' homes, and overseeing development of outreach and mission.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit. In particular we try to enable everyone to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

ACHIEVEMENTS AND PERFORMANCE

Church attendance

The number on the Electoral Roll is reported separately. The average weekly attendance at our 10:30 service, counted during October 2023 was 32 adults and 4 children (2022: 29 adults and 4 children 2021: 31 adults and 3 children, 2020: 25 adults and 0 children: 2019: 74 adults and 8 children, 2018: 63 adults and 8 children). Many churches have struggled to return to the kind of numbers they experienced before covid and St James in no different (festival services reflect a similar pattern). Members of our community have moved away and, of course, sadly some have died. Additionally, a number are living with health issues which prevent regular attendance.

Since the covid lockdown of March 2020 we have not held a midweek service. Messy Church continues to meet on the first Sunday of every month and attendance at that has been encouraging. There were three baptisms during 2023. We have continued to offer a funeral ministry, helping friends and family to express their grief and to give thanks for the life of their loved one, as well as commending that individual to God's care, and in 2023 we conducted seven services.

Review of the year

The full PCC met five times during the course of 2023, and continues to give a tithe to our Mission Partners, CRiBS, Tearfund and CMS as detailed in the accounts. The PCC decided early in 2024 to re-allocate to Slade Green Foodbank the share previous given to CMS.

In the light of advice from the Charity Commission, the PCC has in place a written contract for the services of our organist & music group leader. Nicky Garland's musical contributions are greatly appreciated, and we continue to be grateful for the hard work and time she gives to us.

The Social Committee continues to play a central role organising the social life of the parish. They have helped plan events such as the Pancake Evening and Maundy Thursday meal in addition to the well-attended Plants Plus and Christmas Fair.

Stay and Play continues to meet on a Tuesday afternoon and the numbers of those attending, and forming links outside the meeting, are encouraging. The Uniformed Organisations continue to meet.

Place of Welcome has been meeting on a Wednesday lunchtime providing a valued space for those who come to eat and talk.

The weekly prayer meeting (commenced in February 2017) continues; during 2023 we continued to use Zoom to facilitate that. (In-person meetings resumed in January 2024.)

SAFEGUARDING

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

FINANCIAL REVIEW

Total receipts on ordinary unrestricted funds were £65,015, which is £1424 more than last year, and are detailed in the Financial Statements. We are thankful to so many members of St James, who give regularly to maintain its work – and especially to those who have set up or increased their Standing Orders, for giving to the church. Income to our general funds from planned giving, tax recovered and collections was £42,114, which is £1770 less than the previous year (which in turn was just over £2000 lower than in 2021). It is worth noting that fundraising efforts also raised less than in the previous year. This was offset by an increase in funds from hall rentals. However, we cannot place too much reliance on these additional income streams.

By far the biggest of our regular bills is the monthly payment to Diocese to cover the cost of our incumbent as well as other centralised services. In 2023 this amounted to £33,000, over £5000 less than the previous year and it does not cover the diocesan costs of ministry into this parish.

VOLUNTEERS

We would like to thank our church members who work so hard to make our church the lively and vibrant community it is. So many people give freely of their time that it would be impossible to calculate the financial value of their contributions; and it would be invidious in this report to mention names – but our thanks go to all.

RESERVES – and RESERVES POLICY

We review the Reserves policy annually; our current policy is that, at the start of each year, the church will hold a reserve of unrestricted funds (in cash or short-term deposits) amounting to approximately three months' income, to cover uneven cash-flow and as a buffer against unexpected loss of income. On the basis of the budgeted income for 2024 our reserves are sufficient to meet that expectation.

Our reserves are held in the Diocesan Loans Fund, which pays a small (albeit useful) amount of interest and allows us ready access to the money.

The PCC is confident in God's faithfulness, and considers that there are no material uncertainties about its ability to continue as a going concern.

Approved by the PCC, on 27th April 2024



Ian Smith, Chairman

ST JAMES the GREAT, BLENDON

**Annual Report
and
Financial Statements
of the
Parochial Church Council**

For the year ended 31 December 2024

Incumbent:

**The Rev Ian Smith
37 Bladindon Drive
Blendon
Kent
DA5 3BS**

Bank:

**Santander plc
BBAM Bridle Road
Bootle
Merseyside
GIR 0AA**

Independent Examiner:

**Mr John King
12 The Close
LONGFIELD
Kent
DA3 7JA**

Registered charity number 1176355

St James the Great, Blendon

**Statement of Financial Activities
for the year ending 31st December 2024**

		Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	<i>Note</i>	£	£	£	£	£
Incoming Resources						
Voluntary income	2a	44,566	10,000	9,386	63,952	53,267
Activities for generating funds	2b	3,075	-	-	3,075	3,163
Income from Investments	2c	2,200	547	-	2,747	2,319
Income from Church activities	2d	16,728	-	-	16,728	18,029
Other incoming resources	2e	-	-	-	-	-
Total Incoming Resources		66,569	10,547	9,386	86,501	76,778
Outgoing Resources						
Costs of generating funds	3a	-	-	-	-	86
Church activities	3b	52,325	6,265	19,053	77,643	91,802
Other resources expended	3c	190	-	-	190	359
Total Outgoing Resources		52,516	6,265	19,053	77,834	92,247
Net Incoming/(Outgoing) before transfers		14,053	4,282	(9,667)	8,668	(15,469)
Transfers		(3,028)	3,028	-	-	-
Net Movement in Funds		11,025	7,310	(9,667)	8,668	(15,469)
Balances brought forward at 1st January 2024		36,165	38,236	17,825	92,227	107,696
Balances carried forward at 31st December 2024		47,191	45,546	8,158	100,895	92,227

St James the Great, Blendon

Balance Sheet as at 31 December 2024

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2024	Total Funds 2023	
	£	£	£	£	£	
Fixed Assets						
Tangible	Note 3(d)	0		0	0	
Current Assets						
Debtors	Note 6	0	0	0	0	
Unclaimed Tax	Note 6	3,949	0	3,949	3,025	
Short Term Deposits		57,110	17,465	74,575	69,628	
Cash at bank & in hand		-13,868	28,081	8,158	19,574	
		47,191	45,546	8,158	100,895	
				100,895	92,227	
Current Liabilities						
Creditors	Note 6	0	0	0	0	
Net Assets		47,191	45,546	8,158	100,895	
				100,895	92,227	
Funds						
	Note 7					
Unrestricted Funds		47,191	0	0	47,191	36,165
Designated Funds		0	45,546	0	45,546	38,236
Restricted Funds		0	0	8,158	8,158	17,825
		47,191	45,546	8,158	100,895	92,227

Approved by the Parochial Church Council on 10th September 2025
and signed on its behalf by:



Chairman

St James the Great, Blendon
Notes to the Annual Accounts for the year ended 31 December 2024

1. NOTES TO THE ACCOUNTS

1.1 ACCOUNTING POLICIES

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law.

1.2 FUNDS

Restricted Funds

Restricted Funds represent income and donations given for a specific object. The funds may only be expended on the specific purpose for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund at the year end.

Unrestricted Funds

Unrestricted Funds represent the general funds which can be used by the PCC for ordinary purposes.

1.3 INCOMING RESOURCES

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the donation to which they relate is received. Grants and legacies are accounted for when received; and interest when credited by the payer. All incoming resources are accounted for gross.

1.4 RESOURCES EXPENDED

Grants and donations are accounted for when paid or (if the award creates a binding obligation on the PCC) when awarded. All other expenditure is recognised when it is incurred and is accounted for gross. Amounts received specifically for mission are dealt with in restricted funds.

1.5 FIXED ASSETS

Section 10 of the Charities Act 2011 excludes consecrated and benefice property from the requirements of the Act; such property is not included in these accounts.

Moveable Church furnishings 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 may be inspected on reasonable notice to the churchwardens). For acquisitions before 2000 insufficient cost information is available and such assets are not included in the Balance Sheet.

Items purchased for £1000 or less are written off on acquisition; other equipment purchased for use in the church is depreciated on a straight-line basis over 4 years. By the end of 2018, all such items purchased had been fully depreciated; so no value is ascribed to tangible fixed assets.

St James the Great, Blendon**Notes to the Annual Accounts for the year ended 31 December 2024****2. INCOMING RESOURCES**

	Unrestricted funds £	Designated funds £	Restricted funds £	2024 Total £	2023 Total £
<u>a) Voluntary income</u>					
Planned giving	30,231	-	-	30,231	28,001
Income tax recovered/ recoverable	8,871	-	1,020	9,890	10,238
Collections & other giving (including Gift Day)	5,465	-	8,366	13,831	15,027
Legacies		10,000	-	10,000	
Designated donations		-	-	-	
				-	
				-	
				-	
<u>b) Activities for generating funds</u>					
Fundraising	3,075	-	-	3,075	3,163
				-	
<u>c) Income from Investments</u>					
Interest	2,200	547	-	2,747	2,319
				-	
<u>d) Income from Church activities</u>					
Fees	339	-	-	339	(30)
Hall rentals	16,389	-	-	16,389	18,059
Remembrance Book	-	-	-	-	-
Photocopier income	-	-	-	-	-
<u>e) Other incoming resources</u>					
Other income	-	-	-	-	-
TOTAL INCOMING RESOURCES	66,569	10,547	9,386	86,501	76,778

St James the Great, Blendon**Notes to the Annual Accounts for the year ended 31 December 2024**

3. RESOURCES USED	Unrestricted funds	Designated funds	Restricted funds	2024 Total	2023 Total
	£	£	£	£	£
<u>a) Costs of generating funds</u>					
Envelope Scheme	-	-	-	-	75
Cost of Fetes & Bazaars	-	-	-	-	11
<u>b) Church Activities</u>					
Missions	6,514	-	8,903	15,416	11,002
Ministry costs (Diocese)	34,400	-	-	34,400	33,000
Clergy & Vicarage expenses	3,103	-	-	3,103	2,644
Organists	2,891	-	2,500	5,391	4,713
Mission & evangelism	195	-	20	215	2,442
Church running expenses	950	-	63	1,013	902
Church utility bills	1,381	-	7,568	8,949	8,575
Hall Running costs	1,464	-	-	1,464	2,829
Repairs & Maintenance	1,428	6,265	-	7,693	25,695
Minor improvements	-	-	-	-	-
<u>c) Other resources expended</u>					
Church management	190	-	-	190	344
Depreciation charge (below)	-	-	-	-	-
Miscellaneous	-	-	-	-	15
TOTAL RESOURCES USED	52,516	6,265	19,053	77,834	92,247

d) Depreciation

All spending on church equipment, fixtures & fittings (e.g. data projection system; chancel carpet & chairs; vestry refurb; windows) was fully depreciated by 31.12.2018. A nil value is therefore shown for "Fixed Assets" and for Depreciation.

St James the Great, Blendon**Notes to the Financial Statements for the year ended 31 December 2024****Note 4: STAFF COSTS**

All persons undertaking work on behalf of the PCC during the year, including our musicians, were self-employed subcontractors, paid on the basis of invoices for work done. As such they are not considered to be employees of the church; and it is their responsibility to pay any social security costs arising. There were therefore no staff costs during 2024 (as was also the case in 2023).

Note 5: RELATED PARTY TRANSACTIONS

A small immaterial portion of the expenses paid to the Incumbent may have related to his services in chairing the PCC.

Apart from the clergy working expenses disclosed at note 3 (Resources Used), all other payments to PCC members relate to their acting as agents for the PCC in making purchases on its behalf and being reimbursed for this; such expenditure does not need to be disclosed. Of the clergy expenses, £233.35 represented mileage and parking costs, £20 represents postage and stationery costs; the remainder was reimbursement of expenditure incurred on the PCC's behalf.

PCC members are among those who give to St James. In 2024, the Gift Aid Secretary recorded gifts totalling £24,437 (2023: £21,954) from PCC members and their spouses. Other unrecordable gifts may also have been made - e.g. cash offerings in the collection plate.

Note 6: DEBTORS AND CREDITORS

At 31st December, there were no "Debtors". A bill for clergy expenses was received shortly after the year end; this is shown under "Creditors". There was also unclaimed tax, on Gift Aid donations received during 2024, including gifts to St James for the benefit of other charities, such as the Harvest giving to our Mission Partners. The tax claim was submitted on 11th January and payment was received on 15th January.

NOTE 7: FUNDS**DESIGNATED FUNDS**

	Opening Balance	Income	Expenditure	Transfers	Closing Balance
Church Repair Fund	14,718.11	546.94	-	2,200.00	17,465.05
Alpha	43.03	-	-	-	43.03
Foodbank	-	-	-	886.50	886.50
Messy Church	-	-	-	-	-
CTIOB Concert	58.82	-	-	(58.82)	-
Legacy	23,416.44	10,000.00	6,265.07	-	27,151.37
	<u>38,236.40</u>	<u>10,546.94</u>	<u>6,265.07</u>	<u>3,027.68</u>	<u>45,545.95</u>

The Church Repair Fund is held by the Diocese on behalf of the PCC towards costs of repairs arising from future quinquennial inspections.

The Alpha Fund is designated towards the costs of the Alpha Course.

The Foodbank fund is used for funds allocated by the PCC for donations to the Slade Green Foodbank as part of St James's mission giving.

St James the Great, Blendon**Notes to the Financial Statements for the year ended 31 December 2024****Note 7 (continued)****RESTRICTED FUNDS**

	Opening Balance	Income	Expenditure	Transfers	Closing Balance
Flowers	201.75	-	-	-	201.75
Mission Partners (Harvest)	6,672.50	2,193.09	8,865.59	-	-
Camino Fund	2,435.00	-	-	-	2,435.00
Tables	213.50	-	-	-	213.50
Shoebboxes	175.00	-	37.00	-	138.00
Youth Work	(190.95)	480.95	-	-	290.00
Outreach and Worship	-	2,500.00	2,500.00	-	0.00
Foodbank	-	1,692.06	63.00	-	1,629.06
Utilities	5,067.77	2,500.00	7,567.77	-	0.00
Christmas Cards	-	19.62	19.62	-	0.00
Photocopier	3,000.00	-	-	-	3,000.00
Church Meals	250.75	-	-	-	250.75
	<u>17,825.32</u>	<u>9,385.72</u>	<u>19,052.98</u>	<u>-</u>	<u>8,158.06</u>

Restricted funds are held in the PCC's general funds for the specific purposes stated.

The Outreach and Worship Fund is for local evangelism to support for example:

- (i) Places of Welcome, Stay and Play, Messy Church and expenses associated with other evangelistic endeavours (e.g. Pancake Saturday, deficit on Church meals)
- (ii) Minor building repairs to ensure the building is a safe and welcoming place
- (iii) Worship resources – (e.g. organist's fees, music licences, service props)

The Utilities Fund derives from a gift for domestic purposes within St James only (e.g. payment of utility bills and minor maintenance), at the PCC's absolute discretion.

The Flowers fund originated with a legacy from the late Mary Sampson. It is intended for the purchase of longer-lasting flower accessories, such as stands, vases and oases.

The Camino Fund is established for providing support to parishioners in need, to be spent at the discretion of the Vicar & Wardens.

**Independent Examiner's Report to the Parochial Church Council
of St James the Great, Blendon**

I report to the trustees (ie the members of the PCC) on my examination of the accounts of the Parochial Church Council (the PCC) for the year ended 31st December 2024.

Responsibilities and basis of report

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

I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 PCC as required by section 130 of the Act; or

(2) the accounts do not accord with those records.

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.

Signature

Date



22/05/2025

.....
Mr John King, MBCS CITP
12 The Close
LONGFIELD
Kent DA3 7JA

Date

Accounts

**SAINT JAMES THE GREAT, BLENDON
ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31st DECEMBER 2023**

ADMINISTRATIVE INFORMATION

Saint James the Great Church is situated on the corner of Penhill Road and Bladindon Drive in Blendon, Bexley, Kent. It is part of the Diocese of Rochester within the Church of England. The correspondence address is 37 Bladindon Drive, Bexley, Kent, DA5 3BS. The church's website can be found at www.stjamesblendon.org.uk. The Parochial Church Council (PCC) is registered as a charity with the Charity Commission, as charity number 1176355.

PCC members who have served from 1st January 2023 until the date this report was approved are:

Vicar:

Rev'd Ian Smith

Church Wardens:

Mary Nunns
Ian Willmott

Deanery Synod Representatives:

Beatrice Gilpin
Timothy Nunns

Elected Members:

Ian Willmott
Angela Davis
Linda Willmott
Ann Pennington (until 31ST October 2023)
Andy Laker (elected at APCM 2023)

STRUCTURE, GOVERNANCE AND MANAGEMENT

The function and purpose of the PCC is outlined in the Parochial Church Councils (Powers) Measure 1956. 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 to stand for election to the PCC. New PCC members are provided with background information to enable them quickly to understand the PCC's business.

OBJECTIVES AND ACTIVITIES

St James' PCC 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 Centre complex of St James in Penhill Road, Blendon. The main activities of the PCC are provision of church services, baptisms, weddings, funerals, youth and children's work, and prayer and teaching adults through meetings at church and in members' homes, and overseeing development of outreach and mission.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit. In particular we try to enable everyone to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

ACHIEVEMENTS AND PERFORMANCE

Church attendance

The number on the Electoral Roll is reported separately. The average weekly attendance at our 10:30 service, counted during October 2023 was 32 adults and 4 children (2022: 29 adults and 4 children 2021: 31 adults and 3 children, 2020: 25 adults and 0 children: 2019: 74 adults and 8 children, 2018: 63 adults and 8 children). Many churches have struggled to return to the kind of numbers they experienced before covid and St James in no different (festival services reflect a similar pattern). Members of our community have moved away and, of course, sadly some have died. Additionally, a number are living with health issues which prevent regular attendance.

Since the covid lockdown of March 2020 we have not held a midweek service. Messy Church continues to meet on the first Sunday of every month and attendance at that has been encouraging. There were three baptisms during 2023. We have continued to offer a funeral ministry, helping friends and family to express their grief and to give thanks for the life of their loved one, as well as commending that individual to God's care, and in 2023 we conducted seven services.

Review of the year

The full PCC met five times during the course of 2023, and continues to give a tithe to our Mission Partners, CRiBS, Tearfund and CMS as detailed in the accounts. The PCC decided early in 2024 to re-allocate to Slade Green Foodbank the share previous given to CMS.

In the light of advice from the Charity Commission, the PCC has in place a written contract for the services of our organist & music group leader. Nicky Garland's musical contributions are greatly appreciated, and we continue to be grateful for the hard work and time she gives to us.

The Social Committee continues to play a central role organising the social life of the parish. They have helped plan events such as the Pancake Evening and Maundy Thursday meal in addition to the well-attended Plants Plus and Christmas Fair.

Stay and Play continues to meet on a Tuesday afternoon and the numbers of those attending, and forming links outside the meeting, are encouraging. The Uniformed Organisations continue to meet.

Place of Welcome has been meeting on a Wednesday lunchtime providing a valued space for those who come to eat and talk.

The weekly prayer meeting (commenced in February 2017) continues; during 2023 we continued to use Zoom to facilitate that. (In-person meetings resumed in January 2024.)

SAFEGUARDING

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

FINANCIAL REVIEW

Total receipts on ordinary unrestricted funds were £65,015, which is £1424 more than last year, and are detailed in the Financial Statements. We are thankful to so many members of St James, who give regularly to maintain its work – and especially to those who have set up or increased their Standing Orders, for giving to the church. Income to our general funds from planned giving, tax recovered and collections was £42,114, which is £1770 less than the previous year (which in turn was just over £2000 lower than in 2021). It is worth noting that fundraising efforts also raised less than in the previous year. This was offset by an increase in funds from hall rentals. However, we cannot place too much reliance on these additional income streams.

By far the biggest of our regular bills is the monthly payment to Diocese to cover the cost of our incumbent as well as other centralised services. In 2023 this amounted to £33,000, over £5000 less than the previous year and it does not cover the diocesan costs of ministry into this parish.

VOLUNTEERS

We would like to thank our church members who work so hard to make our church the lively and vibrant community it is. So many people give freely of their time that it would be impossible to calculate the financial value of their contributions; and it would be invidious in this report to mention names – but our thanks go to all.

RESERVES – and RESERVES POLICY

We review the Reserves policy annually; our current policy is that, at the start of each year, the church will hold a reserve of unrestricted funds (in cash or short-term deposits) amounting to approximately three months' income, to cover uneven cash-flow and as a buffer against unexpected loss of income. On the basis of the budgeted income for 2024 our reserves are sufficient to meet that expectation.

Our reserves are held in the Diocesan Loans Fund, which pays a small (albeit useful) amount of interest and allows us ready access to the money.

The PCC is confident in God's faithfulness, and considers that there are no material uncertainties about its ability to continue as a going concern.

Approved by the PCC, on 27th April 2024



Ian Smith, Chairman

ST JAMES the GREAT, BLENDON

**Annual Report
and
Financial Statements
of the
Parochial Church Council**

For the year ended 31 December 2023

**Incumbent:
The Rev Ian Smith
37 Bladindon Drive
Blendon
Kent
DA5 3BS**

**Bank:
Santander plc
BBAM Bridle Road
Bootle
Merseyside
GIR 0AA**

**Independent Examiner:
Mr John King
12 The Close
LONGFIELD
Kent
DA3 7JA**

Registered charity number 1176355

**Independent Examiner's Report to the Parochial Church Council
of St James the Great, Blendon**

I report to the trustees (ie the members of the PCC) on my examination of the accounts of the Parochial Church Council (the PCC) for the year ended 31st December 2023.

Responsibilities and basis of report

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

I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 PCC as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.

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.

Signature

Date

.....

Date

Mr John King
12 The Close
LONGFIELD
Kent
DA3 7JA

St James the Great, Blendon

**Statement of Financial Activities
for the year ending 31st December 2023**

		Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	Note	£	£	£	£	£
Incoming Resources						
Voluntary income	2a	42,114	-	11,153	53,267	57,738
Activities for generating funds	2b	3,163	-	-	3,163	3,613
Income from Investments	2c	1,709	610	-	2,319	421
Income from Church activities	2d	18,029	-	-	18,029	15,782
Other incoming resources	2e	-	-	-	-	-
Total Incoming Resources		65,015	610	11,153	76,778	77,554
Outgoing Resources						
Costs of generating funds	3a	86	-	-	86	585
Church activities	3b	49,832	27,659	14,311	91,802	74,426
Other resources expended	3c	359	-	-	359	-
Total Outgoing Resources		50,277	27,659	14,311	92,247	75,012
Net Incoming/(Outgoing) before transfers		14,739	(27,049)	(3,159)	(15,469)	2,542
Transfers		-	-	-	-	-
Net Movement in Funds		14,739	(27,049)	(3,159)	(15,469)	2,542
Balances brought forward at 1st January 2023		21,427	65,285	20,984	107,696	105,154
Balances carried forward at 31st December 2023		36,165	38,236	17,825	92,227	107,695

St James the Great, Blendon

Balance Sheet as at 31 December 2023

		Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
		£	£	£	£	£
Fixed Assets						
Tangible	Note 3(d)	0			0	0
Current Assets						
Debtors	Note 6	0	0	0	0	0
Unclaimed Tax	Note 6	3,025	0	0	3,025	2,839
Short Term Deposits		54,910	14,718	0	69,628	75,709
Cash at bank & in hand		-21,769	23,518	17,825	19,574	29,532
		36,165	38,236	17,825	92,227	108,080
Current Liabilities						
Creditors	Note 6	0	0	0	0	384
Net Assets		36,165	38,236	17,825	92,227	107,696
Funds						
	Note 7					
Unrestricted Funds		36,165	0	0	36,165	21,426
Designated Funds		0	38,236	0	38,236	65,283
Restricted Funds		0	0	17,825	17,825	20,987
		36,165	38,236	17,825	92,227	107,695

Approved by the Parochial Church Council on 20th March 2024
and signed on its behalf by:

Chairman

St James the Great, Blendon

Notes to the Annual Accounts for the year ended 31 December 2023

1. NOTES TO THE ACCOUNTS

1.1 ACCOUNTING POLICIES

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law.

1.2 FUNDS

Restricted Funds

Restricted Funds represent income and donations given for a specific object. The funds may only be expended on the specific purpose for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund at the year end.

Unrestricted Funds

Unrestricted Funds represent the general funds which can be used by the PCC for ordinary purposes.

1.3 INCOMING RESOURCES

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the donation to which they relate is received. Grants and legacies are accounted for when received; and interest when credited by the payer. All incoming resources are accounted for gross.

1.4 RESOURCES EXPENDED

Grants and donations are accounted for when paid or (if the award creates a binding obligation on the PCC) when awarded. All other expenditure is recognised when it is incurred and is accounted for gross. Amounts received specifically for mission are dealt with in restricted funds.

1.5 FIXED ASSETS

Section 10 of the Charities Act 2011 excludes consecrated and benefice property from the requirements of the Act; such property is not included in these accounts.

Moveable Church furnishings 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 may be inspected on reasonable notice to the churchwardens). For acquisitions before 2000 insufficient cost information is available and such assets are not included in the Balance Sheet.

Items purchased for £1000 or less are written off on acquisition; other equipment purchased for use in the church is depreciated on a straight-line basis over 4 years. By the end of 2018, all such items purchased had been fully depreciated; so no value is ascribed to tangible fixed assets.

St James the Great, Blendon**Notes to the Annual Accounts for the year ended 31 December 2023****2. INCOMING RESOURCES**

	Unrestricted funds £	Designated funds £	Restricted funds £	2023 Total £	2022 Total £
<u>a) Voluntary income</u>					
Planned giving	28,001	-	-	28,001	28,946
Income tax recovered/ recoverable	8,089	-	2,149	10,238	9,291
Collections & other giving (including Gift Day)	6,024	-	9,003	15,027	19,491
Legacies	-	-	-	-	-
Designated donations	-	-	-	-	10
				-	-
				-	-
<u>b) Activities for generating funds</u>					
Fundraising	3,163	-	-	3,163	3,613
				-	-
<u>c) Income from Investments</u>					
Interest	1,709	610	-	2,319	421
				-	-
<u>d) Income from Church activities</u>					
Fees	(30)	-	-	(30)	516
Hall rentals	18,059	-	-	18,059	15,266
Remembrance Book	-	-	-	-	-
Photocopier income	-	-	-	-	-
<u>e) Other incoming resources</u>					
Other income	-	-	-	-	-
TOTAL INCOMING RESOURCES	65,015	610	11,153	76,778	77,554

St James the Great, Blendon**Notes to the Annual Accounts for the year ended 31 December 2023**

3. RESOURCES USED	Unrestricted funds	Designated funds	Restricted funds	2023 Total	2022 Total
	£	£	£	£	£
a) Costs of generating funds					
Envelope Scheme	75	-	-	75	75
Cost of Fetes & Bazaars	11	-	-	11	510
b) Church Activities					
Missions	5,805	-	5,197	11,002	21,908
Ministry costs (Diocese)	33,000	-	-	33,000	38,432
Clergy & Vicarage expenses	2,644	-	-	2,644	2,989
Organists	4,713	-	-	4,713	4,810
Mission & evangelism	59	2,259	124	2,442	355
Church running expenses	487	-	415	902	625
Church utility bills	-	-	8,575	8,575	2,809
Hall Running costs	1,799	1,030	-	2,829	2,104
Repairs & Maintenance	1,325	24,370	-	25,695	395
Minor improvements	-	-	-	-	-
c) Other resources expended					
Church management	344	-	-	344	-
Depreciation charge (below)	-	-	-	-	-
Miscellaneous	15	-	-	15	-
TOTAL RESOURCES USED	50,277	27,659	14,311	92,247	75,012

d) Depreciation

All spending on church equipment, fixtures & fittings (e.g. data projection system; chancel carpet & chairs; vestry refurb; windows) was fully depreciated by 31.12.2018. A nil value is therefore shown for "Fixed Assets" and for Depreciation.

St James the Great, Blendon

Notes to the Financial Statements for the year ended 31 December 2023

Note 4: STAFF COSTS

All persons undertaking work on behalf of the PCC during the year, including our musicians, were self-employed subcontractors, paid on the basis of invoices for work done. As such they are not considered to be employees of the church; and it is their responsibility to pay any social security costs arising. There were therefore no staff costs during 2023 (as was also the case in 2022).

Note 5: RELATED PARTY TRANSACTIONS

A small immaterial portion of the expenses paid to the Incumbent may have related to his services in chairing the PCC.

Apart from the clergy working expenses disclosed at note 3 (Resources Used), all other payments to PCC members relate to their acting as agents for the PCC in making purchases on its behalf and being reimbursed for this; such expenditure does not need to be disclosed. Of the clergy expenses, £238.05 represented mileage costs; the remainder was reimbursement of expenditure incurred on the PCC's behalf.

PCC members are among those who give to St James. In 2023, the Gift Aid Secretary recorded gifts totalling £21,954 (2022: £23,972) from PCC members and their spouses. Other unrecordable gifts may also have been made - e.g. cash offerings in the collection plate.

Note 6: DEBTORS AND CREDITORS

At 31st December, there were no "Debtors". There was also unclaimed tax, on Gift Aid donations received during 2023, including gifts to St James for the benefit of other charities, such as the Harvest giving to our Mission Partners. The tax claim was submitted on 16th January and payment was received on 22nd January.

NOTE 7: FUNDS

DESIGNATED FUNDS

	Opening Balance	Income	Expenditure	Transfers	Closing Balance
Church Repair Fund	22,507.90	610.21	8,400.00	-	14,718.11
Alpha	43.03	-	-	-	43.03
Messy Church	-	-	-	-	-
Churches Together Concert Legacy	58.82	-	-	-	58.82
	42,675.44	-	19,259.00	-	23,416.44
	<u>65,285.19</u>	<u>610.21</u>	<u>27,659.00</u>	<u>-</u>	<u>38,236.40</u>

The Church Repair Fund is held by the Diocese on behalf of the PCC towards costs of repairs arising from future quinquennial inspections.

The Alpha Fund is designated towards the costs of the Alpha Course.

St James the Great, Blendon

Notes to the Financial Statements for the year ended 31 December 2023

Note 7 (continued)

RESTRICTED FUNDS

	Opening Balance	Income	Expenditure	Transfers	Closing Balance
Flowers	201.75	-	-	-	201.75
Mission Partners (Harvest)	3,197.50	3475.00	-	-	6,672.50
Camino Fund	2,435.00	-	-	-	2,435.00
Christian Aid	-	78.50	78.50	-	0.00
Tables	213.50	-	-	-	213.50
Sanctuary	-	224.00	224.00	-	0.00
Shoebboxes	175.00	-	-	-	175.00
Youth Work	-	-	190.95	-	-190.95
Kitchen	-	-	-	-	0.00
Ennerdale	3,605.39	-	3,605.39	-	0.00
Utilities	8,155.87	5,000.00	8,088.10	-	5,067.77
Earthquake Appeal	-	2,000.00	2,000.00	-	0.00
Christmas Cards	-	-	-	-	0.00
Photocopier	3,000.00	-	-	-	3,000.00
Church Meals	-	375.00	124.25	-	250.75
	<u>20,984.01</u>	<u>11,152.50</u>	<u>14,311.19</u>	<u>-</u>	<u>17,825.32</u>

Restricted funds are held in the PCC's general funds for the specific purposes stated.

The Ennerdale Fund is the restricted portion of a legacy, to be spent on:

(a) outreach – to include, but not limited to:

- (i) provision of IT facilities and internet for St James' church and local community
- (ii) buildings refurbishment to facilitate outreach (including upgrading of kitchens and toilets)
- (iii) support for the mission partners in line with the church's policy of giving 10% away; and

(b) urgent or major items of necessary church repair (as opposed to refurbishment).

The Utilities Fund derives from a gift for domestic purposes within St James only (e.g. payment of utility bills and minor maintenance), at the PCC's absolute discretion.

The Flowers fund originated with a legacy from the late Mary Sampson. It is intended for the purchase of longer-lasting flower accessories, such as stands, vases and oases.

The Camino Fund is established for providing support to parishioners in need, to be spent at the discretion of the Vicar & Wardens.

We received a restricted gift for a replacement photocopier. The donor is happy that should the whole sum not be required for this purpose then other purposes could be agreed with them.

The balance of the Mission Partners Fund of £6,672.50 represents the harvest giving for 2023 and 2022, and was sent to the partners in early 2024.

The Sanctuary Fund was a gift specifically to enable the purchase of a set of individual communion cups and holders for them, and used for that purpose.

The Church Meals Fund was a gift for meals organised by the church for fellowship and evangelism purposes.

The Youth Work Fund arose from the purchase of a consignment of Advent Calendars, for which a donation has been received in early 2024.

Note 8

The 2022 accounts included the following statement in note 8:

“As a Prior Year Adjustment, the 1.1.22 balance on Designated Funds, as stated on the Statement of Financial Activities, has been amended, to correct an error in the 2021 Accounts. The opening and closing figures now match those in Note 7 above.”

It has since been discovered that due to the error in the 2021 Accounts, the fund balances for the start of 2022 were still very slightly inaccurate (by one or two pounds), which had incorrectly been put down to rounding errors. The figures for the fund balances for year start for 2022 are now showing correctly in the 2023 accounts.

**Independent Examiner's Report to the Parochial Church Council
of St James the Great, Blendon**

I report to the trustees (ie the members of the PCC) on my examination of the accounts of the Parochial Church Council (the PCC) for the year ended 31st December 2023.

Responsibilities and basis of report

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

I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 PCC as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.

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.



3/19/2024

.....

Date

Mr John R. King MBCS CITP
12 The Close
New Barn
Kent, DA3 7JA

Accounts

ST JAMES the GREAT, BLENDON

**Annual Report
and
Financial Statements
of the
Parochial Church Council**

For the year ended 31 December 2022

**Incumbent:
The Rev Ian Smith
37 Bladindon Drive
Blendon
Kent
DA5 3BS**

**Bank:
Santander plc
BBAM Bridle Road
Bootle
Merseyside
GIR 0AA**

**Independent Examiner:
Mr Brian Kraushaar
12 Kimberley Court
Carlton Road
SIDCUP
Kent DA14 6DA**

Registered charity number 1176355

St James the Great, Blendon

**Statement of Financial Activities
for the year ending 31st December 2022**

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Incoming Resources						
Voluntary income	2a	43,884	10	13,844	57,738	120,127
Activities for generating funds	2b	3,613	-	-	3,613	2,878
Income from Investments	2c	313	108	-	421	79
Income from Church activities	2d	15,782	-	-	15,782	10,038
Other incoming resources	2e	-	-	-	-	-
Total Incoming Resources		63,591	118	13,844	77,554	133,121
Outgoing Resources						
Costs of generating funds	3a	585	-	-	585	292
Church activities	3b	56,843	-	17,583	74,426	88,951
Other resources expended	3c	-	-	-	-	1,152
Total Outgoing Resources		57,429	-	17,583	75,012	90,394
Net Incoming/(Outgoing) before transfers		6,163	118	(3,739)	2,542	42,726
Transfers		(2,200)	2,200	-	-	-
Net Movement in Funds		3,963	2,318	(3,739)	2,542	42,726
Balances brought forward at 1st January 2022		17,463	62,965	24,726	105,154	62,428
Balances carried forward at 31st December 2022		21,426	65,283	20,987	107,695	105,154

St James the Great, Blendon

Balance Sheet as at 31 December 2022

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Fixed Assets					
Tangible Note 3(d)	0			0	0
Current Assets					
Debtors Note 6	0	0	0	0	0
Unclaimed Tax Note 6	2,240	0	600	2,839	1,305
Short Term Deposits	53,201	22,508	0	75,709	73,088
Cash at bank & in hand	-33,630	42,775	20,387	29,532	55,646
	21,811	65,283	20,987	108,080	130,039
Current Liabilities					
Creditors Note 6	384	0	0	384	24,885
Net Assets	21,426	65,283	20,987	107,696	105,154
Funds Note 7					
Unrestricted Funds	21,426	0	0	21,426	17,292
Designated Funds	0	65,283	0	65,283	63,136
Restricted Funds	0	0	20,987	20,987	24,726
	21,426	65,283	20,987	107,695	105,154

Approved by the Parochial Church Council on 19TH April 2023
and signed on its behalf by:



Chairman

St James the Great, Blendon

Notes to the Annual Accounts for the year ended 31 December 2022

1. NOTES TO THE ACCOUNTS

1.1 ACCOUNTING POLICIES

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law.

1.2 FUNDS

Restricted Funds

Restricted Funds represent income and donations given for a specific object. The funds may only be expended on the specific purpose for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund at the year end.

Unrestricted Funds

Unrestricted Funds represent the general funds which can be used by the PCC for ordinary purposes.

1.3 INCOMING RESOURCES

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the donation to which they relate is received. Grants and legacies are accounted for when received; and interest when credited by the payer. All incoming resources are accounted for gross.

1.4 RESOURCES EXPENDED

Grants and donations are accounted for when paid or (if the award creates a binding obligation on the PCC) when awarded. All other expenditure is recognised when it is incurred and is accounted for gross. Amounts received specifically for mission are dealt with in restricted funds.

1.5 FIXED ASSETS

Section 10 of the Charities Act 2011 excludes consecrated and benefice property from the requirements of the Act; such property is not included in these accounts.

Moveable Church furnishings 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 may be inspected on reasonable notice to the churchwardens). For acquisitions before 2000 insufficient cost information is available and such assets are not included in the Balance Sheet.

Items purchased for £1000 or less are written off on acquisition; other equipment purchased for use in the church is depreciated on a straight-line basis over 4 years. By the end of 2018, all such items purchased had been fully depreciated; so no value is ascribed to tangible fixed assets.

St James the Great, Blendon**Notes to the Annual Accounts for the year ended 31 December 2022****2. INCOMING RESOURCES**

	Unrestricted funds £	Designated funds £	Restricted funds £	2022 Total £	2021 Total £
<u>a) Voluntary income</u>					
Planned giving	28,946	-	-	28,946	30,489
Income tax recovered/ recoverable	8,691	-	600	9,291	10,435
Collections & other giving (including Gift Day)	6,247	-	13,244	19,491	13,740
Legacies	-	-	-	-	31,000
Designated donations	-	10	-	10	21
				-	
				-	
<u>b) Activities for generating funds</u>					
Fundraising	3,613	-	-	3,613	127
				-	
<u>c) Income from Investments</u>					
Interest	313	108	-	421	122
				-	
<u>d) Income from Church activities</u>					
Fees	516	-	-	516	1,004
Hall rentals	15,266	-	-	15,266	8,749
Remembrance Book	-	-	-	-	-
Photocopier income	-	-	-	-	-
<u>e) Other incoming resources</u>					
Other income	-	-	-	-	-
TOTAL INCOMING RESOURCES	63,591	118	13,844	77,554	95,687

St James the Great, Blendon

Notes to the Annual Accounts for the year ended 31 December 2022

3. RESOURCES USED	Unrestricted	Designated	Restricted	2022	2021
	funds	funds	funds	Total	Total
	£	£	£	£	£
<u>a) Costs of generating funds</u>					
Envelope Scheme	75	-	-	75	75
Cost of Fetes & Bazaars	510	-	-	510	3
<u>b) Church Activities</u>					
Missions	6,830	-	15,079	21,908	16,855
Ministry costs (Diocese)	38,432	-	-	38,432	50,664
Clergy & Vicarage expenses	2,989	-	-	2,989	3,817
Organists	4,810	-	-	4,810	1,777
Mission & evangelism	355	-	-	355	270
Church running expenses	625	-	-	625	1,469
Church utility bills	304	-	2,505	2,809	2,975
Hall Running costs	2,104	-	-	2,104	1,969
Repairs & Maintenance	395	-	-	395	2,015
Minor improvements	-	-	-	-	-
<u>c) Other resources expended</u>					
Church management	-	-	-	-	499
Depreciation charge (below)	-	-	-	-	-
Miscellaneous	-	-	-	-	35
TOTAL RESOURCES USED	57,429	-	17,583	75,012	82,423

d) Depreciation

All spending on church equipment, fixtures & fittings (e.g. data projection system; chancel carpet & chairs; vestry refurb; windows) was fully depreciated by 31.12.2018. A nil value is therefore shown for "Fixed Assets" and for Depreciation.

St James the Great, Blendon

Notes to the Financial Statements for the year ended 31 December 2022

Note 4: STAFF COSTS

All persons undertaking work on behalf of the PCC during the year, including our musicians, were self-employed subcontractors, paid on the basis of invoices for work done. As such they are not considered to be employees of the church; and it is their responsibility to pay any social security costs arising. There were therefore no staff costs during 2022 (as was also the case in 2021).

Note 5: RELATED PARTY TRANSACTIONS

A small immaterial portion of the expenses paid to the Incumbent may have related to his services in chairing the PCC.

Apart from the clergy working expenses disclosed at note 3 (Resources Used), all other payments to PCC members relate to their acting as agents for the PCC in making purchases on its behalf and being reimbursed for this; such expenditure does not need to be disclosed. Of the clergy expenses, £152.56 represented mileage costs; the remainder was reimbursement of expenditure incurred on the PCC's behalf.

PCC members are among those who give to St James. In 2022, the Gift Aid Secretary recorded gifts totalling £23,972 (2021: £59,735) from PCC members and their spouses. Other unrecordable gifts may also have been made - e.g. cash offerings in the collection plate.

Note 6: DEBTORS AND CREDITORS

At 31st December, there were no "Debtors". A bill for clergy expenses was received shortly after the year end; this is shown under "Creditors". There was also unclaimed tax, on Gift Aid donations received during 2022, including gifts to St James for the benefit of other charities, such as the Harvest giving to our Mission Partners. The tax claim was submitted on 4th January and payment was received on 11th January.

NOTE 7: FUNDS

DESIGNATED FUNDS

	Opening Balance	Income	Expenditure	Transfers	Closing Balance
Church Repair Fund	20,199.96	107.94	-	2,200.00	22,507.90
Alpha	43.03	-	-	-	43.03
Messy Church	-	-	-	-	-
Churches Together Concert Legacy	58.82	-	-	-	58.82
	42,665.07	10.37	-	-	42,675.44
	<u>62,966.88</u>	<u>118.31</u>	<u>-</u>	<u>2,200.00</u>	<u>65,285.19</u>

The Church Repair Fund is held by the Diocese on behalf of the PCC towards costs of repairs arising from future quinquennial inspections.

The Alpha Fund is designated towards the costs of the Alpha Course.

St James the Great, Blendon
Notes to the Financial Statements for the year ended 31 December 2022

Note 7 (continued)

RESTRICTED FUNDS

	Opening Balance	Income	Expenditure	Transfers	Closing Balance
Flowers	201.75	-	-	-	201.75
Mission Partners (Harvest)	(678.90)	3876.40	0.00	-	3,197.50
Camino Fund	2,687.00	0.00	252.00	-	2,435.00
Christian Aid	93.00	0.00	93.00	-	0.00
Tables	213.50	0.00	0.00	-	213.50
Macmillan	-	0.00	0.00	-	0.00
Shoebboxes	-	175.00	0.00	-	175.00
ReVive International	-	0.00	0.00	-	0.00
Kitchen	-	0.00	0.00	-	0.00
Ennerdale	18,106.80	0.00	14,501.41	0.00	3,605.39
Utilities	1,100.19	9,560.25	2,504.57	0.00	8,155.87
DEC Appeal	-	232.22	232.22	0.00	0.00
Christmas Cards	-	0.00	0.00	0.00	0.00
Photocopier	3,000.00	0.00	0.00	-	3,000.00
	<u>24,723.34</u>	<u>13,843.87</u>	<u>17,583.20</u>	<u>-</u>	<u>20,984.01</u>

Restricted funds are held in the PCC's general funds for the specific purposes stated.

The Ennerdale Fund is the restricted portion of a legacy, to be spent on:

(a) outreach – to include, but not limited to:

(i) provision of IT facilities and internet for St James' church and local community
(ii) refurbishment of the buildings to facilitate outreach (including upgrading of the kitchens and toilets)

(iii) support for the mission partners in line with the church's policy of giving 10% away; and

(b) urgent or major items of necessary church repair (as opposed to refurbishment).

The Utilities Fund derives from a gift for domestic purposes within St James only (e.g. payment of utility bills and minor maintenance), at the PCC's absolute discretion.

The Flowers fund originated with a legacy from the late Mary Sampson.

The Camino Fund is established for providing support to parishioners in need, to be spent at the discretion of the Vicar & Wardens.

We have received another restricted gift for a replacement photocopier. The donor is happy that should the whole sum not be required for this purpose then other purposes could be agreed with them.

Note 8

As a Prior Year Adjustment, the 1.1.22 balance on Designated Funds, as stated on the Statement of Financial Activities, has been amended, to correct an error in the 2021 Accounts. The opening and closing figures now match those in Note 7 above.

ST JAMES the GREAT, BLENDON

**Annual Report
and
Financial Statements
of the
Parochial Church Council**

For the year ended 31 December 2022

**Incumbent:
The Rev Ian Smith
37 Bladindon Drive
Blendon
Kent
DA5 3BS**

**Bank:
Santander plc
BBAM Bridle Road
Bootle
Merseyside
GIR 0AA**

**Independent Examiner:
Mr Brian Kraushaar
12 Kimberley Court
Carlton Road
SIDCUP
Kent DA14 6DA**

Registered charity number 1176355

St James the Great, Blendon

**Statement of Financial Activities
for the year ending 31st December 2022**

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
Incoming Resources						
Voluntary income	2a	43,884	10	13,844	57,738	120,127
Activities for generating funds	2b	3,613	-	-	3,613	2,878
Income from Investments	2c	313	108	-	421	79
Income from Church activities	2d	15,782	-	-	15,782	10,038
Other incoming resources	2e	-	-	-	-	-
Total Incoming Resources		63,591	118	13,844	77,554	133,121
Outgoing Resources						
Costs of generating funds	3a	585	-	-	585	292
Church activities	3b	56,843	-	17,583	74,426	88,951
Other resources expended	3c	-	-	-	-	1,152
Total Outgoing Resources		57,429	-	17,583	75,012	90,394
Net Incoming/(Outgoing) before transfers		6,163	118	(3,739)	2,542	42,726
Transfers		(2,200)	2,200	-	-	-
Net Movement in Funds		3,963	2,318	(3,739)	2,542	42,726
Balances brought forward at 1st January 2022		17,463	62,965	24,726	105,154	62,428
Balances carried forward at 31st December 2022		21,426	65,283	20,987	107,695	105,154

St James the Great, Blendon

Balance Sheet as at 31 December 2022

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
Fixed Assets					
Tangible	Note 3(d)	0		0	0
Current Assets					
Debtors	Note 6	0	0	0	0
Unclaimed Tax	Note 6	2,240	0	600	2,839
Short Term Deposits		53,201	22,508	0	75,709
Cash at bank & in hand		-33,630	42,775	20,387	29,532
		21,811	65,283	20,987	108,080
				108,080	130,039
Current Liabilities					
Creditors	Note 6	384	0	0	384
					24,885
Net Assets		21,426	65,283	20,987	107,696
					105,154
Funds					
	Note 7				
Unrestricted Funds		21,426	0	0	21,426
Designated Funds		0	65,283	0	65,283
Restricted Funds		0	0	20,987	20,987
		21,426	65,283	20,987	107,695
					105,154

Approved by the Parochial Church Council on 19TH April 2023
and signed on its behalf by:



Chairman

St James the Great, Blendon
Notes to the Annual Accounts for the year ended 31 December 2022

1. NOTES TO THE ACCOUNTS

1.1 ACCOUNTING POLICIES

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law.

1.2 FUNDS

Restricted Funds

Restricted Funds represent income and donations given for a specific object. The funds may only be expended on the specific purpose for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund at the year end.

Unrestricted Funds

Unrestricted Funds represent the general funds which can be used by the PCC for ordinary purposes.

1.3 INCOMING RESOURCES

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the donation to which they relate is received. Grants and legacies are accounted for when received; and interest when credited by the payer. All incoming resources are accounted for gross.

1.4 RESOURCES EXPENDED

Grants and donations are accounted for when paid or (if the award creates a binding obligation on the PCC) when awarded. All other expenditure is recognised when it is incurred and is accounted for gross. Amounts received specifically for mission are dealt with in restricted funds.

1.5 FIXED ASSETS

Section 10 of the Charities Act 2011 excludes consecrated and benefice property from the requirements of the Act; such property is not included in these accounts.

Moveable Church furnishings 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 may be inspected on reasonable notice to the churchwardens). For acquisitions before 2000 insufficient cost information is available and such assets are not included in the Balance Sheet.

Items purchased for £1000 or less are written off on acquisition; other equipment purchased for use in the church is depreciated on a straight-line basis over 4 years. By the end of 2018, all such items purchased had been fully depreciated; so no value is ascribed to tangible fixed assets.

St James the Great, Blendon**Notes to the Annual Accounts for the year ended 31 December 2022****2. INCOMING RESOURCES**

	Unrestricted funds £	Designated funds £	Restricted funds £	2022 Total £	2021 Total £
<u>a) Voluntary income</u>					
Planned giving	28,946	-	-	28,946	30,489
Income tax recovered/ recoverable	8,691	-	600	9,291	10,435
Collections & other giving (including Gift Day)	6,247	-	13,244	19,491	13,740
Legacies	-	-	-	-	31,000
Designated donations	-	10	-	10	21
				-	
				-	
<u>b) Activities for generating funds</u>					
Fundraising	3,613	-	-	3,613	127
				-	
<u>c) Income from Investments</u>					
Interest	313	108	-	421	122
				-	
<u>d) Income from Church activities</u>					
Fees	516	-	-	516	1,004
Hall rentals	15,266	-	-	15,266	8,749
Remembrance Book	-	-	-	-	-
Photocopier income	-	-	-	-	-
<u>e) Other incoming resources</u>					
Other income	-	-	-	-	-
TOTAL INCOMING RESOURCES	63,591	118	13,844	77,554	95,687

St James the Great, Blendon

Notes to the Annual Accounts for the year ended 31 December 2022

3. RESOURCES USED	Unrestricted funds	Designated funds	Restricted funds	2022 Total	2021 Total
	£	£	£	£	£
<u>a) Costs of generating funds</u>					
Envelope Scheme	75	-	-	75	75
Cost of Fetes & Bazaars	510	-	-	510	3
<u>b) Church Activities</u>					
Missions	6,830	-	15,079	21,908	16,855
Ministry costs (Diocese)	38,432	-	-	38,432	50,664
Clergy & Vicarage expenses	2,989	-	-	2,989	3,817
Organists	4,810	-	-	4,810	1,777
Mission & evangelism	355	-	-	355	270
Church running expenses	625	-	-	625	1,469
Church utility bills	304	-	2,505	2,809	2,975
Hall Running costs	2,104	-	-	2,104	1,969
Repairs & Maintenance	395	-	-	395	2,015
Minor improvements	-	-	-	-	-
<u>c) Other resources expended</u>					
Church management	-	-	-	-	499
Depreciation charge (below)	-	-	-	-	-
Miscellaneous	-	-	-	-	35
TOTAL RESOURCES USED	57,429	-	17,583	75,012	82,423

d) Depreciation

All spending on church equipment, fixtures & fittings (e.g. data projection system; chancel carpet & chairs; vestry refurb; windows) was fully depreciated by 31.12.2018. A nil value is therefore shown for "Fixed Assets" and for Depreciation.

St James the Great, Blendon

Notes to the Financial Statements for the year ended 31 December 2022

Note 4: STAFF COSTS

All persons undertaking work on behalf of the PCC during the year, including our musicians, were self-employed subcontractors, paid on the basis of invoices for work done. As such they are not considered to be employees of the church; and it is their responsibility to pay any social security costs arising. There were therefore no staff costs during 2022 (as was also the case in 2021).

Note 5: RELATED PARTY TRANSACTIONS

A small immaterial portion of the expenses paid to the Incumbent may have related to his services in chairing the PCC.

Apart from the clergy working expenses disclosed at note 3 (Resources Used), all other payments to PCC members relate to their acting as agents for the PCC in making purchases on its behalf and being reimbursed for this; such expenditure does not need to be disclosed. Of the clergy expenses, £152.56 represented mileage costs; the remainder was reimbursement of expenditure incurred on the PCC's behalf.

PCC members are among those who give to St James. In 2022, the Gift Aid Secretary recorded gifts totalling £23,972 (2021: £59,735) from PCC members and their spouses. Other unrecordable gifts may also have been made - e.g. cash offerings in the collection plate.

Note 6: DEBTORS AND CREDITORS

At 31st December, there were no "Debtors". A bill for clergy expenses was received shortly after the year end; this is shown under "Creditors". There was also unclaimed tax, on Gift Aid donations received during 2022, including gifts to St James for the benefit of other charities, such as the Harvest giving to our Mission Partners. The tax claim was submitted on 4th January and payment was received on 11th January.

NOTE 7: FUNDS

DESIGNATED FUNDS

	Opening Balance	Income	Expenditure	Transfers	Closing Balance
Church Repair Fund	20,199.96	107.94	-	2,200.00	22,507.90
Alpha	43.03	-	-	-	43.03
Messy Church	-	-	-	-	-
Churches Together Concert Legacy	58.82	-	-	-	58.82
	42,665.07	10.37	-	-	42,675.44
	<u>62,966.88</u>	<u>118.31</u>	<u>-</u>	<u>2,200.00</u>	<u>65,285.19</u>

The Church Repair Fund is held by the Diocese on behalf of the PCC towards costs of repairs arising from future quinquennial inspections.

The Alpha Fund is designated towards the costs of the Alpha Course.

St James the Great, Blendon
Notes to the Financial Statements for the year ended 31 December 2022

Note 7 (continued)

RESTRICTED FUNDS

	Opening Balance	Income	Expenditure	Transfers	Closing Balance
Flowers	201.75	-	-	-	201.75
Mission Partners (Harvest)	(678.90)	3876.40	0.00	-	3,197.50
Camino Fund	2,687.00	0.00	252.00	-	2,435.00
Christian Aid	93.00	0.00	93.00	-	0.00
Tables	213.50	0.00	0.00	-	213.50
Macmillan	-	0.00	0.00	-	0.00
Shoebboxes	-	175.00	0.00	-	175.00
ReVive International	-	0.00	0.00	-	0.00
Kitchen	-	0.00	0.00	-	0.00
Ennerdale	18,106.80	0.00	14,501.41	0.00	3,605.39
Utilities	1,100.19	9,560.25	2,504.57	0.00	8,155.87
DEC Appeal	-	232.22	232.22	0.00	0.00
Christmas Cards	-	0.00	0.00	0.00	0.00
Photocopier	3,000.00	0.00	0.00	-	3,000.00
	<u>24,723.34</u>	<u>13,843.87</u>	<u>17,583.20</u>	<u>-</u>	<u>20,984.01</u>

Restricted funds are held in the PCC's general funds for the specific purposes stated.

The Ennerdale Fund is the restricted portion of a legacy, to be spent on:

(a) outreach – to include, but not limited to:

(i) provision of IT facilities and internet for St James' church and local community
(ii) refurbishment of the buildings to facilitate outreach (including upgrading of the kitchens and toilets)

(iii) support for the mission partners in line with the church's policy of giving 10% away; and

(b) urgent or major items of necessary church repair (as opposed to refurbishment).

The Utilities Fund derives from a gift for domestic purposes within St James only (e.g. payment of utility bills and minor maintenance), at the PCC's absolute discretion.

The Flowers fund originated with a legacy from the late Mary Sampson.

The Camino Fund is established for providing support to parishioners in need, to be spent at the discretion of the Vicar & Wardens.

We have received another restricted gift for a replacement photocopier. The donor is happy that should the whole sum not be required for this purpose then other purposes could be agreed with them.

Note 8

As a Prior Year Adjustment, the 1.1.22 balance on Designated Funds, as stated on the Statement of Financial Activities, has been amended, to correct an error in the 2021 Accounts. The opening and closing figures now match those in Note 7 above.

**Independent Examiner's Report to the Parochial Church Council
of St James the Great, Blendon**

I report to the trustees (ie the members of the PCC) on my examination of the accounts of the Parochial Church Council (the PCC) for the year ended 31st December 2022.

Responsibilities and basis of report

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

I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 PCC as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.

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.

Signature


Mr Brian Kraushaar
12 Timberley Court
Carlton Road
SIDCUP
Kent DA14 6DA

Date
Date 18.4.2023

Accounts

STRUCTURE, GOVERNANCE AND MANAGEMENT

The function and purpose of the PCC is outlined in the Parochial Church Councils (Powers) Measure 1956. 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 to stand for election to the PCC. New PCC members are provided with background information to enable them quickly to understand the PCC's business.

OBJECTIVES AND ACTIVITIES

St James' PCC 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 Centre complex of St James in Penhill Road, Blendon. The main activities of the PCC are provision of church services, baptisms, weddings, funerals, youth and children's work, and prayer and teaching adults through meetings at church and in members' homes, and overseeing development of outreach and mission.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

ACHIEVEMENTS AND PERFORMANCE

Church attendance

Any figures collected during the year 2021 will still be impacted as a result of the restrictions associated with the ongoing of the COVID-19 pandemic. Since the churches reopening following the first lockdown, stringent safety measures, including social distancing, hand sanitising stations and significant changes to the distribution of communion have ensured that the church building has been as 'Covid safe' as it is possible to be. To the knowledge of the PCC, there have been no confirmed transmissions of Covid 19 on the church site.

The number on the Electoral Roll is reported separately. The average weekly attendance, counted during October 2021 was 31 adults and 3 children (2020: 25 adults and 0 children; 2019: 74 adults and 8 children, 2018: 63 adults and 8 children). This represents a small recovery following the covid-19 outbreak and the restrictions associated with it, but clearly the impact is still being felt. It also reflects the health of a number of members of our worshipping community. Festival services reflect a similar pattern. Christmas was particularly impacted by a local spike in covid-19 cases.

Since lockdown started in March 2020 we have not held a midweek service. Messy Church has continued but has been delivered by taking bags to the young people who wished to participate and they did these, often assisted by the parents, and in September we restarted face-to-face meetings. There have been no baptisms this year, but we did have one wedding! We have continued to offer a funeral ministry, helping friends and family to express their grief and to give thanks for the life of their loved one, as well as commending that individual to God's care. In 2021 we conducted eight such services.

Review of the year |

The full PCC met five times during the course of 2021. These were a combination of meetings via email, in person and on Zoom.

The PCC continued with its policy of giving a tithe of its budgeted income to our Mission Partners. In 2021, we were delighted to be able to send a total of £9,800 to our three regular Mission Partners, divided between CRIBS, Tearfund and CMS/Revive; £3,995 (including Gift Aid) of this sum was sent from donations given at the Harvest Gift Day. (2020 total £16,196; £4,387 from Harvest.)

In the light of advice from the Charity Commission, the PCC has in place written contracts for the services of our organist & music group leader. Nicky Garland's musical contributions are greatly appreciated and we continue to be grateful for the hard work and time she gives to us.

The Social Committee has been able to hold events again, although the impacts of covid-19 continue to be felt. We had an outdoors Plants Plus, which people were very pleased to see back, and a Christmas Fair.

As indicated above, Messy Church morphed from Messy Church in a Bag back into a face to face encounter in September. Stay and Play relaunched as well following lockdown and the Uniformed Organisations have also met again.

The weekly prayer meeting (commenced in February 2017) continues, although we have continued the pattern of using Skype to facilitate that. The church also opened, as permissions were granted, for public worship. That continues to be shaped by the pandemic in that we are not sharing a common cup at communion, but church services have returned to a familiar pattern, once permission was given.

SAFEGUARDING

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults). All members of the PCC have undertaken DBS checks and have received appropriate training.

FINANCIAL REVIEW

Total receipts on ordinary unrestricted funds were £58,969 and are detailed in the Financial Statements. We are thankful to so many members of St James, who give regularly to maintain its work - and especially to those who have set up or increased their Standing Orders, for giving to the church. While hire income from Hall users has picked up again, since the "lockdowns", it is still far below the figure we had been receiving previously.

By far the biggest of our regular bills is the monthly payment to Diocese to cover the cost of our incumbent as well as other centralised services. This reduced in 2021, as the PCC expected insufficient income to cover anything like the amount requested by Diocese. The £27,000 we sent does not even cover the cost of the vicar's stipend. In total, unrestricted expenditure of £44,696 was spent to provide the Christian ministry for St James.

Our income from the regular giving of church members was virtually unchanged, from 2020 to 2021; but our total income in 2021 was substantially up on 2020, from £96K to £133K. In most years there are some "exceptional" items, such as gifts unlikely to be repeated; in 2021 we had two particularly large gifts, for which we are very grateful. In September we received an

anonymous donation of £38,200, specifically for the refurbishment of the kitchen. (As mentioned elsewhere, this covered virtually the whole cost of the project.) In December, we received a legacy from the estate of the late John Backer, of £25,665, for the church's general purposes; that is currently held in the Legacies Fund, pending a decision of the PCC on how best to use it.

Not least because of the gifts mentioned in the previous paragraph, we had, in effect, a gross surplus for the year of £42,726; only some of that is "unrestricted" but the unrestricted funds balance brought forward at 1st January was £5,219, which grew to £17,292 at 31st December.

We have decided to use some of the 2021 surplus to increase our contribution to Diocese for 2022, to £37,402. This is the full amount requested of us - though is still not enough to cover the total cost of having a full-time incumbent.

VOLUNTEERS

We would like to thank our church members who work so hard to make our church the lively and vibrant community it is. So many people give freely of their time that it would be impossible to calculate the financial value of their contributions; and it would be invidious in this report to mention names - but our thanks go to all.

RESERVES - and RESERVES POLICY

We review the Reserves policy annually; our current policy is that, at the start of each year, the church will hold a reserve of unrestricted funds (in cash or short-term deposits) amounting to approximately three months' income, to cover uneven cash-flow and as a buffer against unexpected loss of income. On the basis of the budgeted income for 2022, this equates to a reserve of around £15,000. At the end of 2021, our reserves had grown from £1,384 to £16,000, which we consider sufficient.

Our reserves are invested in the Diocesan Loans Fund, which pays a small (albeit useful) amount of interest and allows us ready access to the money.

The PCC is confident in God's faithfulness; and considers that there are no material uncertainties about its ability to continue as a going concern.

Approved by the Standing Committee, on behalf of the PCC, on 5th May 2022



Ian Smith, Chairman

ST JAMES the GREAT, BLENDON

**Annual Report
and
Financial Statements
of the
Parochial Church Council**

For the year ended 31 December 2021

Incumbent:

**The Rev Ian Smith
37 Bladindon Drive
Blendon
Kent
DA5 3BS**

Bank:

**Santander plc
BBAM Bridle Road
Bootle
Merseyside
GIR 0AA**

Independent Examiner:

**Mr Brian Kraushaar
12 Kimberley Court
Carlton Road
SIDCUP
Kent DA14 6DA**

Registered charity number 1176355

St James the Great, Blendon

**Statement of Financial Activities
for the year ending 31st December 2021**

		Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	<i>Note</i>	£	£	£	£	£
Incoming Resources						
Voluntary income	2a	46,011	25,665	48,450	120,127	85,685
Activities for generating funds	2b	2,878	-	-	2,878	127
Income from Investments	2c	42	37	-	79	122
Income from Church activities	2d	10,038	-	-	10,038	9,753
Other incoming resources	2e	-	-	-	-	-
Total Incoming Resources		58,969	25,702	48,450	133,121	95,687
Outgoing Resources						
Costs of generating funds	3a	292	-	-	292	78
Church activities	3b	43,253	-	45,698	88,951	81,811
Other resources expended	3c	1,152	-	-	1,152	534
Total Outgoing Resources		44,696	-	45,698	90,394	82,423
Net Incoming/(Outgoing) before transfers		14,273	25,702	2,752	42,726	13,264
Transfers		(2,200)	2,200	-	-	-
Net Movement in Funds		12,073	27,902	2,752	42,726	13,264
Balances brought forward at 1st January 2021		5,219	35,235	21,974	62,428	49,164
Balances carried forward at 31st December 2021		17,292	63,136	24,726	105,155	62,428

St James the Great, Blendon

Balance Sheet as at 31 December 2021

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£	£
Fixed Assets					
Tangible	Note 3(d)	0		0	0
Current Assets					
Debtors	Note 6	0	0	0	0
Unclaimed Tax	Note 6	1,305	0	1,305	4,569
Short Term Deposits		52,888	20,200	73,088	35,810
Cash at bank & in hand		-12,017	42,936	24,726	23,325
		42,177	63,136	130,039	63,703
Current Liabilities					
Creditors	Note 6	24,885	0	24,885	1,275
Net Assets		17,292	63,136	105,154	62,428
Funds					
	Note 7				
Unrestricted Funds		17,292	0	17,292	5,219
Designated Funds		0	63,136	63,136	35,235
Restricted Funds		0	0	24,726	21,974
		17,292	63,136	105,154	62,428

Approved by the Standing Committee (on behalf of the Parochial Church Council)
on 5th May 2022 and signed on its behalf by:



Chairman

St James the Great, Blendon
Notes to the Annual Accounts for the year ended 31 December 2021

1. NOTES TO THE ACCOUNTS

1.1 ACCOUNTING POLICIES

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law.

1.2 FUNDS

Restricted Funds

Restricted Funds represent income and donations given for a specific object. The funds may only be expended on the specific purpose for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund at the year end.

Unrestricted Funds

Unrestricted Funds represent the general funds which can be used by the PCC for ordinary purposes.

1.3 INCOMING RESOURCES

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the donation to which they relate is received. Grants and legacies are accounted for when received; and interest when credited by the payer. All incoming resources are accounted for gross.

1.4 RESOURCES EXPENDED

Grants and donations are accounted for when paid or (if the award creates a binding obligation on the PCC) when awarded. All other expenditure is recognised when it is incurred and is accounted for gross. Amounts received specifically for mission are dealt with in restricted funds.

1.5 FIXED ASSETS

Section 10 of the Charities Act 2011 excludes consecrated and benefice property from the requirements of the Act; such property is not included in these accounts.

Moveable Church furnishings 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 may be inspected on reasonable notice to the churchwardens). For acquisitions before 2000 insufficient cost information is available and such assets are not included in the Balance Sheet.

Items purchased for £1000 or less are written off on acquisition; other equipment purchased for use in the church is depreciated on a straight-line basis over 4 years. By the end of 2018, all such items purchased had been fully depreciated; so no value is ascribed to tangible fixed assets.

St James the Great, Blendon**Notes to the Annual Accounts for the year ended 31 December 2021****2. INCOMING RESOURCES**

	Unrestricted funds £	Designated funds £	Restricted funds £	2021 Total £	2020 Total £
<u>a) Voluntary income</u>					
Planned giving	30,850	-	-	30,850	30,489
Income tax recovered/ recoverable	9,266	-	-	9,266	10,435
Collections & other giving (including Gift Day)	5,896	-	48,450	54,346	13,740
Legacies	-	25,665	(523)	25,142	31,000
Designated donations	-	-	-	-	21
				-	-
				-	-
<u>b) Activities for generating funds</u>					
Fundraising	2,878	-	-	2,878	127
				-	-
<u>c) Income from Investments</u>					
Interest	42	37	-	79	122
				-	-
<u>d) Income from Church activities</u>					
Fees	969	-	-	969	1,004
Hall rentals	9,069	-	-	9,069	8,749
Remembrance Book	-	-	-	-	-
Photocopier income	-	-	-	-	-
<u>e) Other incoming resources</u>					
Other income	-	-	-	-	-
TOTAL INCOMING RESOURCES	58,969	25,702	47,927	132,598	95,687

St James the Great, Blendon**Notes to the Annual Accounts for the year ended 31 December 2021**

3. RESOURCES USED	Unrestricted funds	Designated funds	Restricted funds	2021 Total	2020 Total
	£	£	£	£	£
<u>a) Costs of generating funds</u>					
Envelope Scheme	75	-	-	75	75
Cost of Fetes & Bazaars	217	-	-	217	3
<u>b) Church Activities</u>					
Missions	5,805	-	5,205	11,010	16,855
Ministry costs (Diocese)	27,000	-	-	27,000	50,664
Clergy & Vicarage expenses	3,363	-	-	3,363	3,817
Organists	2,679	-	-	2,679	1,777
Mission & evangelism	30	-	-	30	270
Church running expenses	1,363	-	38,724	40,087	1,469
Church utility bills	(271)	-	1,769	1,498	2,975
Hall Running costs	1,382	-	-	1,382	1,969
Repairs & Maintenance	1,902	-	-	1,902	2,015
Minor improvements	-	-	-	-	-
<u>c) Other resources expended</u>					
Church management	865	-	-	865	499
Depreciation charge (below)	-	-	-	-	-
Miscellaneous	287	-	-	287	35
TOTAL RESOURCES USED	44,696	-	45,698	90,394	82,423

d) Depreciation

All spending on church equipment, fixtures & fittings (e.g. data projection system; chancel carpet & chairs; vestry refurb; windows) was fully depreciated by 31.12.2018. A nil value is therefore shown for "Fixed Assets" and for Depreciation.

St James the Great, Blendon

Notes to the Financial Statements for the year ended 31 December 2021

Note 4: STAFF COSTS

All persons undertaking work on behalf of the PCC during the year, including musicians and the cleaner, were self-employed subcontractors, paid on the basis of invoices for work done. As such they are not considered to be employees of the church; and it is their responsibility to pay any social security costs arising. There were therefore no staff costs during 2021 (as was also the case in 2020).

Note 5: RELATED PARTY TRANSACTIONS

A small immaterial portion of the expenses paid to the Incumbent may have related to his services in chairing the PCC. One member of the PCC received payment of £3,008 (2020: £1,403), for her services as Director of Music. To comply with its legal obligations, the PCC has decided that it is in its best interests that she continue as Director of Music; and the PCC has entered into a written contract for this work. The number of PCC members who have received payments for goods and services provided is just one, which is a minority of the PCC, as required by law.

Apart from the clergy working expenses disclosed at note 3 (Resources Used), all other payments to PCC members relate to their acting as agents for the PCC in making purchases on its behalf and being reimbursed for this; such expenditure does not need to be disclosed. Of the clergy expenses, £183.60 represented mileage costs; the remainder was reimbursement of expenditure incurred on the PCC's behalf.

PCC members are among those who give to St James. In 2021, recorded gifts from PCC members and their spouses totalled £59,735 (2020: £22,372). Other unrecordable gifts may also have been made - e.g. cash offerings in the collection plate.

Note 6: DEBTORS AND CREDITORS

At 31st December, there were "Debtors" for the kitchen installation totalling £30,021.18. There was also unclaimed tax, on Gift Aid donations received during 2021, including gifts to St James for the benefit of other charities, such as the Harvest giving to our Mission Partners. The tax claim was submitted in January and payment was received on 24th January.

NOTE 7: FUNDS

DESIGNATED FUNDS

	Opening Balance	Income	Expenditure	Transfers	Closing Balance
Church Repair Fund	17,963.31	36.65	-	2,200.00	20,199.96
Alpha	43.03	-	-	-	43.03
Messy Church	-	-	-	-	-
Churches Together Concert	58.82	-	-	-	58.82
Legacy	17,000.00	25,665.07	-	-	42,665.07
	<u>35,065.16</u>	<u>25,701.72</u>	<u>-</u>	<u>2,200.00</u>	<u>62,966.88</u>

The Church Repair Fund is held by the Diocese on behalf of the PCC towards costs of repairs arising from future quinquennial inspections.

The Alpha Fund is designated towards the costs of the Alpha Course.

St James the Great, Blendon
Notes to the Financial Statements for the year ended 31 December 2021

Note 7 (continued)

RESTRICTED FUNDS

	Opening Balance	Income	Expenditure	Transfers	Closing Balance
Flowers	201.75	-	-	-	201.75
Mission Partners (Harvest)	-	3,315.60	3,994.50	-	(678.90)
Camino Fund	-	2,715.00	28.00	-	2,687.00
Christian Aid	-	93.00	0.00	-	93.00
Open Doors	-	668.00	454.50	-	213.50
Macmillan	-	457.50	457.50	-	0.00
Shoebboxes	-	0.00	0.00	-	0.00
ReVive International	-	0.00	0.00	-	0.00
Kitchen	-	38,200.98	38,200.98	-	0.00
Ennerdale	18,900.00	0.00	793.20	-	18,106.80
Utilities	2,869.40	0.00	1,769.21	-	1,100.19
Advent Calendars	-	0.00	0.00	-	0.00
Christmas Cards	-	0.00	0.00	-	0.00
Photocopier	-	3,000.00	0.00	-	3,000.00
	<u>21,971.15</u>	<u>48,450.08</u>	<u>45,697.89</u>	<u>-</u>	<u>24,723.34</u>

Restricted funds are held in the PCC's general funds for the specific purposes stated.

The Ennerdale Fund is the restricted portion of a legacy, to be spent on:

(a) outreach – to include, but not limited to:

- (i) provision of IT facilities and internet for St James' church and local community
- (ii) refurbishment of the buildings to facilitate outreach (including upgrading of the kitchens and toilets)
- (iii) support for the mission partners in line with the church's policy of giving 10% away; and

(b) urgent or major items of necessary church repair (as opposed to refurbishment).

The Utilities Fund derives from a gift for domestic purposes within St James only (e.g. payment of utility bills and minor maintenance), at the PCC's absolute discretion.

The Flowers fund originated with a legacy from the late Mary Sampson.

The Camino Fund is established for providing support to parishioners in need, to be spent at the discretion of the Vicar & Wardens.

The works to the kitchen were almost entirely funded by a generous restricted gift, meaning that we could only spend the money on the kitchen. A small amount of extra work was paid for from the Ennerdale Fund.

We have received another restricted gift for a replacement photocopier. The donor is happy that should the whole sum not be required for this purpose then other purposes could be agreed with them.

**Independent Examiner's Report to the Parochial Church Council
of St James the Great, Blendon**

I report to the trustees (ie the members of the PCC) on my examination of the accounts of the Parochial Church Council (the PCC) for the year ended 31st December 2021.

Responsibilities and basis of report

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

I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 PCC as required by section 130 of the Act; or
- (2) the accounts do not accord with those records.

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.

Signature


Mr Brian Kraushaar
12 Timberley Court
Carlton Road
SIDCUP
Kent DA14 6DA

Date
Date 14/3/2022

Accounts

**SAINT JAMES THE GREAT, BLENDON
ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31st DECEMBER 2020**

ADMINISTRATIVE INFORMATION

Saint James the Great Church is situated on the corner of Penhill Road and Bladindon Drive in Blendon, Bexley, Kent. It is part of the Diocese of Rochester within the Church of England. The correspondence address is 37 Bladindon Drive, Bexley, Kent, DA5 3BS. The church's website can be found at www.stjamesblendon.org.uk. The Parochial Church Council (PCC) is registered as a charity with the Charity Commission, as charity number 1176355.

PCC members who have served from 1st January 2020 until the date this report was approved are:

Vicar: Rev'd Ian Smith

Church Wardens: Andy Laker Mary Nunns

Deanery Synod Representatives: Brenda Goulding (until 30.11.2020)
Mary Nunns (until 30.11.2020)
Beatrice Gilpin (from 25.10.2020)
Timothy Nunns (from 3.12.2020)

Elected Members:

Angela Davis	Mary Liverton
Harry Garland	Timothy Nunns
Nicky Garland (until 25.10.2020)	Mandy Smith (from
25.10.2020)	
Beatrice Gilpin (until 25.10.2020)	Linda Willmott
Joe Koudmani	Pat Wright

STRUCTURE, GOVERNANCE AND MANAGEMENT

The function and purpose of the PCC is outlined in the Parochial Church Councils (Powers) Measure 1956. 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 to stand for election to the PCC. New PCC members are provided with background information to enable them quickly to understand the PCC's business.

OBJECTIVES AND ACTIVITIES

St James' PCC 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 Centre complex of St James in Penhill Road, Blendon. The main activities of the PCC are provision of church services, baptisms, weddings, funerals, youth and children's work, and prayer and teaching adults through meetings at church and in members' homes, and overseeing development of outreach and mission.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

ACHIEVEMENTS AND PERFORMANCE

Church attendance

Any figures collected during the year 2020 will naturally be skewed as a result of the restrictions of the COVID-19 pandemic. Since the churches reopening following the first lockdown, stringent safety measures, including social distancing, hand sanitising stations and significant changes to the distribution of communion have ensured that the church building has been as 'Covid safe' as it is possible to be. To the knowledge of the PCC, there have been no confirmed transmissions of Covid 19 on the church site.

The number on the Electoral Roll is reported separately, by the Electoral Roll Officer. The average weekly attendance, counted during October 2020 was 25 adults and 0 children (2019: 74 adults and 8 children, 2018: 63 adults and 8 children). This gives a stark reflection of just how much the covid-19 restrictions have impacted our gathered, corporate worship. Christmas services were similarly impacted.

Since lockdown started in March 2020 we have been unable to hold a midweek service. Messy Church has continued but has been delivered by taking bags to the young people who wished to participate and they did these, often assisted by the parents. We know people have been enormously grateful for these bags and it has been a very positive development. There have been no baptisms this year, sadly again an impact of the pandemic. We have continued to offer a funeral ministry, helping friends and family to express their grief and to give thanks for the life of their loved one, as well as commending that individual to God's care. In 2020 we conducted six such services.

Review of the year

The full PCC met five times during the course of 2020. These were a combination of meetings via email, in person and on Zoom.

The PCC continued with its policy of giving a tithe of its budgeted income to our Mission Partners. In 2020, we were delighted to be able to send a total of £16,196 to our four regular Mission Partners, divided between CPAS, CRIBS, Tearfund and CMS/Revive; £4,387 (including Gift Aid) of this sum was sent from donations given at the Harvest Gift Day; and £3,100 as a tithe of a legacy we received. (2019 total £12,899; £3,963 from Harvest)

In the light of advice from the Charity Commission, the PCC has in place written contracts for the services of our organist & music group leader and for the regular cleaning of the church premises. Nicky Garland's musical contributions are greatly appreciated and we continue to be grateful for the hard work which both she and Colin Ashton have put in.

The Social Committee has, inevitably, been unable to do much this year as a result of the restrictions which have been put in place. What has been encouraging is the number of people who have commented upon how they have missed events such as Plants Plus, Harvest Supper and the Christmas Fair.

As indicated above, Messy Church has transformed into Messy Church in a Bag, and numbers engaging with that have grown steadily. Stay and Play continued

until we were forced to cease operations with the lockdown in March. That will re-launch, we hope, in 2021. The Uniformed Organisations have also been unable to meet since lockdown commenced.

The weekly prayer meeting (commenced in February 2017) continues, though it has been held by Skype since the pandemic started. The church also opened, once permission was given, for prayer one afternoon each week.

SAFEGUARDING

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults). All members of the PCC have undertaken DBS checks and have received appropriate training.

FINANCIAL REVIEW

Total receipts on ordinary unrestricted funds were £56,215 and are detailed in the Financial Statements. We are thankful to so many members of St James, who give regularly to maintain its work – and especially to those who have set up or increased their Standing Orders, for giving to the church. Without the Standing Order income, our coffers would already be effectively empty. Regular income from almost all other sources has virtually disappeared, because of the pandemic.

Many of the usual bills, however, still need to be paid: by far the biggest is the monthly payment to Diocese to cover the cost of our incumbent as well as other centralised services. So spending was down by a much smaller amount. Unrestricted expenditure of £73,578 was spent to provide the Christian ministry for St James.

Since 2015 (when the system of Diocesan funding changed), we have been asked for substantially more than under the previous "Parish Share" system. For 2018, we maintained our "Pledge" at £60,000, matching the figure for 2017; but had to reduce this to £53,100 for 2019 and to £51,000 for 2020. For the current year, we have felt able to offer only £27,000, which does not even cover the cost of the vicar's stipend.

We are immensely grateful for two unexpected gifts during the year; in March we received a legacy of £31,000, of which £21,000 was "restricted" to spending on outreach and on major church repairs. Consistent with the donor's wishes, we sent 10% of the total to our Mission Partners. Later in the year, we received a gift of £4,000, of which £600 was expressly for our Mission Partners and the remainder restricted to domestic purposes within St James. The PCC has decided to use this fund towards utility bills.

However, the overall effect of the pandemic was to bring about a deficit on our unrestricted resources, of nearly £20,000. The gifts mentioned in the previous paragraph meant that we had, in effect, a gross surplus for the year of £13,264; but the unrestricted funds balance brought forward at 1st January 2020 was £24,955, which reduced to just £5,219 at 31st December 2020. That deficit was (just) contained within our available reserves.

VOLUNTEERS

We would like to thank our church members who work so hard to make our church the lively and vibrant community it is. So many people give freely of their time that it would be impossible to calculate the financial value of their

contributions; and it would be invidious in this report to mention names - but our thanks go to all.

RESERVES - and RESERVES POLICY

We review the Reserves policy annually; our current policy is that, at the start of each year, the church will hold a reserve of unrestricted funds (in cash or short-term deposits) amounting to approximately three months' income, to cover uneven cash-flow and as a buffer against unexpected loss of income. On the basis of the budgeted income for 2021, this equates to a reserve of around £14,500.

At the end of 2020, our reserves had dropped from £21,900 to just £1,384. The PCC receives regular reports on its financial position and we are looking for ways to increase income.

Our reserves are invested in the Diocesan Loans Fund, which pays a small (albeit useful) amount of interest and allows us ready access to the money.

The coronavirus pandemic has hit the church hard (as with other parts of society) - and so we have had to reduce drastically our "Pledge" to the Diocese and we are keeping other spending under careful review. However, the PCC is confident in God's faithfulness; and considers that there are no material uncertainties about its ability to continue as a going concern.

*Approved by the Standing Committee, on behalf of the PCC, on 19th May 2021
and signed on their behalf by:*



Ian Smith, Chairman

ST JAMES the GREAT, BLENDON

**Annual Report
and
Financial Statements
of the
Parochial Church Council**

For the year ended 31 December 2020

**Incumbent:
The Rev Ian Smith
37 Bladindon Drive
Blendon
Kent
DA5 3BS**

**Bank:
Santander plc
BBAM Bridle Road
Bootle
Merseyside
GIR 0AA**

**Independent Examiner:
Mr Brian Kraushaar
12 Kimberley Court
Carlton Road
SIDCUP
Kent DA14 6DA**

Registered charity number 1176355

The accounts comprise the Statement of Financial Activities, the Balance Sheet and Notes 1-8.

St James the Great, Blendon

Statement of Financial Activities
for the year ending 31st December 2020

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Total Funds
		£	£	£	2020	2019
					£	£
Incoming Resources						
Voluntary income	2a	46,263	10,021	29,401	85,685	61,883
Activities for generating funds	2b	127	-	-	127	3,345
Income from Investments	2c	71	51	-	122	115
Income from Church activities	2d	9,753	-	-	9,753	25,621
Other incoming resources	2e	-	-	-	-	0
Total Incoming Resources		56,215	10,072	29,401	95,687	90,964
Outgoing Resources						
Costs of generating funds	3a	78	-	-	78	332
Church activities	3b	72,966	1,021	7,824	81,811	85,223
Other resources expended	3c	534	-	-	534	565
Total Outgoing Resources		73,578	1,021	7,824	82,423	86,120
Net Incoming/(Outgoing) before transfers		(17,364)	9,051	21,577	13,264	4,843
Transfers		(2,372)	2,372	-	-	185
Net Movement in Funds		(19,735)	11,422	21,577	13,264	5,028
Balances brought forward at 1st January 2020		24,955	23,812	397	49,164	44,137
Balances carried forward at 31st December 2020		5,219	35,235	21,974	62,428	49,164

St James the Great, Blendon

Balance Sheet as at 31 December 2020

		Unrestricted	Designated	Restricted	Total Funds	Total Funds
		Funds	Funds	Funds	2020	2019
		£	£	£	£	£
Fixed Assets						
Tangible	Note 3(d)	0			0	0
Current Assets						
Debtors	Note 6	0	0	0	0	1077
Unclaimed Tax	Note 6	3,835	0	734	4569	2894
Short Term Deposits		17,846	17,963	0	35810	33487
Cash at bank & in hand		-15,458	17,271	21,512	23325	11908
		6,223	35,235	22,245	63703	49366
Current Liabilities						
Creditors	Note 6	1,004	0	271	1275	202
Net Assets		5,219	35,235	21,974	62428	49164
Funds						
	Note 7					
Unrestricted Funds		5,219	0	0	5219	24955
Designated Funds		0	35,235	0	35235	23812
Restricted Funds		0	0	21,974	21974	397
		5,219	35,235	21,974	62428	49164

Approved by the Parochial Church Council on 10th March 2021
and signed on its behalf by:

Chairman I Smith

St James the Great, Blendon

Notes to the Annual Accounts for the year ended 31 December 2020

1. NOTES TO THE ACCOUNTS

1.1 ACCOUNTING POLICIES

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law.

1.2 FUNDS

Restricted Funds

Restricted Funds represent income and donations given for a specific object. The funds may only be expended on the specific purpose for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund at the year end.

Unrestricted Funds

Unrestricted Funds represent the general funds which can be used by the PCC for ordinary purposes.

1.3 INCOMING RESOURCES

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the donation to which they relate is received. Grants and legacies are accounted for when received; and interest when credited by the payer. All incoming resources are accounted for gross.

1.4 RESOURCES EXPENDED

Grants and donations are accounted for when paid or (if the award creates a binding obligation on the PCC) when awarded. All other expenditure is recognised when it is incurred and is accounted for gross. Amounts received specifically for mission are dealt with in restricted funds.

1.5 FIXED ASSETS

Section 10 of the Charities Act 2011 excludes consecrated and benefice property from the requirements of the Act; such property is not included in these accounts.

Moveable Church furnishings 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 may be inspected on reasonable notice to the churchwardens). For acquisitions before 2000 insufficient cost information is available and such assets are not included in the Balance Sheet.

Items purchased for £1000 or less are written off on acquisition; other equipment purchased for use in the church is depreciated on a straight-line basis over 4 years. By the end of 2018, all such items purchased had been fully depreciated; so no value is ascribed to tangible fixed assets.

St James the Great, Blendon

Notes to the Annual Accounts for the year ended 31 December 2020

2. INCOMING RESOURCES

	Unrestricted funds £	Designated funds £	Restricted funds £	2020 Total £	2019 Total £
<u>a) Voluntary income</u>					
Planned giving	30,489	-	-	30,489	31,999
Income tax recovered/ recoverable	9,701	-	734	10,435	11,317
Collections & other giving (including Gift Day)	6,073	-	7,667	13,740	18,452
Legacies	-	10,000	21,000	31,000	-
Designated donations		21	-	21	113
<u>b) Activities for generating funds</u>					
Fundraising	127	-	-	127	3,315
<u>c) Income from Investments</u>					
Interest	71	51	-	122	115
<u>d) Income from Church activities</u>					
Fees	1,004	-	-	1,004	2,425
Hall rentals	8,749	-	-	8,749	23,196
Remembrance Book	-	-	-	-	-
Photocopier income	-	-	-	-	-
<u>e) Other incoming resources</u>					
Other income	-	-	-	-	-
TOTAL INCOMING RESOURCES	56,215	10,072	29,401	95,686	90,962

St James the Great, Blendon

Notes to the Annual Accounts for the year ended 31 December 2020

3. RESOURCES USED	Unrestricted funds	Designated funds	Restricted funds	2020 Total	2019 Total
	£	£	£	£	£
<u>a) Costs of generating funds</u>					
Envelope Scheme	75	-	-	75	150
Cost of Fetes & Bazaars	3	-	-	3	182
<u>b) Church Activities</u>					
Missions	8,562	1,000	7,293	16,855	13,289
Ministry costs (Diocese)	50,664	-	-	50,664	53,100
Clergy & Vicarage expenses	3,817	-	-	3,817	3,518
Organists	1,777	-	-	1,777	4,423
Mission & evangelism	249	21	-	270	185
Church running expenses	1,469	-	-	1,469	2,723
Church utility bills	2,444	-	531	2,975	3,886
Hall Running costs	1,969	-	-	1,969	3,356
Repairs & Maintenance	2,015	-	-	2,015	743
Minor improvements	-	-	-	-	-
<u>c) Other resources expended</u>					
Church management	499	-	-	499	565
Depreciation charge (below)	-	-	-	-	-
Miscellaneous	35	-	-	35	-
TOTAL RESOURCES USED	73,578	1,021	7,824	82,423	86,120

d) Depreciation

All spending on church equipment, fixtures & fittings (e.g. data projection system; chancel carpet & chairs; vestry refurb; windows) was fully depreciated by 31.12.2018. A nil value is therefore shown for "Fixed Assets" and for Depreciation.

St James the Great, Blendon

Notes to the Financial Statements for the year ended 31 December 2020

Note 4: STAFF COSTS

All persons undertaking work on behalf of the PCC during the year, including musicians and the cleaner, were self-employed subcontractors, paid on the basis of invoices for work done. As such they are not considered to be employees of the church; and it is their responsibility to pay any social security costs arising. There were therefore no staff costs during 2020 (as was also the case in 2019).

Note 5: RELATED PARTY TRANSACTIONS

A small immaterial portion of the expenses paid to the Incumbent may have related to his services in chairing the PCC. One member of the PCC received payment of £1,403 (2019: £4,294), for her services as Director of Music. To comply with its legal obligations, the PCC has decided that it is in its best interests that she continue as Director of Music; and the PCC has entered into a written contract for this work. Another member of the PCC has provided musical services on one occasion, when the Director of Music was unavailable; he has been paid the PCC's standard musician's rate for such services, of £45. The number of PCC members who have received payments for goods and services provided is just two, which is a minority of the PCC, as required by law.

Apart from the clergy working expenses disclosed at note 3 (Resources Used), all other payments to PCC members relate to their acting as agents for the PCC in making purchases on its behalf and being reimbursed for this; such expenditure does not need to be disclosed. Of the clergy expenses, £98.55 represented mileage costs; the remainder was reimbursement of expenditure incurred on the PCC's behalf.

PCC members are among those who give to St James. In 2020, the Gift Aid Secretary recorded gifts totalling £22,372 (2019: £25,420) from PCC members and their spouses. Other unrecordable gifts may also have been made - e.g. cash offerings in the collection plate.

Note 6: DEBTORS AND CREDITORS

At 31st December, there were no "Debtors". Bills for electrical works during December 2020, for organist's fees for November & December and for gas & electricity used to 17th December were received and paid shortly after the year end; these are shown under "Creditors". There was also unclaimed tax, on Gift Aid donations received during 2020, including gifts to St James for the benefit of other charities, such as the Harvest giving to our Mission Partners. The tax claim was submitted on 12th January and payment was received on 18th January.

NOTE 7: FUNDS

DESIGNATED FUNDS

	Opening Balance	Income	Expenditure	Transfers	Closing Balance
Church Repair Fund	15,712.53	50.78	-	2,200.00	17,963.31
Alpha	43.03	-	-	-	43.03
Messy Church	-	20.97	192.55	171.58	-
Churches Together Concert Legacy	58.82	-	-	-	58.82
	8,000.00	10,000.00	1,000.00	-	17,000.00
	<u>23,814.38</u>	<u>10,071.75</u>	<u>1,192.55</u>	<u>2,371.58</u>	<u>35,065.16</u>

The Church Repair Fund is held by the Diocese on behalf of the PCC towards costs of repairs arising from future quinquennial inspections.

The Alpha Fund is designated towards the costs of the Alpha Course.

St James the Great, Blendon
Notes to the Financial Statements for the year ended 31 December 2020

Note 7 (continued)

RESTRICTED FUNDS

	Opening Balance	Income	Expenditure	Transfers	Closing Balance
Flowers	201.75	-	-	-	201.75
Mission Partners (Harvest)	-	4387.48	4387.48	-	-
Christian Aid	187.00	46.75	233.75	-	0.00
Macmillan	0.60	0.00	0.60	-	0.00
Shoebboxes	5.00	20.00	25.00	-	0.00
ReVive International	-	146.37	146.37	-	0.00
Ennerdale	-	21000.00	2100.00	-	18900.00
Utilities	-	3400.00	530.60	-	2869.40
Advent Calendars	-	200.00	200.00	-	0.00
Christmas Cards	-	200.00	200.00	-	0.00
	<u>394.35</u>	<u>29,400.60</u>	<u>7,823.80</u>	<u>-</u>	<u>21,971.15</u>

Restricted funds are held in the PCC's general funds for the specific purposes stated.

The Ennerdale Fund is the restricted portion of a legacy, to be spent on:

- (a) outreach – to include, but not limited to:
- (i) provision of IT facilities and internet for St James' church and local community
 - (ii) refurbishment of the buildings to facilitate outreach (including upgrading of the kitchens and toilets)
 - (iii) support for the mission partners in line with the church's policy of giving 10% away; and
- (b) urgent or major items of necessary church repair (as opposed to refurbishment).

The Utilities Fund derives from a gift for domestic purposes within St James only (e.g. payment of utility bills and minor maintenance), at the PCC's absolute discretion.

The fund for Flowers originated with a legacy from the late Mary Sampson.

Note 8

As a Prior Year Adjustment to correct accumulated rounding errors, £2.44 has been deducted from the Unrestricted Funds brought forward as at 1.1.2019.

**Independent Examiner's Report to the Parochial Church Council
of St James the Great, Blendon**

I report to the trustees (ie the members of the PCC) on my examination of the accounts of the Parochial Church Council (the PCC) for the year ended 31st December 2020.

Responsibilities and basis of report

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

I report in respect of my examination of the PCC's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

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 PCC as required by section 130 of the Act;
or
- (2) the accounts do not accord with those records.

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.

B Kraushaar

12.2.2021

.....

Date

Mr Brian Kraushaar
12 Timberley Court
Carlton Road
SIDCUP
Kent DA14 6DA