



# Annual Report

and

## Financial Statements

of the

Parochial Church Council

St. James' Church, Denton Holme

*for the year ended 31st December 2023*

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**Incumbent:**

*Rev. Simon Bickersteth*  
The Vicarage  
Goschen Road  
Carlisle  
CA2 5PF

**Bankers:**

*Cumberland Building  
Society*  
Cooper Way  
Parkhouse  
Carlisle  
CA3 0JF

**Independent Examiner:**

*Martin Borradaile ACA*  
Dodd & Co Ltd  
Fifteen Rosehill  
Montgomery Way  
Carlisle  
CA1 2RW

*Registered Charity No: 1129996*

## ***Aims and organisation***

The Parochial Church Council is elected to share with the Vicar, the leadership of St. James; to supervise the day to day running of the church and enable us all to seek God's vision in making Jesus known in our parish and help people grow as followers of Jesus. It also has maintenance responsibilities for the church, the parish centre, Cornerstone Café and the OpShop. The PCC has considered the Charity Commission's guidance on public benefit and in particular the specific guidance on charities for the advancement of religion.

## ***Governance***

St. James' PCC is a body corporate and its governing documents are the Parochial Church Council Powers Measure (1956) as amended, the Church Representation Rules 2011 and a District Church Council's Scheme approved by the Carlisle Diocesan Bishop's Council and implemented in 1993. The PCC is also a charity registered in England, no. 1129996.

## ***Council membership***

Members of the PCC are either *ex officio* or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During the year, the following served as members of the PCC.

**Incumbent:** Simon Bickersteth                                  **Curate:** Nina Orchard  
**Warden:** Judith Moffat  
**Readers:** Julie Graham, Mark Hurley and Joan Yarker

**Representatives on the Deanery Synod:** Paul Crooks, Paul McVittie and Nigel Orchard

## **Elected Members and year due for re-election:**

<b>2024</b>	<b>2025</b>	<b>2026</b>
Paul Crooks	Caroline Browne	Alan Johnston
Joanne Daly	Kate Davidson	Paul McVittie
Helen Hamilton	Heather Druce	Maria Stalker
Nigel Orchard	John Edwards	
	Rachel Mitchell	
	David Robinson	
	Andrew Walford	

**Committees:** The PCC operates through a number of committees, which meet between full meetings of the PCC. It will also when required appoint task and finish groups to oversee any particular projects.

**Standing Committee:** This is the only committee required by law. It has the power to transact the business of the PCC between its meetings, subject to any directions given by the council. It constructs and prioritises the agenda for PCC meetings.

**Finance Committee:** Oversees the implementation of the PCC's financial procedures, co-ordinates the budgetary process, advises the PCC on the financial situation compared to the budget, prepares and presents the annual accounts and suggests to the PCC how the congregation is kept informed.

**Shops Board:** Oversees the appointment of staff, defines relevant policies and takes responsibility for the financial management of the shops.

There are also committees and individuals with responsibilities for the following areas who report to the PCC: Homegroups, Mission, Safeguarding, Staffing and Visiting.

### **Reserves**

Total reserves at 31st December 2023 were £391,284 unrestricted, £312,104 restricted and £41,453 endowment. Of the £391,284 unrestricted reserves, £98,427 were “free reserves,” i.e. cash based. As this is significantly more than three months’ wages and is actually more than three months’ total expenditure, the PCC does not consider that any further action at this point is required.

## **DEANERY SYNOD REPORT**

The Deanery Synod comprises two houses: Lay and Clergy. The house of laity is elected every three years and St. James is represented by Paul Crooks, Paul McVittie and Nigel Orchard. There have been three meetings since April 2023. Tony Newgarth has been elected Lay Chair to replace Rob Cook who stood down in June. Sophie Hodge and John Thompson from Carlisle Diocese gave a talk about legacy giving and the difference it can make to churches. In September, Bishop Rob spoke about the Carlisle Deanery Review. This is a review of ministry deployment, a review of Mission community arrangements and how we can step out in faith and with purpose. Archbishop Stephen was challenged about his position on Prayers of Love and Faith (PLF) but has not yet responded. In February, Chris Harwood spoke about the Community Shed in Shaddongate. The new Archdeacon for Carlisle will be responsible for Brampton, Carlisle, Penrith and Appleby Deaneries, initially a five year appointment. Nina Orchard was appointed Associate Priest in the Two Rivers Mission Community with a focus on St Luke's, Morton.

## **TREASURER’S SUMMARY of the FINANCIAL STATEMENTS**

*Charity law requires us to give all the detail about our financial affairs that follow. However, this summary might be more useful. (Paul wrote that if anyone speaks in a tongue, they should have an interpreter (1 Corinthians 14:27)).*

### **Key Words**

**“Unrestricted Funds”** – money given without a limitation placed on its use, which the PCC can use at its discretion in the best interests of the church.

**“Restricted Funds”** – money given with a restriction as to its use, or where the PCC has decided to restrict certain funds for a particular purpose. Monies given by individuals through the Freewill Offering (FWO) scheme to specific charities are also treated as restricted funds.

**“Endowment Funds”** – in our case, The Margaret Dinsmore Trust.

## Frequently Asked Questions

### **Q1) What were St. James' 2023 financial results?**

The accounts show a surplus for the year of £1,556 (page 5). This is after adjustments undertaken for statutory accounting purposes including capitalising new fittings and equipment of £19,053 (see note 6), a depreciation charge for church properties and equipment of £39,393 (see note 6 and also the sum of notes 3a and 3b) and the increase in value of the endowment fund of £3,423. Without these accounting adjustments, the surplus for the year in cash terms by comparing income with money spent would have been £18,473. During 2023, the church also repaid £18,517 of capital on the mortgage on Cornerstone and so had effectively used its surplus in repaying the mortgage.

### **Q2) What are our main sources of income?**

As in previous years, giving is the largest slice of our income and amounted to £209,608 from all sources. This includes the income tax recovered on giving through the gift aid scheme. We received £6,872 in Grants, and £24,370 in legacies. Income from Cornerstone and the Op Shop (excluding grants and rental income) amounted to £113,827. Lettings from Cornerstone and the Parish Centre combined came to £21,617. Further details can be found at the accounts note 2.

### **Q3) How does St. James spend its money?**

The biggest proportion of expenditure was on staff salaries, social security and pension costs (£119,318). The second biggest area of expenditure is on the parish share to the diocese (£76,500). Expenditure on Cornerstone and Op Shop (running, supplies, repairs and interest on the mortgage but excluding salaries) was £74,145. £19,053 of expenditure was capitalised (see note 6), which was the balancing payment for the new lift at Cornerstone. Further details can be found at the accounts note 3.

### **Q4) How much did St. James contribute towards Christian mission?**

St. James contributed £26,988 to mission in 2023. £18,507 of this was allocated by the PCC to its mission partners. The remaining £8,481 was donated by individuals for organisations or appeals and this is passed onto these organisations by St. James.

### **Q5) How much does St. James have in the bank?**

St. James had £114,238 in its bank account on 31<sup>st</sup> December 2023, and with petty cash etc. this equates to the £114,291 shown on the Balance Sheet (page 6). At that date, St James was owed £16,299 which included £7,114 due from HMRC in respect of gift aid reclaimed. At the same time, St James owed £30,029 (creditors falling due in one year). This was largely because the final amounts due to be paid to mission partners and organisations are only known at the year end. All of this means that St James had net current assets of £100,561 at the year end.

### **Q6) How much is outstanding on the Cornerstone mortgage?**

At 31<sup>st</sup> December 2023, the outstanding mortgage on the Cornerstone property was £78,859. The figure on the Balance Sheet shows £70,342 as the mortgage due in more than one year, and the £8,517 repayment due in the next 12 months is shown in the 'Creditors amounts falling due in one year' line (see note 9).

**STATEMENT OF FINANCIAL ACTIVITIES**  
**For the year ended 31st December 2023**

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS	
					2023 £	2022 £
<b>INCOME AND ENDOWMENTS FROM:</b>						
Donations and legacies	2( a )	217,444	23,406	-	240,850	205,953
Charitable activities	2( b )	5,129	-	-	5,129	8,984
Other trading activities	2( c )	135,444	-	-	135,444	118,991
Investments	2( d )	1,267	-	1,134	2,401	1,773
<b>TOTAL</b>		<b>359,284</b>	<b>23,406</b>	<b>1,134</b>	<b>383,824</b>	<b>335,701</b>
<b>EXPENDITURE ON:</b>						
Raising funds	3( a )	132,326	12,722	-	145,048	127,399
Charitable activities	3( b )	192,363	20,158	1,134	213,655	204,613
Missionary and charitable giving	3( c )	18,507	8,481	-	26,988	27,334
<b>TOTAL</b>		<b>343,196</b>	<b>41,361</b>	<b>1,134</b>	<b>385,691</b>	<b>359,346</b>
Net gains/ (losses) on investments		-	-	3,423	3,423	(4,913)
<b>NET INCOME/(EXPENDITURE)</b>		<b>16,088</b>	<b>(17,955)</b>	<b>3,423</b>	<b>1,556</b>	<b>(28,558)</b>
Transfers between funds		(4,872)	4,872	-	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>11,216</b>	<b>(13,083)</b>	<b>3,423</b>	<b>1,556</b>	<b>(28,558)</b>
<b>BALANCES B/FWD 1st JANUARY</b>		<b>380,068</b>	<b>325,187</b>	<b>38,030</b>	<b>743,285</b>	<b>771,843</b>
<b>BALANCES C/FWD 31st DECEMBER</b>		<b>391,284</b>	<b>312,104</b>	<b>41,453</b>	<b>744,841</b>	<b>743,285</b>

The notes on pages 7 to 13 form part of these accounts.

**BALANCE SHEET**  
**At 31 December 2023**

	Note	2023 £	2022 £
<b>FIXED ASSETS</b>			
Tangible	6 (a)	673,169	693,509
Investment	6 (b)	41,453	38,030
		<u>714,622</u>	<u>731,539</u>
<b>CURRENT ASSETS</b>			
Debtors	8	16,299	15,539
Cash at bank and in hand		114,291	112,807
		<u>130,590</u>	<u>128,346</u>
<b>LIABILITIES</b>			
Creditors - amounts falling due in one year	9	30,029	26,381
<b>Net current assets / (liabilities)</b>		<u>100,561</u>	<u>101,965</u>
<b>Total assets less current liabilities</b>		815,183	833,504
<b>Creditors - amounts falling due after one year:</b>			
Mortgage on Denton Street		70,342	90,219
<b>TOTAL NET ASSETS</b>		<u>744,841</u>	<u>743,285</u>
<b>PARISH FUNDS</b>			
Unrestricted	7	391,284	380,068
Restricted	7	312,104	325,187
Endowment	7	41,453	38,030
		<u>744,841</u>	<u>743,285</u>

Approved by the Parochial Church Council on 25th March 2024 and signed on their behalf by:

Simon Bickersteth (Chairman )

David Robinson (Treasurer)

The notes on pages 7 to 13 form part of these accounts.

# NOTES TO THE FINANCIAL STATEMENTS

## For the year ended 31 December 2023

### 1. ACCOUNTING POLICIES

The accounts (financial statements) have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2019.

#### **Funds**

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose by the PCC are also unrestricted.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

#### **Incoming Resources**

##### *Donations and legacies*

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under covenant is recognised only when received.

Income tax recoverable on covenants is recognised when receivable and on gift aid donations when the income is recognised. Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Funds raised by fundraising events are accounted for gross.

##### *Charitable activities*

Sales of books are accounted for gross as are sales from the shop.

Fees collected on behalf of the diocese are not shown in either income or expenditure.

##### *Other ordinary income*

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

##### *Income from investments*

Dividends and interest are accounted for when receivable.

All such income is received gross of tax.

##### *Gains and losses on investments*

Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

#### **Resources Used**

##### *Grants*

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding obligation on the PCC.

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

The diocesan parish share is accounted for when payable. Any parish share unpaid at 31st December 2023 is provided in these accounts as an operational ( though not a legal ) liability and is shown in the balance sheet as a creditor.

#### **Fixed Assets**

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

Consecrated and beneficed property is excluded from the accounts in line with the requirements of the Charities Act 2011, but the Parish Centre and Cornerstone (Denton Street) are included at cost. All expenditure during the year on consecrated or benefice buildings and movable church furnishings is capitalised and written off over its expected life, ranging from 4 to 10 years. The Parish Centre and Cornerstone are written off over 50 years, while the chancel alterations and West End are written off over 20 years.

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

Equipment used within the church premises is depreciated on a 25% per annum writing down allowance basis. Individual items with a purchase price of less than £100 are written off when the asset is acquired.

#### *Investments*

Investments comprise the permanent endowment fund, being the Margaret Dinsmore Trust capital, and this is valued at market value at 31st December 2023. The difference between this and the original value is shown as an unrealised gain or loss.

#### *Current assets*

Amounts owing to the PCC at 31st December 2023 in respect of fees, rents or other income are shown as debtors less provision for any amounts that may prove uncollectible. Short term deposits include cash held on deposit either with the CBF Church of England funds or at the building society.

#### **Going Concern**

The trustees have considered whether the use of the going concern basis for accounting is appropriate. To do this, they have considered whether there are any material uncertainties as to the Church's ability to continue as a going concern. Income has increased in spite of the reduction in Government grants with increased sales from the Church's shops and the Cornerstone cafe, as well as increased lettings. Giving from the congregation has held up well. All this together with the Church's reserves brought forward has enabled the Church to meet the demands of increased expenditure. Therefore the Trustees are satisfied that there are no material uncertainties about the Church's ability to continue as a going concern.



**2. INCOME AND ENDOWMENTS  
FROM :**

	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
<b>(a) Donations and legacies</b>					
Planned giving:					
Gift Aid donations	97,908	6,537	-	104,445	104,165
Income tax recoverable	30,874	-	-	30,874	28,356
Uncovenanted	8,756	1,254	-	10,010	11,745
Collections (open plate) at all services	7,847	150	-	7,997	8,689
Gift days	27,271	-	-	27,271	14,980
Sundry donations	20,419	8,593	-	29,012	20,686
Government Grants	-	2,500	-	2,500	12,033
Other Grants	-	4,372	-	4,372	300
Legacies	24,370	-	-	24,370	5,000
	<u>217,444</u>	<u>23,406</u>	<u>-</u>	<u>240,850</u>	<u>205,953</u>

Of the donations and legacies in 2022, £184,731 related to unrestricted funds, and £21,222 to restricted funds.

**(b) Charitable activities**

Youthwork	-	-	-	-	-
Interns	52	-	-	52	890
Toddlers	1,530	-	-	1,530	1,091
Weddings and funerals	2,967	-	-	2,967	6,643
Sundry income	580	-	-	580	360
	<u>5,129</u>	<u>-</u>	<u>-</u>	<u>5,129</u>	<u>8,984</u>

Of the charitable activities in 2022, £8,984 related to unrestricted funds.

**(c) Other trading activities**

Shops	81,106	-	-	81,106	71,314
Resource centre	1,556	-	-	1,556	2,071
Cornerstone cafe'	31,165	-	-	31,165	25,108
Lettings	21,617	-	-	21,617	20,498
	<u>135,444</u>	<u>-</u>	<u>-</u>	<u>135,444</u>	<u>118,991</u>

Of the other trading activities in 2022, £118,991 related to unrestricted funds.

**(d) Investments**

Dividends and interest	1,267	-	1,134	2,401	1,773
	<u>1,267</u>	<u>-</u>	<u>1,134</u>	<u>2,401</u>	<u>1,773</u>

Of the investments in 2022, £645 related to unrestricted funds, and £1,128 to endowment funds.

<b>TOTAL INCOMING RESOURCES</b>	<u>359,284</u>	<u>23,406</u>	<u>1,134</u>	<u>383,824</u>	<u>335,701</u>
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<b>3. EXPENDITURE ON :</b>	Unrestricted funds £	Restricted funds £	Endowment funds £	TOTAL FUNDS 2023 £	TOTAL FUNDS 2022 £
<b>(a) Raising funds</b>					
Advertising and publicity	420	-	-	420	770
Mortgage and overdraft interest	6,384	-	-	6,384	3,740
Shops management	51,107	-	-	51,107	45,359
Other shop expenses	16,769	-	-	16,769	18,488
Cornerstone cafe' purchases	19,926	-	-	19,926	15,203
Resource Centre purchases	515	-	-	515	1,840
Depreciation	17,077	2,299	-	19,376	12,462
Other Cornerstone expenses	20,128	10,423	-	30,551	29,537
	132,326	12,722	-	145,048	127,399

Of the raising funds in 2022, £115,280 related to unrestricted funds, and £12,119 to restricted funds.

<b>(b) Charitable activities</b>					
Ministry : diocesan parish share	76,500	-	-	76,500	72,500
clergy expenses	3,532	-	-	3,532	2,518
Church - running expenses	15,359	-	-	15,359	14,232
Church maintenance	988	-	-	988	2,649
Parish centre - running expenses	10,126	-	-	10,126	9,666
Parish centre maintenance	3,369	-	-	3,369	6,788
Sunday school and youth work	34,345	-	567	34,912	32,287
Magazines and books	540	-	-	540	415
Subscriptions and donations	714	150	-	864	1,043
Upkeep of grounds	1,100	-	-	1,100	1,362
Organists' fees	450	-	-	450	1,290
Service costs	1,508	-	567	2,075	1,562
Refreshments	1,377	-	-	1,377	1,132
Printing, stationery and office sundries	3,856	-	-	3,856	4,935
Sundry expenses	6,263	-	-	6,263	4,476
Depreciation	4,175	15,842	-	20,017	21,339
Salaries of administrative staff	21,587	-	-	21,587	19,776
Social security contributions	3,234	-	-	3,234	2,825
Staff pension contributions	3,340	-	-	3,340	3,041
Interns	-	4,166	-	4,166	777
	192,363	20,158	1,134	213,655	204,613

Of the charitable activities in 2022, £186,263 related to unrestricted funds, £17,222 to restricted funds and £1,128 to endowment funds.

### **(c) Missionary and charitable giving**

Church overseas :					
- missionary societies	5,867	3,416	-	9,283	9,352
- relief and development agencies	4,312	1,856	-	6,168	6,667
Home mission and other church societies	8,328	3,209	-	11,537	11,315
	18,507	8,481	-	26,988	27,334

Of the missionary and charitable giving in 2022, £17,573 related to unrestricted funds and £9,761 to restricted funds.

<b>TOTAL RESOURCES EXPENDED</b>	343,196	41,361	1,134	385,691	359,346
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### **3. (d) Trustees expenses**

During the year, expenses of £3,532 were reimbursed to Reverend Simon Bickersteth. He is a trustee of the PCC.

<b>4. STAFF COSTS</b>	2023	2022
	£	£
Wages and salaries	112,744	102,143
Social security costs	3,234	2,825
Pension Costs	3,340	3,041
	<u>119,318</u>	<u>108,009</u>

During the year, the PCC employed an administrator, a shops manager, a deputy shops manager, a family and children's worker, a youth worker and a shops team member, none of whom earned £60,000 per annum or more. The family & children's worker was a PCC member at the year end and was paid £21,144 in the year. A company which is owned and controlled by Mr Paul Crooks, a PCC member, provided IT services to the value of £330 to the PCC during the year. Apart from the above, no other PCC member received any remuneration.

#### **5. GOVERNANCE COSTS**

During the year, Dodd & Co were paid £1,365 for the independent examination of the accounts for the year ended 31st December 2022 (2021: £1,300 and £1,050 for Xero training).

#### **6. FIXED ASSETS FOR USE BY THE PCC**

		Freehold land and buildings	Equipment	Total
		£	£	£
<b>(a) Tangible</b>				
<b>ACTUAL/DEEMED COST</b>	At 1 January 2023	1,178,981	144,660	1,323,641
	Additions		19,053	19,053
	At 31 December 2023	<u>1,178,981</u>	<u>163,712</u>	<u>1,342,693</u>
<b>DEPRECIATION</b>	At 1 January 2023	516,726	113,406	630,132
	Charge for year	26,614	12,779	39,393
	At 31 December 2023	<u>543,340</u>	<u>126,184</u>	<u>669,524</u>
<b>NET BOOK VALUE</b>	At 31 December 2023	<u>635,641</u>	<u>37,528</u>	<u>673,169</u>
	At 31 December 2022	<u>662,255</u>	<u>31,254</u>	<u>693,509</u>

The freehold land and buildings include the Parish Centre, the West End alterations to the church and Cornerstone (Denton Street). The Parish Centre and Cornerstone are being depreciated over 50 years on a straight line basis, and the West End over 20 years.

<b>(b) Investments (all endowment fund)</b>	£
Market value 1 January 2023	38,030
Increase in value	<u>3,423</u>
Market value 31 December 2023	<u>41,453</u>

The investments comprise 1,834 shares in the Central Board of Finance's Investment Fund in income units. The historical cost is £13,735.

## 7. ANALYSIS OF NET ASSETS BY FUND

	Unrestricted fund £	Restricted fund £	Endowment fund £	Total 2023 £
Tangible fixed assets	371,716	301,453	-	673,169
Investment fixed assets	-	-	41,453	41,453
Net current assets	89,910	10,651	-	100,561
Liabilities due after more than one year	(70,342)	-	-	(70,342)
Fund balance	391,284	312,104	41,453	744,841

### Prior year

	Unrestricted fund £	Restricted fund £	Endowment fund £	Total 2022 £
Tangible fixed assets	373,915	319,594	-	693,509
Investment fixed assets	-	-	38,030	38,030
Net current assets	96,372	5,593	-	101,965
Liabilities due after more than one year	(90,219)	-	-	(90,219)
	380,068	325,187	38,030	743,285

## 8. DEBTORS

	2023 £	2022 £
Income tax recoverable	7,114	2,743
Prepayments	7,790	7,400
VAT	228	4,056
Other debtors	1,167	1,340
	16,299	15,539

## 9. LIABILITIES

### Amounts falling due in one year

	2023 £	2022 £
Other creditors	21,512	19,224
Mortgage on Denton Street	8,517	7,157
	30,029	26,381

## 10. FUND DETAILS

The restricted funds comprise the Development Fund until 1 July 1998, Cornerstone and a defibrillator. The main restricted fund includes money given for missionary funds and the West End alterations to the church. The endowment fund consists of the Margaret Dinsmore Trust fund. This is a permanent endowment, with the income being available to spend on the Sunday School and music of the church. The transfer between funds is to stop the main restricted fund from going negative.

### Fund movements

<b>Y.e. 31/12/2023</b>	Unrestricted	Defibrillator	Cornerstone	Main	Development	Total Restricted	Margaret Dinsmore Endowment
	£		£	£	£	£	£
Balance at 1 Jan 2023	380,068	541	102,017	-	222,629	325,187	38,030
Incoming resources	359,284	-	10,423	12,983	-	23,406	1,134
Resources expended	(343,196)	(183)	(12,722)	(17,855)	(10,601)	(41,361)	(1,134)
Transfers	(4,872)	-	-	4,872	-	4,872	-
Investment loss	-	-	-	-	-	-	3,423
<b>Balance at 31 Dec 2023</b>	<b>391,284</b>	<b>358</b>	<b>99,718</b>	<b>-</b>	<b>212,028</b>	<b>312,104</b>	<b>41,453</b>
<b>Prior year</b>							
		£	£	£	£	£	£
Balance at 1 Jan 2022	390,569	785	104,316	0	233,230	338,331	42,943
Incoming resources	313,351	0	9,820	11,402	-	21,222	1,128
Resources expended	(319,116)	(244)	(12,119)	(16,138)	(10,601)	(39,102)	(1,128)
Transfers	(4,736)	-	-	4,736	-	4,736	-
Investment loss	-	-	-	-	-	-	(4,913)
<b>Balance at 31 Dec 2022</b>	<b>380,068</b>	<b>541</b>	<b>102,017</b>	<b>-</b>	<b>222,629</b>	<b>325,187</b>	<b>38,030</b>

# **INDEPENDENT EXAMINER'S REPORT TO THE PCC**

## **For the year ended 31st December 2023**

This report on the financial statements of the PCC for the year ended 31st December 2023, which are set out on pages 5 to 13, is in respect of an examination carried out in accordance with the Church Accounting Regulation 2006 and section 144 of the Charities Act 2011.

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

The PCC's trustees are responsible for the preparation of the accounts. The PCC's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

The PCC's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission, (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

### **Basis of this report**

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act; and
  - to prepare financial statements which accord with the accounting records and comply with the requirements of the Charities Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Martin Borradaile ACA  
Dodd & Co Limited  
FIFTEEN Rosehill  
Montgomery Way  
Rosehill Estate  
CARLISLE  
CA1 2RW

## Missionary Giving in the Year

### Allocated by the Mission Support Group and the PCC:

(shown as unrestricted giving)

	£
Tear fund	2,351
Langham Partnership	2,776
CMS - Garry Ion	3,701
Jon and Elise Fletcher	5,367
Jonny and Miriam Potts	1,851
Bettaway Community Church	2,157
Embrace Middle East	500
Increase / (decrease) in Discretionary Fund	-196
<b>Total per accounts</b>	<b>18,507</b>

### Allocated by Individuals through FWO and other donations:

(shown as restricted giving)

	£
CMS	1,400
CPAS	120
Crosslinks	120
Bible Society	120
Church's Ministry among Jewish People	180
Irish Church Mission	96
Overseas Missionary Fellowship	120
Scripture Union	480
Tearfund	1,816
Children's Society	330
NISCU - Schools work	1,349
Mission Aviation Fellowship	420
Keppleway	1,050
Jon and Elise Fletcher	840
Embrace Middle East	40
<b>Total per accounts</b>	<b>8,481</b>

## **PCC SECRETARY'S REPORT**

The PCC met nine times throughout the year with an average attendance of thirteen members. There was one resignation during the year. Various reports were received, including financial reports from the treasurer, safeguarding reports from the safeguarding officer and reports regarding the fabric of the buildings. Members agreed to a feasibility study to be carried out on the church building to aid discussions for future plans for the building. To maintain best practice and confidentiality it was agreed that Julie Graham take over the payroll work from the administrator. Staff sick pay policy was reviewed and agreed.

## **FABRIC REPORT**

This was a busy year for the Church and Parish Centre with two major projects and several other works.

### **Masterplan**

At the start of 2023, architectural technician Dan Clements (Aditus Architectural) was appointed to prepare a master plan for the church to consider a 5 to 10 year timescale looking at the future usability of the building. The initial phase involved a measured survey and production of drawings. Dan Clements then met with the PCC in September to obtain a brief. Unfortunately, the member of staff who was to accompany Dan at the meeting became ill and diagnosed with cancer and as a result, no further work has been possible.

### **Lighting**

The diocese announced the availability of a grant of £3,000 towards the installation of LED light fittings and bulbs. A design was commissioned with TamLite, a British lighting company related to City Electrical Factors, for both the church and centre. Once produced, the church required faculty approval by the Archdeacon and once this was obtained, S. H. Electrical was appointed to install. The new light fittings will reduce our electricity consumption.

### **Other Works**

Smoke detectors were replaced in the Centre having reached the end of their recommended life. The heating and hot water system within the Centre required attention which resulted in a new timer for the controls being installed. Following a service, a replacement fan was installed for the Centre gas boiler. Routine works undertaken included internal and external window cleaning, unblocking downpipes, gutter and drain cleaning and a repair to one of the lounge fan heaters.

## **ELECTORAL ROLL REPORT**

In 2023 we had an Electoral Roll of 186 members, an increase of 13 on the previous year. 53 reside in the parish (of whom 1 is in Cummersdale) and 133 live outside the parish boundary. We had 18 new members (7 inside and 11 outside the parish). We had 4 deaths and 1 leaver who moved away.



# SAFEGUARDING REPORT

Safeguarding Officers: Michelle Graham (Children) and Jane Clark (Adults)

## TRAINING AND SAFER RECRUITING

Our parish supports the following groups working with children and young people, and with adults who are vulnerable.

*Sunday Club, Kids Club, Bubbles (Babies & Toddlers), Crèche, Messy Church, Cornerstone Café, Renew Café, Visiting Team, Youth work and Holiday Club.*

We aim to ensure that the leaders and volunteers working with our groups and who are leaders at St. James, have been safely recruited and undertake safeguarding training according to the Church's national guidance.

The training figures below were correct as of March 2024. The number of volunteers was 70.

	DBS checks	Basic Awareness	Foundation level	Leadership
Percentage of those who need to do the training / checks who have completed it .	100%	87%	87%	100%

## POLICIES

St. James' PCC has adopted the House of Bishops 'Promoting a Safer Church; safeguarding policy statement', and Church of England safeguarding policy and guidance.

St. James' PCC has adopted a safeguarding policy drawn up in accordance with Church of England advice. The policy is reviewed annually. It is available on our website with links displayed in all St. James' buildings.

## WHAT HAS BEEN ACHIEVED?

- \* There have been no new significant safeguarding issues.
- \* 12 concerns were reported to the safeguarding team.
- \* Joanna Van Lachterop (the Diocesan Safeguarding Advisor) has also provided advice on six new concerns.
- \* We look forward to using the new national Safeguarding Dashboard to help us keep tabs on how we are performing with safeguarding in the Parish. The dashboard will also help us to produce a regular action plan.

## **Minutes of St. James' Parish Annual Meeting**

**Wednesday 10<sup>th</sup> May 2023, St. James' Parish Church**

### **Apologies For Absence**

Apologies were received from:

Valerie Bateman, David and Ann Bowie, Becky Hudson, Paul McVittie, Keith and Irene Morris, Frances Robinson, Enid Tebbutt and Joan Yarker.

Simon opened the meeting by reading from Matthew 7 vs 7-11.

### **Vicar's Report.**

Simon began by expressing thanks to Judith Moffat and Julie Graham for their service as Church Wardens, the staff team, Joan Yarker for her ministry on the shops board, PCC members and members of Deanery Synod.

Particular thanks were given to Nina and the Church Wardens for their work during the period of Simon's sabbatical.

Highlights of the past year include the Hope Mission that took place in March, the new monthly midweek service of Holy Communion and the monthly visits to local care homes.

**Interns** – There is a possibility of having a married couple as Interns from September. Simon asked if anyone would consider offering them accommodation.

**Mission Community** – Rev. Nigel Beer has left St Michael's and St Mark's. Rev. Ian McIntyre has been appointed as Priest in Charge.

The Diocese is looking into gaining funding from the Church Commissioners for Church Plants at St Luke's and St Barnabas.

**Parish Offer** – This is to be rebranded as 'Ministry Offer' and going forward this will come from the Mission Community rather than individual churches.

St James is facing a very difficult financial challenge and either income needs to be increased or our outgoings decreased. Another challenge is the need for more volunteers, particularly in the following areas: Children and Youth Work, Cornerstone/OpShop, Women's Group.

### **Vision for the Future.**

The PCC will use the following priorities to plan for the future:

Simon closed by reminding us that God gives good things to those who ask and we should prioritise by putting Jesus at the centre of everything.

### **Finance Report.**

David Robinson guided the meeting through slides of the accounts for the year ending 31.12.2022. The Church finances were healthy at the end of December 2022, but since then expenditure has risen more than income resulting in a loss of around £3,000 – 4,000 a month. If things don't change then some difficult decisions will need to be made in the future. David thanked Toby Harling and Andy Blake for their help, Alan Johnston for his help with Gift Aid and Frances Robinson for putting the graphs together. Simon thanked David for his role as Treasurer and all his work in preparing the accounts.

## **Church Activity Reports.**

### **Cornerstone/OpShop - Andy Blake**

Andy began his report by thanking all the volunteers. Cornerstone and OpShop couldn't open without them. He also thanked Katie as deputy Manager, Gavin as E-commerce assistant and David Robinson for his assistance with finance.

Joan Yarker is stepping down as a member of the shops board and Becky Fairhead will be joining the team. Thanks were given to all members of the board – Simon Bickersteth, Judith Moffat, Keith Morris, Nina Orchard, Stephen Salmon and Joan Yarker.

Highlights and new initiatives:

Events to celebrate the 10 year anniversary of Cornerstone

Community Breakfast

Renew Café

Ebay sales

Challenges:

More volunteers needed

Foodbank – used a lot and due to the increase in the cost of living, donations of food have gone down.

Andy encouraged Church Members to visit Cornerstone and asked for prayer for the following areas: Foodbank and Café, for those in the community that are struggling, volunteers, God's protection over the team.

### **Children and Families - Kate Davidson**

Kate shared a list of highlights from 2022

Holiday Club

Community Breakfast

After School Drop In

Messy Church

Little Steps

Kate thanked Simon and all the staff team for their support. Thanks were also expressed to Janet Rae who is stepping down from volunteering at Boys Club.

### **Youth Work – Femi Faloye**

Femi began by thanking God for the opportunity to serve.

Highlights:

Numbers have risen from 4 to 18 since Femi started his role. However, this means more volunteers are needed.

Going into Trinity School

Youth Alpha.

Femi shared his vision that the youth of the church family will be able to minister to the whole of the church family. He expressed thanks to Simon Bickersteth, Kate Davidson, Eve Brett, Andy Walford and Laura Urquhart and to all who pray and support.

## 2023 ANNUAL MEETING OF PARISHIONERS

**Election of Secretary:** Simon Bickersteth proposed that Caroline Browne acted as secretary, unanimously agreed.

**Election of two Churchwardens:** Simon thanked Judith Moffat and Julie Graham for their service as Churchwardens during the year. Donald Clark proposed that Judith Moffat continues as warden for the coming year. Seconded by John Edwards. Unanimously agreed.

Heather Druce proposed that Paul Crooks, Becky Fairhead, Keith Morris and Andy Walford are appointed as assistant wardens. Seconded by Maria Stalker. Unanimously agreed.

## 2023 ANNUAL PAROCHIAL CHURCH MEETING

**Election of Secretary:** Simon Bickersteth proposed that Caroline Browne acted as secretary, unanimously agreed.

### Approval of 2023 Annual Reports.

Simon Bickersteth proposed that the reports be accepted as a whole. Unanimously agreed.

### Electoral Roll.

Thanks, were given to Susan Burgess for her work in maintaining the roll. There was a correction to the Electoral Roll reports as follows:

*In 2022 we had an Electoral Roll of 173 members, a decrease of 3 on the previous year. 45 reside in the parish (of whom 1 is in Cummersdale) and 127 live outside the parish boundary. This should read 45, plus 1 in Cummersdale.*

### Elections and appointments.

**Tellers:** No tellers required.

**PCC:** The following nominations had been proposed and seconded for the PCC: Alan Johnston and Maria Stalker. Simon proposed that we invite these to take their places on the council.

Unanimously agreed. Simon thanked Chris and Paul Groves who were standing down from the PCC, for their service and input into the PCC.

**Deanery Synod:** A nomination had been proposed and seconded for Nigel Orchard to continue as Deanery Synod rep. Dave Stevens proposed and Andy Walford seconded that Paul Crooks and Paul McVittie also continue as reps.

Unanimously agreed.

**Electoral Roll Officer:** Simon proposed that Susan Burgess continue in this role. Unanimously agreed.

**Church Stewards:** Simon proposed that the following be appointed as Church Stewards - Richie Bowman, Sue Burgess, Peter Guest\*, Phil Hadwin, Adam Kyles\*, Margaret Martindale, Wendy Proudfoot, Dave Stevens, Islay Stoddart\*, Linda Turnbull\*.

\*=subject to being willing to carry on.

**Independent Examiner:** Proposed by Simon that Faye Armstrong at Dodd & Co Ltd should be invited to continue in this role. Unanimously agreed.

### Question Time and Any Other Business

John Edwards gave a vote of thanks to Simon and his family for his work and ministry over the past year.

The meeting closed in prayer.