



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

**TRUSTEES' ANNUAL REPORT & ACCOUNTS
2019**

CHARITY NUMBER: 1163132

LEGAL AND ADMINISTRATIVE INFORMATION

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

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

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

Vicar: Rev James D G Nash

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

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

Bankers: Santander UK plc
CAF

Independent Examiner: Mr Martin Garry BA (Hons), ACA
McDade Roberts
316 Blackpool Road
Fulwood, Preston
PR2 3AE

PAROCHIAL CHURCH COUNCIL (PCC) MEMBERS WHO HAVE SERVED FROM 1ST JANUARY TO 31ST DECEMBER 2019

Incumbent

Rev J Nash (Chairman)

Clergy:

Rev J Lee (from July 2018)

Churchwardens:

Mr F Ewbank (appointed April 2019)

Mr H Robinson (appointed April 2016; ended April 2019)

Mr D Underhill (Vice Chairman, appointed April 2016)

Diocesan Synod Representatives:

Dr B Hitchen (from June 2011)

Rev J Lee (from October 2018)

Rev J Nash (from May 2018)

Deanery Synod Representatives:

Mr J Houghton (appointed April 2019)
Mr D Morgans (reappointed April 2017)

Elected Members

Mr D Bateman	(reappointed April 2018; ended September 2019)
Mrs C Beranek	(appointed April 2017)
Ms L Biscomb	(reappointed April 2019)
Mrs C Campbell	(appointed April 2017)
Mr F Ewbank	(Churchwarden from April 2019)
Mrs L Read	(reappointed April 2019)
Mr H Robinson	(Churchwarden from April 2016; ended April 2019)
Mr N Sams	(appointed April 2018)
Mrs C Tognarelli	(appointed April 2018)
Mr D Underhill	(Churchwarden from April 2016)

Observers

Mrs M Bateman (PCC Secretary from April 2018)

STRUCTURE GOVERNANCE & MANAGEMENT OF PCC

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

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

STRUCTURE OF THE PCC

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

Vice-Chair
Secretary
Treasurer

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

They are as follows:

Buildings Committee
Children & Youth Committee
Finance Committee

Mission Committee
Standing Committee

RESPONSIBILITIES

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

The full PCC met 6 times during the year and received formal and informal reports of deliberations of meetings of sub-Committees. The PCC also had an Away Day in June.

THE CHURCH

ELECTORAL ROLL

The Electoral Roll is completely renewed every six years as required by Church Representation Rules. The Electoral Roll was renewed in 2019. The current membership is 82.

NORMAL SUNDAY CHURCH ATTENDANCE

The Church offers two Services every Sunday:

10.30am	Morning Service with Junior Church (0-14s; not on 1 st Sunday); All Age Service (1 st Sunday) Holy Communion once or twice a month
6.00pm	Informal Evening Service; Lord's Supper once a month

This pattern may vary slightly during the year

In addition, the Church has a midweek BCP Communion Service on Wednesday at 10am and some Services on days of note through the year, e.g. Christmas Eve, Good Friday, etc. The average Sunday attendance at these services in October 2019 was 129 people (October 2018 – 129 people).

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

The Church has an active Junior Church (0-14) with approximately 45 children attending.

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

MINISTER'S REPORT

In this wet winter, last summer seems a long time ago, but as I think back with thankfulness to God over 2019 it's the Church Weekend at Home that comes most quickly to mind. It was wonderful to welcome David McClay, then Rector of Willowfield Church in Belfast and now Bishop of Down & Dromore, and his sidekick, Kyle Flanagan, for the weekend. David spoke clearly, faithfully and passionately about how we can be involved in sharing Christ with those around us as part of growing in maturity in Christ. There were many encouragements and challenges and David also gave us a wonderful example to follow by sharing his testimony at the 'Friday Night Live' event and preaching an evangelistic sermon at the Guest Service on Sunday morning.

Fuelled by all we had heard during the weekend in mid-May, the PCC Away Day a month later was a focussed and fruitful time as we discussed some of the areas that had been prompted by David's teaching. There were lots of practical ideas with regard to how we could be meeting to pray more, how we could create a deeper and more sustained welcome for newcomers and how we could get to know one another better and so care for one another better across the church family. As is the way of things, there were too many good ideas, but it has been fantastic to see some of these being put into practice and bearing fruit.

Later in June we were privileged to host the Ordination Service for Jonny and Peter Harvey, Curate at Wellfield Church in Leyland, as they were priested. It was a very happy weekend and a great way to show our support and thanks for Jonny's ministry amongst us and our love for the whole Lee family. Since then we have also been able to give some money to Wellfield Church to help to support Peter in his ministry there and are praying regularly for them as a church family. I expect we all experienced mixed emotions as we waved goodbye to Katy Johnson in August as she headed off to Manchester in preparation for getting married to Boaz. The sadness was replaced by joy as many of us headed down the M6 for their Wedding in December and we pray for every happiness for Boaz & Katy in their new life together and will continue to pray for them as one of our UK Mission Partners.

Katy's departure led to Beth Lindon's arrival to take over as our Children's Worker and Beth has settled into the role very quickly, thanks in large part to such a warm welcome from so many in the church family. Our relationship with the School continues to thrive and so we have great groups gathering week by week for JaM Club on Tuesday lunchtimes in the School and XTB on Friday evenings. Junior Church has also gone from strength to strength, but more on later pages of this report, along with other aspects of the ministry here.

I would also like to particularly highlight the beginnings of some encouraging signs of growth in the men's ministry. For a number of years, the men's ministry has rather lagged behind our very vibrant women's ministry (more on that on later pages too), but thanks to the efforts of Aaron Fisher, Dan Holden and Pete Smith, some great little events are beginning to take shape to encourage our men in their fellowship and evangelism.

Finally a big 'Thank You' to everyone involved across our church family serving in so many different ways. Particular thanks must go to the Staff: Jonny, Shell, Katy & Beth; to Franco, Dave & Howard as Wardens and to Joe for all he does in so many areas of church life; to the Women's Ministry Team: Becca, Lin, Claire, Shell, Katrina & Kirsty; and to the PCC and those who serve on various sub-Committees. It's a delight to share the leadership of the church family with so many brothers and sisters and to see the fruit of a body of believers growing up into him who is our Head, to whom we give all the glory, the Lord Jesus Christ.

James Nash

WOMEN'S MINISTRY REPORT

The Women's Ministry Team exists to pray for the women in the church, to look at ways of encouraging women to be moving forward in their faith, growing in maturity, and telling others about Jesus, and for planning events to help all this to happen.

We held three Women's Breakfasts last year, one in February with Kirsty speaking on the life of Gladys Aylward, one in July with Hannah Fox from All Saints Church coming to speak on singleness and marriage, and then a third in November with Helly Talbot Rice speaking on Heaven. It has been encouraging to see how well attended these Breakfasts have been and all three topics seemed to be very relevant for many and stimulated some really good discussions. They also proved to be very accessible for non-Christians and those who are enquiring about the Christian Faith.

In March we put on a series through Lent specifically for our women (now Home Group Central) instead of the usual Home Groups (there were some for the men too!). We held 4 evenings and mornings on forgiveness, identity, anxiety and reading the Bible. These were led by Kirsty, Jess, Becca and Katrina and were all well attended; those who came were encouraged and helped through them and it was encouraging to see gospel fruit in people's lives as a result.

The Women's Home Group continues to meet each Thursday morning, with members sharing in leading the Bible studies. It has been exciting to see women moving on in their faith, growing in confidence in praying aloud, and joining in with the discussions. We use the morning monthly Prayer Meeting to think of imaginative and visual tools to use to help us pray together, and it has been good to see those who attend embracing this. It is very encouraging that 4 women from our church family are doing the North West Gospel Partnership Ministry Training Course on Tuesday evenings which started in September.

We continue to aim to encourage women to be in Prayer Triplets/Squares/Duos and, as we have recently said goodbye to some women, we have looked at reorganising some of these. They continue to be a help and support to all those who meet together in this way.

In December we put on an evangelistic women's cake decorating event run by Jess and Shell. Dawn was our instructor for the cake decorating and Steph shared her story about how she came to faith in Jesus. It was good to see some of the women in our church family bring along their non-Christian friends and family and Steph's talk stimulated some really good discussions. We used the opportunity to give everyone attending an invitation to the next event, something we were encouraged to do by David McClay at our Church Weekend at Home back in May; he called it 'daisy-chaining'.

The number of women who serve in many ways in the church activities throughout the week continues to grow which is wonderful to see and we give great thanks to God for them. Without their service in this way it would be very hard to run Noah's Ark, Women's Home Group, Seniors' Teas or XTB, so we are hugely grateful for them.

Lin, Becca, Michelle, Kirsty, Katrina and Claire

CHILDREN'S & YOUTH WORK REPORT

Junior Church

Junior Church is our Sunday Morning Groups for 0-14 year-olds. All children start in the Main Service with the adults before heading into the Church Hall a few minutes into the Service. We then have a short time with all the children together before splitting off into smaller age groups for the main part of the session. On an average week we have around 40-45 children in Junior Church. In the autumn, many children moved up groups. The Leaders in Junior Church have been quite consistent with each group having 2 or three main leaders, with others filling in any gaps on the rota. Due to Katie leaving over the summer, the younger groups did not follow the sermon series in the Autumn term but used resources from 'Mustard Seeds' and looked at the characters of Saul and David. The Pathfinders Group did follow the sermon series on James. During December we prepared for the Junior Church Nativity, written and directed by Becca! This was a great event, the children did well at retelling the Christmas story and three of the young people gave short testimonies. I am very grateful to everyone who is involved with leading and helping in Junior Church. The leaders have worked hard to ensure we teach God's word faithfully and apply it well to the children.

XTB

XTB is our Friday Night Youth Group for School Years 6-8. The numbers attending XTB has dropped this autumn as many of the older ones have stopped attending. But we have a good number new Year 6s who have been coming along regularly. We currently get around 8-10 children each week. We have a stable group of Leaders who attend most weeks, as well as a kitchen team who come to serve food. It was great to have Nick Sams give his first talk at XTB in the autumn term. Since September we have been looking at Luke's Gospel, it has been wonderful to see the young people engaging so well with the material and eager to discuss what has been taught.

Noah's Ark

Noah's Ark goes from strength to strength with a core of regular attendees alongside a constant stream of newcomers. The running order each week is now a well-established pattern which is appreciated by children and carers alike, particularly the snacks, homemade cakes and real coffee! The team are learning how to make the most of the up front input and the Bible slots are very much enjoyed by all. At the end of each term the group enjoys a special celebration in the church building with a guest appearance by James and Jonny. It has been encouraging to see parents and grandparents coming along to other church events and Services through the relationships that the team have built up with them.

Saturdads

The children and male carers continue to meet on the 2nd Saturday of the month, now at the slightly later hour of 9.30am. There's a committed group of regulars, both from the church family and local community and we're very grateful to a couple of guys from the church family who come along to man the kitchen for us. Now that a good group has built up it'd would be great to look to make the most of opportunities to be sharing Christ with those who come along through inviting them to other church events and Services and building friendships. Please pray God would use this group to bring glory to his name.

CHURCHWARDENS' FABRIC REPORT

In relation to the church building, the necessary upkeep has been carried out, consistent with annual maintenance requirements. Health and Safety has been reported upon, the gutters have been cleared, and the fire-fighting equipment, heating system, the gravestones in the churchyard and other pertinent items have been examined and maintained. Ongoing general maintenance and general upkeep is improving but is still a challenge due to the age of the building. Regular Building Committee reviews and great help from the church family have contributed to improve the surroundings.

Main immediate actions within the Quinquennial (2015) have been undertaken. Following Architects' reports and plans, potential renovation and/or demolition of the Church Vestries are on hold due to cost and immediate actions to tidy and maintain have been applied to an appropriate level.

The Church Hall still has significant repair requirements and, following architectural reviews, plans are being put in place to update and improve. The electrics have been improved and updated. The roof is in significant need of attention and the Buildings Committee is currently progressing with reviews of the work required.

Thank you for your prayers and for all the time and effort so many of you have put in to help us in our roles. Particular thanks go to Nick Sams, Denis Morgan and Michelle Bateman on the Buildings Committee.

The silverware of the Church is in good order.

Franco Ewbank & David Underhill

TREASURER'S REPORT 2019

Our church has seen growth and maturity from use of all the gifts that God has provided through the year. As required by the Charities Commission Regulations we can declare that St Andrew's continues to be a viable concern for the next 3 years. The Finance Committee vision is that we work to increase our church family giving over the next year as well as seek grants and reduce expenditure to work towards breaking even in our accounts. With this in mind, there will be a Thanksgiving Gift Day in May 2020.

This year we spent £63,551 more than we had coming into the church, which was funded from our savings. This is an increase in the of 2018 overspend of £47,122, but less than our 2017 overspend of £67,808.

At current rates of expenditure and income, our savings will last for 3 years. Each week our church costs £3,161 to run (overheads), and we are receiving about £1,101 in regular donations, a weekly shortfall of £2,060. With our number of 2019 "giving units" at 59, to cover our present running costs, each "giving unit" attending would need to increase their weekly giving by £21. In the last four years we have chosen to spend £244,441 of the 2015/16 legacy of £453,388 (i.e. just over half), with the majority spent on staff wages. The church funds continue to be healthy at £208,947 (31st December 2019)

Income

We can be thankful to God that we saw an increase in our regular church family giving of £2,187 (4%), but due to no Gift Day and receiving no legacies, the total decrease in income was £21,631. Total regular giving for the year has increased from £55,086 to £57,273. The number of "giving units" in our church family has fallen from 71 in 2018, to 59 in 2019, a decrease of 17%.

Payment by bank transfer continues to be the way most of the church family prefer to donate. For anyone else considering giving by this method the church bank account details are:

SORT CODE: 09-01-54 ACCOUNT NUMBER: 85941082

The unusual income for the year was a money collection in the church and beyond for Bethan Reid of £3,500. Our total gross income of £100,834 is lower than the amount in 2018, £122,465.

Church Hall lettings were up £2,718 on the previous year and the total income from the Church Hall was £17,453. Church Event receipts were up by £1,591 with a Summer Fête being held in July. There was a drop of £1,839 in Gift Aid received due to the lower income

Expenditure Our gross expenditure for the year was £164,385, a decrease of £5,203 (9%) on the 2018 figure of £169,587.

The major differences in expenditure in 2019 over amounts in 2018 were:

- £21,690 decrease on AV equipment following the prior year AV system upgrade.
- £2,666 increase in the "Parish Share"; at £55,993 the Parish Share is the biggest single expense for the church for the year.
- £2,079 increase in wages, which are the second largest single expense at £30,015.

Reserves policy The PCC has a Reserves Policy, with the aim for the church family to hold in reserves the equivalent of three months' general running costs. It is also our policy to hold an amount for likely building works due to the last quinquennial inspection. We hold £50,000 in reserve and closing reserves were enough to cover this.

Claire Beranek, on behalf of the Treasury Team

STATEMENT OF FINANCIAL ACTIVITIES						
	Unrestricted Funds	Restricted Funds	Endowment Funds	TOTAL 2019	Last year	Change
	£	£	£	£	£	£
INCOME AND ENDOWMENTS						
Voluntary income	62,553			62,553	86,238	(23,686)
Fundraising from sales	384			384	197	188
Income from investments	1,217			1,217	304	913
Church activities	24,451			24,451	21,269	3,182
Gift aid claimed	12,229			12,229	14,068	(1,839)
TOTAL INCOME	100,834	0	0	100,834	122,077	(21,243)
EXPENDITURE						
Direct expenses/purchases	761			761	543	219
Overheads	129,672	659		130,332	138,308	(7,977)
Church activities/grants	28,814	189		29,003	26,012	2,991
Professional fees	4,289			4,289	4,725	(436)
TOTAL EXPENDITURE	163,537	848	0	164,385	169,587	(5,203)
NET INCOME/(EXPENDITURE) BEFORE INVESTMENT GAINS	(62,703)	(848)		(63,551)	(47,511)	(16,040)
NET GAINS ON INVESTMENTS	1			1	389	(388)
NET INCOME/(EXPENDITURE)	(62,702)	(848)	0	(63,550)	(47,122)	(16,428)
TRANSFERS BETWEEN FUNDS				0	0	0
NET MOVEMENT IN FUNDS	(62,702)	(848)		(63,550)	(47,122)	(16,428)
TOTAL FUNDS BROUGHT FORWARD	271,649	848		272,497	319,619	(47,122)
TOTAL FUNDS CARRIED FORWARD	208,947	0	0	208,947	272,497	(63,550)

SUMMARY OF FUND MOVEMENTS								
Fund name	Brought forward	Investment Income	Investment Gain/(Loss)	All Other Income	Gift Aid Claimed	Expenditure	Fund Transfers	Carried Forward
	£	£	£	£	£	£	£	£
General Fund	271,649	1,217	1	87,388	12,229	(163,537)		208,947
Curate	848					(848)		0
Total funds	272,497	1,217	1	87,388	12,229	(164,385)	0	208,947

BALANCE SHEET AT 31 DECEMBER 2019					
				2019	2018
				£	£
					Change
					£
FIXED ASSETS					
	Investments			0	51
				0	51
					(51)
CURRENT ASSETS					
	Debtors			12,399	14,156
	Deposits and Cash			150,073	150,024
	Bank Account			52,351	132,511
				214,822	296,691
					(81,869)
LIABILITIES					
	Accounts payable within 1 year			5,875	24,245
					(18,370)
NET CURRENT ASSETS / (LIABILITIES)				208,947	272,446
					(63,499)
TOTAL ASSETS LESS CURRENT LIABILITIES				208,947	272,497
	Accounts payable over 1 year			0	0
					0
TOTAL NET ASSETS				208,947	272,497
					(63,550)
PARISH FUNDS					
	Unrestricted			208,947	271,649
	Restricted			0	848
	Endowment			0	0
					0
TOTAL PARISH FUNDS				208,947	272,497
					(63,550)

FUNDS						
N/C	Fund Name	Type	Start 2019	End 2019	Change	Notes
3200	General Fund	Unrestricted	271,649	208,947	(62,702)	General purpose fund
3204	Curate	Restricted	848	0	(848)	Old Curate fund now spent and closed
			272,497	208,947	(63,550)	
ASSETS						
N/C	Account	Fund	Start 2019	End 2019	Change	Notes
	Accounts Payable	General	(24,245)	(5,875)	18,370	Money owed to others at end of year
	Accounts Receivable	General	14,156	12,399	(1,757)	Money owed to PCC at end of year
0104	CCLA Investment - Income (001S)	Investments (Income)	51	0	(51)	Shares now sold and account closed
1200	Main Bank Account (Santander)	General	131,646	52,351	(79,295)	Main bank account
1201	Church Hall Bank Account (Nat West)	General	865	0	(865)	Old bank account now closed
1216	CAF Notice Savings Account	General	150,000	150,000	0	60-day notice cash savings account
1230	Petty Cash (Denis)	General	0	40	40	Petty cash
1237	Petty Cash (Denis - Bagging up)	General	24	33	9	Petty cash for collating coins prior to bank deposit
			272,497	208,947	(63,550)	

INCOME AND EXPENDITURE (Detailed)							
N/C	Income	Unrestricted	Funds Restricted	Endowment	Total 2019	Last year	Change
	Voluntary income						
4000	Donation to Bank	48,023			48,023	51,214	(3,191)
4002	Envelopes & other planned giving	7,773			7,773	11,612	(3,839)
4003	Loose plate collection (Cash GASD)	1,462			1,462	2,144	(682)
4004	Loose plate collection (Cash Non Gift Aid)	15			15	312	(297)
4007	Sundry Donations	5,280			5,280	956	4,324
4200	Legacies	0			0	20,000	(20,000)
	Sub Total:	62,553	0	0	62,553	86,238	(23,686)
	Activities for generating funds						
4401	Book/CD/DVD sales (and parish magazine)	384			384	197	188
	Sub Total:	384	0	0	384	197	188
	Church activities						
4600	Fees collected for weddings and funerals	2,953			2,953	4,285	(1,332)
4601	Noah's Ark donations	859			859	635	224
4602	Church Events	2,047			2,047	456	1,591
4603	Church hall lettings - regular	16,722			16,722	14,126	2,596
4604	Church hall lettings - casual	731			731	609	123
4605	Seniors' Lunch & Tea (donations)	422			422	446	(24)
4607	XTB (donations)	717			717	713	4
	Sub Total:	24,451	0	0	24,451	21,269	3,182
	Income from investments						
4700	Investment Income (Interest)	1,216			1,216	8	1,208
4701	Investment Income (Dividends)	1			1	297	(296)
4702	Investment (Growth/Loss)	1			1	389	(388)
	Sub Total:	1,218	0	0	1,218	693	525
4801	Tax recoverable on Gift Aid donations	12,229			12,229	14,068	(1,839)
	Sub Total:	12,229	0	0	12,229	14,068	(1,839)
	Gross income	100,834	0	0	100,834	122,465	(21,631)

N/C	Expenditure	Unrestricted	Funds Restricted	Endowment	Total 2019	Last year	Change
	Church activities						
5000	Grants (to others)	3,500			3,500	0	3,500
5203	Other church event costs	2,139	76		2,214	1,716	499
5204	Giving to missionary societies	14,111			14,111	8,463	5,648
5205	Evangelistic events (inc. home mission)	1,523			1,523	1,399	123
5206	Parish Training (externally provided)	133			133	4,121	(3,988)
5207	Visiting speakers/locums	305			305	537	(232)
5208	Junior Church costs	728			728	1,250	(522)
5209	Church services expenses	2,134			2,134	1,225	909
5210	Conferences (externally provided)	1,594	50		1,644	1,563	81
5211	Seniors' meals costs	659			659	561	98
5212	Noak's Ark & Saturdads costs	631			631	844	(213)
5213	XTB costs	1,226	44		1,270	1,379	(109)
5214	Support to school costs	2,662			2,662	2,000	662
5215	PCC expenses	172			172	232	(60)
5216	Flowers	300			300	350	(50)
5217	Staff training/resources (internal)	487	19		506	372	134
5218	Jam Club	11			11	0	11
	Sub Total:	32,314.30	189	0	32,503	26,012	6,491
	Fund Raising						
6100	Fund Raising Expenses	173			173	92	81
6102	PR (Literature & Brochures)	50			50	134	(84)
6200	Goods Purchased for Resale (eg books)	539			539	316	222
	Sub Total:	761	0	0	761	543	219
	Rent and rates						
7000	Rent	10			10	20	(10)
7001	Council Tax	4,995	191		5,186	4,010	1,176
7002	Water Rates - Vicarage	908	411		1,319	372	947
7003	Water Rates - Church	1,017			1,017	219	799
7004	Water Rates - Church hall	701			701	1,156	(456)
7005	Waste collection	250			250	248	2
	Sub Total:	7,881	602	0	8,483	6,025	2,458
	Gas and electricity						
7105	Electricity - Church	549			549	498	52
7106	Electricity - Church hall	1,398			1,398	1,486	(88)
7107	Gas - Church	1,902			1,902	1,748	154
7108	Gas - Church hall	2,706			2,706	2,775	(68)
7109	Other heating costs	0			0	1,093	(1,093)
	Sub Total:	6,555	0	0	6,555	7,599	(1,044)
	Travelling expenses						
7200	Transport/parking/travel	1,132			1,132	1,365	(233)
	Sub Total:	1,132	0	0	1,132	1,365	(233)

N/C	Expenditure	Unrestricted	Funds Restricted	Endowment	Total 2019	Last year	Change
	Printing/Stationery/etc.						
7300	Photocopying/Printing	1,765			1,765	1,271	494
7302	Office Stationery	90			90	211	(121)
7303	Books/literature etc	632	40		671	734	(63)
7304	Music costs	769			769	624	145
	Sub Total:	3,255	40	0	3,295	2,840	455
	Telephone/Computer/etc.						
7350	Telephone and Fax	0			0	151	(151)
7351	Internet	0			0	60	(60)
7352	Computer and Software	80			80	99	(19)
7354	Website costs	551			551	205	346
	Sub Total:	631	0	0	631	515	116
	Maintenance						
7500	Furniture & furnishings	0			0	236	(236)
7501	Church and hall cleaning	5,782			5,782	5,182	599
7502	Audio/video equipment	73			73	21,763	(21,690)
7510	Organ/piano tuning	466			466	452	14
7512	Security/alarms	0			0	455	(455)
7513	Fire, health & safety costs	1,426			1,426	573	853
7514	Upkeep of churchyard	1,429			1,429	1,390	39
7515	Church and hall maintenance	3,651	18		3,669	1,466	2,203
7516	Church major repairs	0			0	2,300	(2,300)
	Sub Total:	12,826	18	0	12,844	33,817	(20,973)
	General Expenses						
7600	Ministry parish share & fees	55,993			55,993	53,327	2,666
7604	Insurance	4,774			4,774	4,705	69
7606	Miscellaneous costs	265			265	83	182
	Sub Total:	61,032	0	0	61,032	58,115	2,917
	Wages						
7803	Visiting Organist	300			300	485	(185)
7804	Gross Wages - Assistant staff	30,015			30,015	27,937	2,079
7805	Sexton	210			210	0	210
7806	HMRC PAYE/NI	233			233	0	233
7808	Employer Pension Contributions	2,101			2,101	2,175	(74)
7810	Parental Pay				0	(2,564)	2,564
	Sub Total:	32,860	0	0	32,860	28,033	4,827
	Professional fees						
7902	Accountancy Fees	486			486	466	20
7903	Consultancy Fees	0			0	3,264	(3,264)
7904	Professional Fees	2,843			2,843	35	2,808
7909	Audit Fees	960			960	960	0
	Sub Total:	4,289	0	0	4,289	4,725	(436)
	Gross expenditure	163,537	848	0	164,385	169,587	(5,203)
	Net income/(expenditure):	(62,702)	(848)	0	(63,550)	(47,122)	(16,428)

INCOME AND EXPENDITURE (Summary)							
			Funds		Total	Last year	Change
	Income	Unrestricted	Restricted	Endowment	2019		
	Voluntary income	62,553	0	0	62,553	86,238	(23,686)
	Activities for generating funds	384	0	0	384	197	188
	Church activities	24,451	0	0	24,451	21,269	3,182
	Income from investments	1,218	0	0	1,218	693	525
	Tax recoverable on Gift Aid donations	12,229	0	0	12,229	14,068	(1,839)
	Gross income	100,834	0	0	100,834	122,465	(21,631)
	Expenditure	Unrestricted	Funds		Total	Last year	Change
			Restricted	Endowment	2019		
	Church activities	32,314	189	0	32,503	26,012	6,491
	Fund Raising	761	0	0	761	543	219
	Rent and rates	7,881	602	0	8,483	6,025	2,458
	Gas and electricity	6,555	0	0	6,555	7,599	(1,044)
	Travelling expenses	1,132	0	0	1,132	1,365	(233)
	Printing/Stationery/etc.	3,255	40	0	3,295	2,840	455
	Telephone/Computer/etc.	631	0	0	631	515	116
	Maintenance	12,826	18	0	12,844	33,817	(20,973)
	General Expenses	61,032	0	0	61,032	58,115	2,917
	Wages	32,860	0	0	32,860	28,033	4,827
	Professional fees	4,289	0	0	4,289	4,725	(436)
	Gross expenditure	163,537	848	0	164,385	169,587	(5,203)
	Net income/(expenditure):	(62,702)	(848)	0	(63,550)	(47,122)	(16,428)

NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2019

Basis of Financial Statements

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

Income

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

Expenditure

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

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. The only Unrestricted fund now held by the church is the General Fund at £272,497. (31st December 2019)

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. The final restricted fund, the Curate fund of £848 was completely used and closed in 2019. The church is carrying no restricted funds over into 2020.

Incoming Resources

Voluntary income and capital sources

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

Planned giving receivable under Gift Aid is recognised only when received.

Income tax recoverable on Gift Aid donations is recognised when the income is received. This means it is received in the next financial year (2020) and is shown as accrued (expected to be received) in the accounts for 2019.

Funds received by the seniors' teas, XTB, fireworks, church fete, and similar events are accounted for gross. Sales of books are accounted for gross.

Other income

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

Investments

Dividends and interest are accounted for when paid. Realised gains or losses are recognised when investments are sold. Unrealised gains or losses are accounted for on revaluation of investments at 31st December.

The final CCLA investment was sold and the Nat West bank account was closed, and the remaining cash balances from both were transferred to the main bank account.

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 parish share is accounted for when paid.

Staffing

Two members of staff are paid from church funds: Michelle Bateman, Parish Assistant (part time) and Bethany Lindon, the Youth and Children's Worker, who took over from Katy Johnson in September, when Katy left the church payroll. The Vicar, James Nash, and Curate, Jonny Lee receive a stipend from the Church Commissioners and so the PCC only pays Council Tax and Water Rates for their two properties. All members of staff receive expenses and have training paid for by church funds. Monthly pension contributions have been made on a payable basis to the NEST Pensions scheme on behalf of employees.

Fixed Assets

Consecrated land and buildings and movable church furnishings

Consecrated and beneficed property is excluded from the accounts by s.10(2) to 10(4) of the Charities Act 2011.

Movable church furnishings held by the Vicar and Churchwardens on special trust for the PCC and which require a faculty for disposal, are accounted as inalienable property unless consecrated.

Other fixtures, fittings, and office equipment

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

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

Investments

Investments are valued at market value at 31st December 2019.

Current Assets

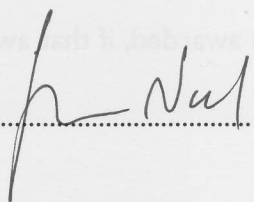
Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Short-term deposits include cash held at the main bank account with Santander and a 60-day notice savings account with CAF of £150,000. £50,000 is expected to be transferred from this account to the main bank account and used for general church running expenses in 2020.

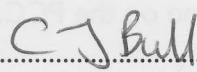
Approved by the Parochial Church Council on Monday 16th March 2020

and signed on its behalf by:

(Chairman)


REV JAMES NASH

(Treasurer)


CHRISTOPHER BULL

16th MARCH 2020

7th APRIL 2020

Independent Examiners report to the PCC of St. Andrew's Church, Ashton-on-Ribble, Preston

This report on the financial statements of the PCC for the year ended 31 December 2019, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and section 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the PCC and the examiner

As members of the PCC you are responsible for the preparation of the financial statements. The PCC consider that an audit is not required for this year under the Regulations and section 144 of the Act, and that an independent examination is needed. The gross income of the PCC has not 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 financial statements under section 145 of the Act;
- Examine the financial statements in accordance with the Church Accounting Regulations 2006;
- To follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5) of the Act); and
- To state whether particular matters have come to my attention.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the PCC and a comparison of the financial statements presented with those records. It also includes considering any unusual items or disclosures in the financial statements and seeking explanations from you as PCC members 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 financial statements present a true and fair view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

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

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding to be reached.



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