

**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](http://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 19<sup>th</sup> 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 2020 £	Total Funds 2019 £
<b>Incoming Resources</b>						
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
<b>Total Incoming Resources</b>		<b>56,215</b>	<b>10,072</b>	<b>29,401</b>	<b>95,687</b>	<b>90,964</b>
<b>Outgoing Resources</b>						
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
<b>Total Outgoing Resources</b>		<b>73,578</b>	<b>1,021</b>	<b>7,824</b>	<b>82,423</b>	<b>86,120</b>
<b>Net Incoming/(Outgoing) before transfers</b>		<b>(17,364)</b>	<b>9,051</b>	<b>21,577</b>	<b>13,264</b>	<b>4,843</b>
<b>Transfers</b>		<b>(2,372)</b>	<b>2,372</b>	<b>-</b>	<b>-</b>	<b>185</b>
<b>Net Movement in Funds</b>		<b>(19,735)</b>	<b>11,422</b>	<b>21,577</b>	<b>13,264</b>	<b>5,028</b>
Balances brought forward at 1st January 2020		24,955	23,812	397	49,164	44,137
<b>Balances carried forward at 31st December 2020</b>		<b>5,219</b>	<b>35,235</b>	<b>21,974</b>	<b>62,428</b>	<b>49,164</b>

**St James the Great, Blendon**

**Balance Sheet as at 31 December 2020**

		Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
<b>Fixed Assets</b>						
Tangible	Note 3(d)	0			0	0
<b>Current Assets</b>						
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
		<b>6,223</b>	<b>35,235</b>	<b>22,245</b>	<b>63703</b>	<b>49366</b>
<b>Current Liabilities</b>						
Creditors	Note 6	1,004	0	271	1275	202
<b>Net Assets</b>		<b>5,219</b>	<b>35,235</b>	<b>21,974</b>	<b>62428</b>	<b>49164</b>
<b>Funds</b>						
	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
		<b>5,219</b>	<b>35,235</b>	<b>21,974</b>	<b>62428</b>	<b>49164</b>

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	-	-	-	-	-
<b>TOTAL INCOMING RESOURCES</b>	<b>56,215</b>	<b>10,072</b>	<b>29,401</b>	<b>95,686</b>	<b>90,962</b>

**St James the Great, Blendon****Notes to the Annual Accounts for the year ended 31 December 2020**

<b>3. RESOURCES USED</b>	<b>Unrestricted funds</b>	<b>Designated funds</b>	<b>Restricted funds</b>	<b>2020 Total</b>	<b>2019 Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<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	-
<b>TOTAL RESOURCES USED</b>	<b>73,578</b>	<b>1,021</b>	<b>7,824</b>	<b>82,423</b>	<b>86,120</b>

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	58.82	-	-	-	58.82
Legacy	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**

	<b>Opening Balance</b>	<b>Income</b>	<b>Expenditure</b>	<b>Transfers</b>	<b>Closing Balance</b>
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
Shoeboxes	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*

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

Date .....