



"To win people for Christ and to build them up in Christ."  
[www.stjameschorley.org](http://www.stjameschorley.org) Registered Charity No. 1130725

# **Annual Report, Financial Statements and Accounts 2013**

**St James' Church  
Brooke Street  
Chorley  
PR6 0NA**

## 1. Annual Report

### 1.1 Administrative Information

St James' Church is one of five Church of England parishes covering the market town of Chorley in Lancashire and within the Diocese of Blackburn.

Correspondence address: St James' Vicarage, St James' Place, Chorley, PR6 0NA.

The Parochial Church Council (PCC) is a charity registered with the Charity Commission.

PCC members who have served .....

Incumbent	Revd David Phillips	Chairman
Readers	Sylvia Bouskill Pat Gore ( <i>until 21/4/2013</i> ) Phil Parker	
Wardens	Joan Geddes ( <i>from 21/4/2013, previously elected to PCC, also Deanery Synod rep and &amp; Secretary</i> ) Alison Norcross ( <i>until 12/4/2013</i> ) Alastair Phillips	Vice chairman
Deanery Synod Representatives	Michael Waddington ( <i>also elected to PCC</i> )	
Elected members	Joyce Ashton ( <i>elected from 21/4/2013, previously as reader</i> ) Glyn Bouskill Jean Brierley Phil Garrett Edna Gregson Claire Murray ( <i>until 18/9/2013</i> ) Caroline Waring Bill Waller ( <i>from 21/4/2013, previously co-opted</i> ) Ken Whitfield	
Co-opted member	Sara Tinsley ( <i>until 21/4/2013</i> )	

### 1.2 Structure, governance and management

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 stand for election to the PCC.

The Church, churchyard and parsonage are benefice property and therefore do not form part of the assets of the Church Council. Likewise assets which are covered by faculty legislation, such as the communion silver, are not considered assets of the PCC. Nevertheless the PCC has a duty to maintain and safeguard the Church, churchyard and other assets. Care of the parsonage mainly falls to the Diocesan Parsonages Board.

The Church has no full-time employees but it does have a full-time Vicar who is Incumbent under Common Tenure.

The PCC met 6 times during the year. The Standing Committee is authorized to conduct business if necessary and during 2013 made some decisions by e-mail that were subsequently ratified by the PCC. Ad hoc groups are created as necessary and this happened both before and after the away day.

For a number years the PCC has appointed a number of people as Coordinators for various areas of the ministry and mission of the church. These roles have been slowly revised and new role-descriptions have been adopted or are being worked on. There were still several vacancies by the end of the year.

The PCC has continued to work on its policies and reviews these annually. Wherever possible the policies, vision document and role descriptions are put on the Church website. A list of all the PCC

members and the names of the coordinators, together with some other roles, is also given on the website.

### **1.3 Objectives and activities**

St James' PCC has the responsibility of co-operating with the incumbent in maintaining Christian worship, proclaiming the gospel of Christ, and seeking to minister to all within the congregation and parish. This is summarized in the churches aim "to win people for Christ and to build them up in Christ."

The Church Council held an away-day towards the end of 2012 and adopted a Vision Document at its first PCC meeting in 2013. The Vision Document formed the basis for teaching on Sunday mornings and at midweek housegroups in the early part of the year and in the Autumn.

#### **To win people for Christ**

Our aim is to be a Church

- praying that the Lord would open the hearts of many to believe;
- equipping and enthusing one another to share our faith ;
- having regular evangelistic activities;
- showing compassion to the community around us;
- publicising both the message of the gospel and the work of the Church.

#### **To build people up in Christ**

Our aim is to enable people of all ages, abilities and backgrounds, to grow in the grace and joy of Christ and become mature Christians. The following are therefore part of our work as a Church and our goal as individuals.

Prayer :	Encouraging prayer for all areas of our work, and seeing regular prayer as a mark of mature faith.
Teaching :	Teaching the Bible so that people will grow in understanding and be stirred up in faith.
Worship :	Enabling worship to be uplifting and God-focussed.
Gifts :	Identifying and enabling people to use the gifts God has given them in His service.
Leadership :	Training people to be leaders in various areas of ministry.
Service :	Loving our neighbours and doing good to all.
Fellowship :	Living as a family and household of faith.
Obedience :	Being faithful to Christ, regardless of the cost.
Pastoral Care :	Caring for one another and especially for those in particular need.
Family life :	That whatever our circumstances, our home life would be honouring to Christ.
Workplace :	Seeing work as part of our Christian service, to be done to the praise and glory of God.

The PCC has identified various strengths and weaknesses and has taken some steps to address the latter, although less effectively than had been hoped.

### **1.4 Achievements and performance**

The following headings below are taken from the various goals, aims and objectives listed above.

**Outreach** - many aspects of the Church's ministry are directed towards outreach in terms of spreading the message of the gospel of Christ. Some individuals are also active in sharing their faith with others. The Church is participating in A Passion for Life in April 2014 jointly with the benefices of Heapey and Withnell and Whittle-le-Woods. During 2013 the initial planning for this was undertaken and the midweek housegroups took part in the A Passion to Witness study course. The Walking Day provided a good opportunity to witness to the community through conversations, literature and short messages.

**Publicity** - a weekly notice sheet is produced, the church website has continued to be developed and is updated most weeks. Cards were put through the doors of all the houses in the parish prior to Easter and Christmas and church events are advertised via the schools newsletter. Communications is an area that needs to be improved but the PCC has been unable to find someone able to act as Communications Coordinator.

**Preaching** - preaching and teaching are an important part of the ongoing ministry of the Church. The main Sunday morning teaching during the year was related to the Church vision. There were also series based on Isaiah, Mark 10, Paul's conversion and his teaching on the Christ's first and second coming. Five weekly study groups continue to meet plus a further fortnightly group catering for about 50 people in all. Two adults and one young person were confirmed in January. The evening service is held joint with Heapey and Withnell with more in depth teaching although attendance is low.

**Prayer** - a Prayer Coordinator was appointed providing fresh impetus and ideas for developing the prayer life of the church. The church has a weekly prayer meeting, prayer chain, prayer diary, prayer partners, several individuals who lead prayer during services and a team of people available to pray after services.

**Young People** - the proportion of young families and children in church continues to be encouraging. A change in the Youth and Children's Coordinator led to some new ideas, organization and an impetus for training. Young people meet in four different groups on Sunday morning, two in church, one in a bus and one in a house. There are a few all-age services and during the year a more organized approach to children's spots in morning worship was adopted. Primary age children meet in two groups on a Friday night. The group for secondary age children struggled towards the end of 2013 although they had a very successful weekend away with another group and this initiated a fresh approach for 2014. A successful holiday club was again held before Easter and the weekly mums and toddlers groups has continued to be popular. There are a large number of people involved in all different aspects of the Church's work with young people and a high level of spiritual commitment.

**Pastoral** - a small team of dedicated pastoral visitors ensure that the sick and housebound are visited on a regular basis and a monthly meeting is held at Eldon House, a sheltered housing unit in the parish. Through the Pastoral Coordinator a lot has been done to care for those in need.

**Community** - the links with the St James' school continued to be very fruitful and the PCC appointed governors have been very active in the life of the School. The Vicar leads worship in school once a week and the school meet in church once a term and attend various Sunday services. The links with St Michael's school have also been developed with both schools again joined the Church for Education Sunday. A group from the Church have been trained to run the CAP Money Course resulting in three such courses being held during the second half of the year. Some help is also provided for the nearby CAP Centre. Other active areas of ministry include Help the Homeless Chorley, Street Pastors and Stitches of Hope. The PCC stuck to its plan of giving away 6% of its income in 2013 which will increase to 8% in 2014 and 10% by 2015. Most of this is given to five areas of work.

**Worship** - there are two morning and one evening service on a Sunday. Average attendance at ordinary Sunday worship during the year was almost the same as in the previous year with the split between the two morning services also remaining the same. Excluding all special services the average attendance at the early communion was 30 with 78 adults and 34 children at the later service. Many special services are held at the key festivals and for various other occasions and the late night service on Christmas Eve was reintroduced.

**Premises** – much effort has been put into keeping the building good repair and enhancing it in small ways, particularly with a view to reducing drafts in winter. A Saturday morning work party was again held in the spring. A team of volunteers ensure that the Church is cleaned each week and the church grounds are well maintained by our volunteer gardener. Responsibility for the maintenance of the Vicarage rests with the Diocese and the Vicar. The PCC spent quite a lot of time looking at possible ways to develop the building but with loans outstanding from previous work it was considered that further work should not be started yet. Donations to the development, used to pay off the loans, fell for renewal during the year and a good proportion of these were renewed.

**Finances** - the PCC budgeted for a deficit of nearly £3,000 for the general fund but the outturn was a surplus of over £4,000 for which we give thanks to God. Nevertheless, although planned giving was up the overall income was down on the previous year by £3,308. Finance was given a special focus one Sunday during the autumn and it is planned that this should be repeated in future years. The Parish share was again paid in full, the diocesan loan was paid off and further payments were made to reduce the congregational loans. Repayment of loans and high building costs meant that the Building Fund was significantly reduced. The PCC is grateful to all the members of the congregation who continue to support the work of the Church but are mindful that in order to maintain the ministry and premises, let alone develop it, will require greater financial commitment.

**Nurture leaders** - many people are involved in leadership within the life of the Church in a wide range of roles. Training is in part done through the Church's own teaching programme and through people being involved in leadership but more use could be made of other resources.

## **2. Reserves Policy**

The PCC have agreed that it should have a reserves policy roughly equivalent to 1 month's bills and in 2013 this was determined to be £6,000.

Approved by the Parochial Church Council  
and signed on their behalf by

Revd D K Phillips  
Chairman & Incumbent  
19 March 2014

**Parochial Church Council of St James, Chorley**  
**Statement of Financial Activities**  
For the year ending 31 December 2013

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds	Note
<b>Incoming resources</b>						
Voluntary income	63,575	19,213	0	82,788	89,163	2a
Activities for generating funds	6,323	286	0	6,609	5,395	2b
Investment income	21	12	0	33	46	2c
Church Activities	5,436	1,726	0	7,162	3,567	2d
Other incoming resources	222	30	0	252	1,981	2e
<b>Total incoming resources</b>	<b>75,577</b>	<b>21,267</b>	<b>0</b>	<b>96,844</b>	<b>100,152</b>	
<b>Resources used</b>						
Costs of generating voluntary income	1,072	70	0	1,142	1,171	3b
Fundraising trading: cost of goods sold and other costs	1,093	119	0	1,212	1,503	3c
Church activities	69,287	33,499	0	102,786	85,303	3a
Governance costs	360	0	0	360	0	3d
<b>Total resources expended</b>	<b>71,812</b>	<b>33,688</b>	<b>0</b>	<b>105,500</b>	<b>87,977</b>	
<b>Net incoming / outgoing resources before transfer</b>	<b>3,765</b>	<b>(12,421)</b>	<b>0</b>	<b>(8,656)</b>	<b>12,175</b>	
<b>Transfers</b>						
Gross transfers between funds - in	387	20	0	407	190	
Gross transfers between funds - out	(20)	(387)	0	(407)	(190)	4
<b>Net incoming before other gains and losses</b>	<b>4,132</b>	<b>(12,788)</b>	<b>0</b>	<b>(8,656)</b>	<b>12,175</b>	
<b>Other recognised gains / losses</b>						
Gains / losses on investment assets	0	0	0	0	0	
Gains on revaluation of fixed assets for charity's own	0	0	0	0	0	
<b>Net movement in funds</b>	<b>4,132</b>	<b>(12,788)</b>	<b>0</b>	<b>(8,656)</b>	<b>(8,987)</b>	
<b>Balances b/fwd 1 January</b>	<b>12,303</b>	<b>26,028</b>	<b>0</b>	<b>38,331</b>	<b>26,156</b>	
<b>Balances c/fwd 31 December</b>	<b>16,435</b>	<b>13,240</b>	<b>0</b>	<b>29,675</b>	<b>38,331</b>	

The notes on pages 8 to 11 form part of this account.

# Parochial Church Council of St James, Chorley

## Balance Sheet as at 31 December 2013

			2013	2012	Note
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Fixed assets					
1007	3.5% War Stk		100.00	100.00	5
1008	2.5% Cons Stk		100.00	100.00	
1009	3.5% War Stk		300.00	300.00	
	Total Fixed assets		500.00	500.00	
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Current assets					
1001	Deposit Account		13,275	8,569	
1002	Current Account		4,251	4,884	
1004	Deposit Fund held by DBF		0	2,048	
1010	Youth Account		10,007	8,190	
1013	Fabric Fund Account		3,042	15,498	
1014	The Crew's Petty Cash		100	100	
1015	Toddler Group Float		10	10	
Z05	Accounts Receivable		340	107	6
	Total Current assets		31,025	39,406	
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Liabilities					
Z04	Accounts Payable		1,850	1,575	7
	Total Liabilities		1,850	1,575	
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	Net Asset surplus (deficit)		29,675	38,331	
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Parish funds					
	Unrestricted		16,435	12,303	
	Designated		0	0	
	Restricted		13,240	26,028	
	Endowment		0	0	
	Total		29,675	38,331	
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Approved by the Parochial Church Council on 19<sup>th</sup> March 2014 and signed on its behalf by  
 Rev'd David Phillips (PCC chairman and incumbent).

The notes on pages 8 to 11 form part of these accounts

# Notes to the Financial Statements

## For the year ended 31 December 2013

### 1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the SORP 2005.

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

#### Funds

*Endowment funds* are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

*Restricted funds* represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object 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.

*Unrestricted funds* are general funds which can be used for PCC ordinary purposes.

#### Incoming resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when the incoming resource to which they relate is received. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due. Dividends are accounted for when receivable, interest is accrued. All other income is recognised when it is receivable. All incoming resources are accounted gross.

#### Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognised when it is incurred and is accounted for gross.

#### Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with s.96(2)(a) of the Charities Act 1993.

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 can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1,000 so all such expenditure has been written off when incurred.

Equipment used within the church premises is depreciated on a straight-line basis over four years. Individual items of equipment with a purchase price of £500 or less are written off when the asset is acquired.

Investments are valued at market value at 31 December.



# Parochial Church Council of St James, Chorley

## Notes to the Financial Statements for the year ended 31 December 2013

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>2. Incoming resources</b>						
<b>2a. Voluntary income</b>						
Envelopes	11,877	0	0	0	11,877	11,641
Standing Orders	31,904	0	14,140	0	46,044	45,994
Loose Coin	7,841	0	0	0	7,841	8,306
Donations	1,709	0	1,618	0	3,327	9,508
Tax Recoverable	10,244	0	3,455	0	13,699	13,714
<b>Voluntary income Sub-totals</b>	<b>63,575</b>	<b>0</b>	<b>19,213</b>	<b>0</b>	<b>82,788</b>	<b>89,163</b>
<b>2b. Activities for generating funds</b>						
Special Events	6,323	0	286	0	6,609	5,395
<b>Activities for generating funds Sub-totals</b>	<b>6,323</b>	<b>0</b>	<b>286</b>	<b>0</b>	<b>6,609</b>	<b>5,395</b>
<b>2c. Investment income</b>						
Interest	21	0	12	0	33	46
<b>Investment income Sub-totals</b>	<b>21</b>	<b>0</b>	<b>12</b>	<b>0</b>	<b>33</b>	<b>46</b>
<b>2d. Incoming resources from church activities</b>						
Fees	4,970	0	0	0	4,970	3,342
Group Subs	206	0	1,726	0	1,932	0
Coffee Donations	260	0	0	0	260	225
<b>Incoming resources from charitable activities Sub-totals</b>	<b>5,436</b>	<b>0</b>	<b>1,726</b>	<b>0</b>	<b>7,162</b>	<b>3,567</b>
<b>2e. Other incoming resources</b>						
Other	222	0	30	0	252	1,981
<b>Other incoming resources Sub-totals</b>	<b>222</b>	<b>0</b>	<b>30</b>	<b>0</b>	<b>252</b>	<b>1,981</b>
<b>Total Incoming Resources</b>	<b>75,577</b>	<b>0</b>	<b>21,267</b>	<b>0</b>	<b>96,844</b>	<b>100,152</b>

# Parochial Church Council of St James, Chorley

## Notes to the Financial Statements for the year ended 31 December 2013

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>3. Resources used</b>						
<b>3b. Costs of generating voluntary income</b>						
Printing and Publishing Costs	1,072	0	70	0	1,142	1,171
<b>Costs of generating voluntary income Sub-totals</b>	<b>1,072</b>	<b>0</b>	<b>70</b>	<b>0</b>	<b>1,142</b>	<b>1,171</b>
<b>3c. Fundraising costs</b>						
Special Events	931	0	119	0	1,050	1,106
Tea & Coffee	162	0	0	0	162	397
<b>Fundraising costs Sub-totals</b>	<b>1,093</b>	<b>0</b>	<b>119</b>	<b>0</b>	<b>1,212</b>	<b>1,503</b>
<b>3a. Church activities</b>						
Parish share	43,841	0	0	0	43,841	43,770
Staff Expenses	1,726	0	0	0	1,726	1,995
Utilities	5,411	0	0	0	5,411	5,408
Evangelistic Expenses	462	0	0	0	462	0
Other Expenditure	3,119	0	0	0	3,119	5,949
Housekeeping Expenses	420	0	0	0	420	0
The Vicarage	2,667	0	0	0	2,667	3,054
Training	1,154	0	0	0	1,154	432
Flowers	0	0	565	0	565	0
Charitable Giving	4,351	0	43	0	4,394	1,570
St Michaels Parochial Fees	401	0	0	0	401	430
Building	3,877	0	29,825	0	33,702	17,869
Worship Expenses	1,858	0	41	0	1,899	808
Youth and Children's Work	0	0	3,025	0	3,025	3,438
<b>Church activities Sub-totals</b>	<b>69,287</b>	<b>0</b>	<b>33,499</b>	<b>0</b>	<b>102,786</b>	<b>85,303</b>
<b>3d. Governance costs</b>						
Governance costs	360	0	0	0	360	0
<b>Governance costs Sub-totals</b>	<b>360</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>360</b>	<b>0</b>
<b>Total Resources Expended</b>	<b>71,812</b>		<b>33,688</b>	<b>0</b>	<b>105,500</b>	<b>87,977</b>

**Parochial Church Council of St James, Chorley**  
**Notes to the Financial Statements for the year ended 31 December 2013**

**4. Transfers**

Transfers have occurred between funds where invoices have been paid one fund and then repaid by the relevant fund.

**5. Fixed assets**

Investments: Total Fixed Assets	500
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**6. Debtors**

Prepayments	340
	340

Prepayments are in respect of payments made in 2013 but relate to 2014.

**7. Liabilities**

Creditors: Amounts falling due in one year	1,850
	1,850

Liabilities are in respect of invoices received 2014 relating to 2013.

**8 Funds**

The restricted funds comprise the Youth and Children's Ministry Fund, Fabric Fund, and Flower Fund.

Fund movements	Opening Balance 2013	Incoming Resources	Resources Expended	Closing Balance 2013
Youth and Children's	8,300	5,342	3,526	10,116
Fabric	17,546	15,320	29,824	3,042
Flower	182	625	725	82

**9 Analysis of Net Assets by Funds**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2013
Tangible Fixed Assets	0	0	0	0
Investment Fixed Assets	500	0	0	500
Current Assets	17,785	13,240	0	31,025
Liabilities	(1,850)	0	0	(1,850)
Net Asset Surplus	16,435	13,240	0	29,675

## **Independent examiner's report to the PCC of St James, Chorley**

This report on the financial statements of the PCC for the year ended 31<sup>st</sup> December 2013, which are set out on pages 1 and 2, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ('the Regulation') and s.43 of the Charities Act 1993 ('the Act').

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

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s.43 (2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

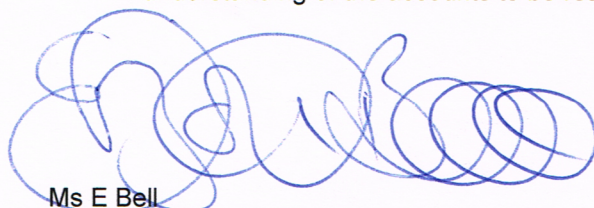
### **Basis of this report**

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.43 (7) (b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as trustees concerning any such matters. 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**

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 41 of the Act; and
  - to prepare financial statement, which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met.
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Ms E Bell

Bellshire Accountancy, 23-27 Bolton Road, Chorley PR7 3AA  
February 2014

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