

Parish of St James, Sutton
Treasurer's Annual Report for 2018

Although a written Report is not required by law, I think the good practice begun by my predecessor should be continued. I will be happy to discuss this Report with anyone who wishes to raise matters on the Accounts, and of course to answer any questions that may arise.

In 2018 there was a deficit of £8,452.22 (Income = £77,399.10 Expenditure = £85,851.32). This was due to non annual expenditure; a bell needed repair, a new sound system was installed in church and architect fees were paid. The cost of the bell was minimised by the hard work of the bell ringers and Tony Greenham who successfully secured several grants.

Although our income has increased this year we had to transfer £35,000 from our investment reserves (Deposit account) to the main account to maintain a working balance.

I do not propose to comment in detail on every figure in the Accounts, but the following will, I hope, be helpful:

Pages 1 to 2 (the Church Account)

1. You will see that the totals we received from Standing Order giving, weekly envelopes and plate collections, had been declining over the last few years (2015 = £49,000: 2016 = just over £48,500, and 2017 = £47,000) however, in 2018 this trend has reversed! In 2018 we had donations equaling £54,552.
2. "Other Donations" are reduced (£3,899.80). This reduction is mainly attributed to our long standing organist retiring and no longer donating his fees to the church.
3. Wedding, Funeral and monument fees have increased slightly from last year.
4. Insurance premiums for the Church and Hall have remained similar to last year.
5. Churchyard. A new contractor started in 2017 and, as predicted, there has been a rise in overheads.

I would like to thank all the churchyard volunteers who help minimise these costs and play a huge part in keeping our grounds well maintained and pleasant, so much so they won an award this year.

Page 3 (the Hall Account)

The members of the committee are to be to be congratulated and thanked for all they do. They have maximized the use of the hall, monitored cleaning standards and have at last succeeded in keeping the mice at bay!

From my point of view they have reversed the expectation of a deficit following the departure of pre-school and have closed the year with a surplus of £2,503.74.

Page 5 (Grants)

There are no outstanding applications or unpaid approved grants at the date of this report.

Page 6 (Outside Payments)

As in the past, we have made donations to outside charities. Details are in the Accounts. The PCC felt that the amount should be calculated on the same basis as previously, and there were some changes to the Charities which received donations.

Pages 7 and 8 (Reserves)

The Reserves Account shows the effect of the increase or decrease of the value of our investments. This year there was a decrease of £3,568.46. This is a contrast to the last couple of years' gain of £17,332 (2017) and £24,347 (2016); £3,161 (2015) and £12,557 (2014). The variations in the last 4 years' figures show how much the value of the investments can fluctuate. The decrease was also attributed to us needing to transfer £35,000 from our deposit funds.

We are in uncertain times, and the future value of the investments is of course outside our control, and we just have to live with this uncertainty.

The investments continue to be professionally managed by the management team at CCLA who provide the same service to many Dioceses (including Chester) as well as numerous other charities.

The PCC has set aside funds for reserves categories 1 to 5 on the same basis as last year, leaving unallocated reserves as before, namely £33,333. To do this, as there was a deficit this year, there has been a transfer of funds from Category 2 Reserves (Findlow 2).

Page 9 (Summary of Funds and Activities)

This is more commonly called the Balance Sheet, and provides a snapshot of our position on the accounting date, 31 December 2018. It is substantially in the same format as last year and reflects all the financial transactions during the year.

It is important to note the Balance of the CBF Deposit Fund has been reduced by £35,000 this was to ensure we had a working balance (see Unrestricted Funds column).

Pages 10 to 13 (Notes to the Accounts)

The Notes are I believe largely self-explanatory. I have once again excluded Notes 1 to 4, as they are not currently required. I do however recommend that everyone looks at Note 5, and in particular Note 5.H relating to Reserves.

Page 15 – Short Version of the Accounts.

Although, following Tim's example, I have provided this Short Version of the Accounts I do not consider it to be anything like an adequate substitute for the Accounts themselves. Although it is accurate as far as it goes, there is a great deal missing, and it does not present a complete view of our finances.

Careful financial management will continue to be needed if we are to keep our expenditure lower than our income.

The PCC will no doubt be considering what is the best way of using our reserves and any surplus income that may arise each year in future although we may see a deficit in the main Church Account due to rising expenditure.

There are five further points which I would like to add in concluding this report:

1. I have been very fortunate to have a Deputy Treasurer, Ruth Easterbrook, who has kept me on track and ensured all aspects of the job have been completed.
2. Gwen Newman has continued to count up all cash including the weekly collections, and take this money to the bank. Gwen also administers the Envelope Scheme, deals with our Gift Aid claims, and the Gift Day envelopes. Many thanks to her. Her contribution is greatly appreciated and has made our job more achievable.
3. Pam Herring has collected and banked all the money from the Hall lettings etc and provided us with detailed records so that we can transfer the data to the Church Cashbook.
4. Mr Alan Dinnis is to be thanked for waiving his fee for his services as sexton. This generosity has helped the Church main account.
5. The Church Wardens for their support and encouragement and in particular to Audrey who has written out the organist and visiting clergy slips which ensure timely payments can be made.
6. We have been fortunate that Bob Sinclair-Smith, who first acted as Independent Examiner in relation to the 2014 Accounts, has agreed to act again. Many thanks to Bob for continuing to do this.

Finally, and not least -

7. We have been totally indebted to Tim Kendal who has shown immense patience and, although less than last year, continues to support and guide us.

Janet Mott

Hon Treasurer

April 2018

**INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING
31 December 2018**

2017 £	INCOME		2018			
			Unrestricted	Restricted	Total	
		Codes				
17,591	Regular Giving by S/Order (incl Gift Aiding Friends)	1	16,140.00			
11,547	Envelope Scheme	2	13,576.24			
6,925	Tax recovered (Gift Aid, including GASDS - see Notes)	3	13,208.03			
5,862	Collections at Services (cash)	43	6,595.60			
41,925		Total	49,519.87			
5,114	DBF & retired clergy fees for Weddings Funerals etc	54	5,574.00			
-5,265	less paid to DBF & retired clergy	154	-5,574.00			
			0.00			
0	Unclassified receipts (none this year)	57	0.00			
252	Wallsafe & Pennies Jar (including sales of St James History)	4	251.20			
745	In Memoriam Donations	5	882.00			
4,361	Other Donations (see Note 5.K)	6	3,899.80			
47,132				54,552.87		
230	Magazine Subscriptions & Advertising (see Note 5.A)	40 41	0.00			
200	less printing & other expenses	117	0.00			
430	Net surplus on Magazine (deficit if negative)			0.00		
1,050	Bellringers Fees etc (paid out to them Code 115 below) (Note 5.C)	38	450.00			
-1,050	less paid out to bellringers	115	-450.00			
				0.00		
	Church Fees from services etc					
3,378	Weddings	8	1,277.00			
5,943	Funerals	9	9,395.00			
884	Monuments	10	1,594.00			
10,205				12,266.00		
2,120	Organist Verger & Sexton fees for weddings & funerals	48-50	2,162.00			
-2,120	less paid out to them	158-60	-2,162.00			
0	Balance retained (i.e. waived fees)			0.00		
	Special Efforts – see separate sheet (page 6)					
57,766	Total Non-Investment Income		66,818.87			
	Bank & Other Interest					
0	Restricted Funds	19	0.00	0.00		
548	General Funds	20	659.89			
6,091	Investment Income & Rent	22	9,920.34			
6,639				10,580.23		
64,406	TOTAL INCOME		77,399.10	0.00	77,399.10	
	EXPENDITURE					
	The Ministry					
41,131	Parish Share (see Note 5.O)	101	42,159.60			
2,634	Fees to Clergy for Sunday & Thursday services)	157	1,689.20			
43,766			43,848.80			
9,653	Housing (Council Tax, Wincle Vicarage rent, Water, Repairs, Main	102	11,693.03			
0	Clergy & other Conferences	104	0.00			
2,975	Incumbent's Expenses	151-3	2,196.91			

	<i>Motor, Office, Secretary. See Note 5.O</i>	+ 155			
3,005	Fees to Organists for Sunday services	156	4,022.00		
	<i>See Note 5.F</i>				
	Handbell Ringers – see Note 5.C	116			
	Deanery Synod & Benefice expenditure (see Note 5.O)	103	30.58	0.00	
59,399			61,791.32		
	The Church, Services & Mission				
2,697	Heat and Light incl Boiler Service	106	2,127.96		
920	less Heat & Light charges for weddings & funerals	11	880.00		
1,777			1,247.96		
3,214	Insurance	107	3,362.57		
264	Organ Tuning & Maintenance	108	-249.00		
0	Cleaning materials & sundries	109	0.00		
233	Upkeep of Services	110	913.77		
475	Minor Repairs & Renewals (incl clock service)	111	366.79		
596	Miscellaneous (see Note 5.L)	112	708.38		
6,559			6,350.47		
	Churchyard				
4,130	Contractor (not full cost - see Note 5.K)	120	6,340.00		
128	Materials	121	18.86		
0	Waste Disposal	122	0.00		
0	Machinery Maintenance	124	0.00		
-222	Other Churchyard Expenditure (repairs to stone walls)	125	657.16		
323	Headstone Repairs, Plaques & Monuments	123	326.98		
-170	less cost of plaques & monuments recovered	52	-260.00		
153			66.98		
4,190			7,083.00		
	Charitable Payments outside the Parish (excluding Special Efforts)				
600	Overseas Church	146	400.00		
700	Home Missions	147	700.00		
800	Secular Charities	148	300.00		
2,100			1,400.00		
	<i>(Special Efforts now shown on separate sheet)</i>				
72,248	Total Normal annual Expenditure		76,624.79	0.00	
64,406	Total Income as above		77,399.10		
72,248	less normal annual expenditure as above		76,624.79		
-7,842	Net surplus (deficit) of normal income / expenditure to Funds & Activities		774.31		
	Non-annual expenses				
0	Decoration	134	0.00		
0	Clock repairs	135	0.00		
1,422	Building Repair / Maintenance / Alterations	136	4,190.00		
145	Heating & Lighting equipment repair / replacement / improvement	137	815.53		
818	Equipment purchases	138	4,221.00		
	<i>See Note 5.J</i>				
2,385			9,226.53		
0			9,226.53		
74,632	TOTAL EXPENDITURE		85,851.32	0.00	85,851.32
-10,227	Deficit including Non-annual Expenditure		-8,452.22	0.00	-8,452.22

Parish of St. James, Sutton

Hall Account

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING

31 December 2018

2017 £	INCOME		2018	
		Codes		
810	Toddler Group	28	850.00	
1,038	Yoga & Pilates (Monday)	29	1,832.00	
2,542	Whist & Bridge	30	2,599.00	
304	Hobnob Club	31	208.00	
353	Parish Council	32	348.00	
336	Women's Institute	33	302.50	
2,870	Other Lettings	34	3,423.00	
0				9,562.50
8,252	TOTAL INCOME			9,562.50
	EXPENDITURE			
0	Caretaker	127	0.00	
1,433	Insurance	128	1,512.99	
2,018	Heat and Light, & Water incl Boiler Service	129	1,786.87	
1,923	Waste disposal & sundries	130	2,072.99	
687	Minor Repairs & Renewals	131	127.91	
1,965	Outside Cleaners	132	1,558.00	
8,026				7,058.76
226	Surplus (deficit if negative), excluding non-annual expenditure			2,503.74
0	Non-annual expenses			
0				
53	Decoration (exterior)	139	0.00	
			0.00	0.00
53			0.00	
180	Building Repair / Maintenance / Alterations	140	0.00	
120	Boiler & oil tank repair / replacement	141	0.00	0.00
353				
				0.00
8,379	TOTAL EXPENDITURE			7,058.76
		This includes non-annual expenses shown above		
-127	Surplus to Summary of Funds and Activities			2,503.74

Parish of St. James, Sutton

Choir Account

0	0	0	0	0	0	0	0	0
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING					31 December 2018	30/12/1899	30/12/1899	
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
2017	0	0	0	0	2018	0	0	0
£	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
4,384	Balance at start of year	0	0	0.00	4,381.16	0	0	0
0	0	0	0	0.00	0.00	0	0	0
1,090	INCOME	36	926.00	0.00	0.00	0	0	0
0	0	0	0.00	0.00	0.00	0	0	0
1,093	Deduct EXPENDITURE	113	328.50	0.00	0.00	0	0	0
0	0	0	0.00	0.00	0.00	0	0	0
-3	NET INCOME	0	0.00	597.50	0	0	0	0
0	0	0	0.00	0.00	0.00	0	0	0
4,381	Balance at end of Year	0	0.00	4,978.66	0	0	0	0

RECEIPTS AND PAYMENTS FOR THE YEAR ENDING

31 December 2018

2017	RECEIPTS			2018
	Income from Special Efforts			
516	Christmas Fair	13		400.00
0	Advent Hotpot Supper	14		0.00
146	Lent Lunches	15		128.00
229	Harvest Supper	16		270.00
0	Book Sale	17		165.35
243	Other Events	18		614.80
	Sunday Coffee (less cost of coffee purchased)	18m	***	
232	Christingle (Children's Society)	18m		
	Ride and Stride	18m		
	Harvest Supper Auction	18m		
	Christmas Card box in Church	18m		
	Christmas card box donation	18m		
1,367	Total raised by Special Efforts this year			1,578.15
	Special Efforts balances brought forward from last year			
77	Sunday Coffee			319.71
	Ground Coffee			
1,443	Total Receipts to Special Efforts Fund (including b/f from 2017)			1,897.86
	PAYMENTS			
	Payments out of Special Effort Money to Beneficiaries & for Expenses			
516	Christmas Fair	163		400.00
	Macmillan Support for Cancer			
0	Advent Hotpot Supper	164		0.00
146	Lent Lunches	165		128.00
	Christian Aid			
229	Harvest Supper	166		270.00
	Christian Aid (2015 - Cre8 Macclesfield/ 2016 Christian Aid))			
	Other Events	168		0.00
	Namely:			25.00
232	Christingle (Children's Society)			
	Gift Day			
	Choir			
	Cre8 Macclesfield			
	Greta Bailey for future Church Flowers			
	Christian Relief Uganda (Young Church)			
	Transfer to General Funds			
	Donation to Scouts for use of HQ for Ceilidh			
	Lubwe Wells Appeal - Ceilidh			
	Christian Aid - Quiz Night			
	Donation to Scouts for use of HQ for Sunday Coffee			
	Transfer to Hall income Account for Coffee			
	Christmas Card box in Church			
	Cre8 Macclesfield (Christmas 2015)			
232	Total given from Other Events			963.35
		OK	0.00	
	Balance raised this year & carried forward, not yet paid out			934.51
	(this is all Sunday Coffee)			

FOR THE YEAR ENDING

31 December 2018

2016			2017
£			
24,054	Balance of one third of Legacy, resolved to be made available for Grants		17,164.69
	Deduct		
6,889	Grants of Capital to Charitable Organisations	149	0.00
0			0.00
17,165	Balance at end of Year		17,164.69
<i>Previous</i>			
	2007		
9,201	Lubwe Ambulance Appeal	New ambulance	
30,000	1st Sutton (St James) Scouts & Guides	New Scout HQ	
39,201			
	2012		
3,000	East Cheshire Hospice	3 Patient Hoists	
600	Macclesfield & Wildboarclough Charity	Hearing Loop for meeting room	
1,000	Rossendale Trust	Sensory Room refurbishment	
2,000	East Cheshire Advocacy	Support for Woodlands residents moving	
2,000	Citizens Advice Bureau, Macclesfield	Enquiry Console for Clients	
800	Langley Methodist Chapel	Food Hygiene Certs for Lunch Club	
9,400			
	2013		
5,000	Macclesfield Cradle Concern		
2,000	Sutton Ex-Servicemen's Club	Kitchen	
250	Sutton Parish Plan	Regrant from 2012	
	Langley Village Hall	Kitchen	
7,250			
	2014		
1,000	Langley Village Hall	Kitchen	
5,000	East Cheshire Hospice	End of Life Dementia Unit Startup costs	
5,000	Langley Lunch Club	Kitchen at Langley Methodist Chapel	
11,000			
	2015		
360	3 Villages Community Action Group CIC	Anti dog-fouling Notices project	
1,000	DEC Disasters Emergency Committee	Nepal Earthquake Appeal	
2,000	Melanesian Mission	Vanuatu Cyclone appeal	
3,360			
	2016		
536	Scouts for Stage Lighting		
6,352	Hollinhey PTA / St James Preschool	Fencing	
6,889			

RESERVES ACCOUNT FOR THE YEAR ENDING 31 December 2018

See Note 5.H to the Accounts for more information							Totals for 2018					
2017			Findlow 1	Findlow 2	Repairs	Gift Day Appeals	Working Capital	Unrestricted Funds		Restricted Funds		Total
£		Category (see below)	1	2	3	5	6					
Unrestricted												
406,296		Total Funds at start of year (from last Accounts)	17,013.69	338,063.72	18,143.80	9,389.76	33,333.33		415,944.30	0.00	7,923.36	423,867.66
0		(Category 6 adjusted – see below)										0.00
				338,063.72		9,389.76						
0												0.00
0												0.00
2,500		RECEIPTS										
			Codes									
												0.00
												0.00
2,500		Legacies to General Funds	See Note 5.K	23	0.00			0.00				0.00
		Legacies and Gifts to Restricted Funds	See Note 5.K	24m	0.00					234.20	0.00	234.20
0												0.00
2,669		Gift Day Appeal (St James Day)		25		3,033.65		3,033.65				3,033.65
17,333		Increase (decrease) in value of Investments		56	-3,568.46			-3,568.46				
20,002									-534.81			-534.81
-7,769		Total surplus / deficit for year - Church & Hall (unrestricted) & Choir + Trustees (restricted)					3,278.05	3,278.05		1,212.30		4,490.35
0												0.00
418,529									418,687.54	9,135.66		427,823.20
0												0.00
0									0.00			0.00
-6,889		Capital Charitable Grants (see separate sheet)		0.00				0.00				0.00
		Non-annual expenses										0.00
0		Decoration		134	0.00			0.00				0.00
0		Clock repairs		135	0.00			0.00				0.00
-1,422		Building Repair / Maintenance / Alterations		136		-4,190.00		-4,190.00				0.00
		Heating & Lighting equipment repair / replacement / improvement		137		-815.53		-815.53				0.00
-145												
-818		Office Equipment purchases		138	-4,221.00			-4,221.00				0.00
		Other Payments from Reserves										0.00
		Church Hall chairs etc					0.00					0.00
		Transfer to Churchyard Expenditure		24m						-234.20		-234.20
		Repairs to Altar frontals etc										0.00
0												0.00
0												0.00
0		Transfer to Church Income & Expenditure account	**		3,278.38			-3,278.38				0.00
0		To maintain working capital	2017 transfer: 7,769									0.00
-2,385									-9,226.53			-9,226.53
0												0.00
0												0.00
416,144.30		Balance at end of year (see Summary of Funds and Activities)		17,013.69	333,552.64	13,138.27	12,423.41	33,333.00	409,461.01	0.00	9,135.66	418,362.47

Category

- 1 Balance of one-third of the Findlow legacy resolved in 2007 to be used for capital Grants to other charities (including churches) over a number of
- 2 Two-thirds of the Findlow legacy, resolved by the PCC in 2007 to be retained as a permanent endowment, the income (but not the capital) being
- 3 Provision for repairs to the fabric of the Church to be carried out over the next 5 years, as required by the Quinquennial Review, including also a reserve for repairs to the Hall

- 4 Formerly Film Prize Money, now unused (see 2014 Accounts)

- 5 Gift Day appeal money, including Gift Aid thereon, received in July 2014 (see Note 5.H)

- 6 Unallocated reserves at the Balance Sheet date, being approximately 4 months working expenses
Working expenses taken as £ 100,000 p.a
Actual expenses in these accounts £ 85,851

** The amount transferred to Category 3 from Category 6 is calculated to give the required figure in Category 6

The above are all General (i.e. Unrestricted) Funds. For details of how Restricted Funds reserves are made up, see Balance Sheet

Parish of St. James, Sutton

SUMMARY OF FUNDS AND ACTIVITIES – YEAR ENDING

31 December 2018

Opening Balances

	£			2017
	Unrestricted Funds	Restricted Funds	Total	
From Accounts to 31 December 2017				
General Unrestricted Funds	415,944.30		415,944.30	406,296
Choir Fund		4,381.16	4,381.16	4,384
Trustees (Patrons) of St James		521.29	521.29	521
Youth Club		2,701.20	2,701.20	2,701
Special Efforts money not yet paid out		319.71	319.71	77
Total Funds at Start of Year	415,944.30	7,923.36	423,867.66	413,979
Add Reserves Account Receipts and Transfers	-534.81	0.00		
Deduct Reserves Account Payments and Transfers	-9,226.53	0.00		
Net addition to Reserves	-9,761.34	0.00	-9,761.34	17,617
Reserves at End of Year (see Reserves Account)	406,182.96	7,923.36	414,106.32	431,597
Add surplus (deficit if negative) for the year from Church Account	774.31	0.00	774.31	-7,491
Add surplus (deficit if negative) for the year from Hall Account	2,503.74		2,503.74	-127
Add surplus (deficit if negative) for the year from Choir Account		597.50	597.50	-3
Add Funds received from Trustees (Patrons) of St James see Note 5.P		0.00	0.00	0
Add increase (decrease if negative) in Special Efforts money not paid out at year end		614.80	614.80	243
	3,278.05	1,212.30	4,490.35	-7,378
Total Funds at End of Year	409,461.01	9,135.66	418,596.67	424,219
Held as follows:				
Reserves (see Note 5H and Reserves Account)				
1 Findlow 1	17,013.69			
2 Findlow 2	333,552.64			
3 Repairs	13,138.27			
5 Gift Day Appeals	12,423.41			
6 Unallocated (Working Capital)	33,333.00			
Total of Unrestricted Reserves	409,461.01		409,461.01	416,295
Choir Fund		4,978.66	4,978.66	4,381
Youth Club Fund (dormant)		521.29	521.29	521
Trustees (Patrons) of St James see Note 5.P		2,701.20	2,701.20	2,701
Legacies to Restricted Funds		0.00	0.00	0
Other Restricted Reserves (Special Efforts money carried forward)		934.51	934.51	320
	409,461.01	9,135.66	418,596.67	424,219
Represented by				
Ledger Balance of Bank	28,955.07		28,955.07	5,710
Balance of the C B F Deposit Account	145,921.33	9,135.66	155,056.99	180,356
14511.85 CBF Church of England Investment Fund Income Shares <i>Estimated value as at 31 December 2016</i>	234,344.61		234,344.61	237,913
Balance of Petty Cash in Safe on Balance Sheet Date	240.00		240.00	240
	409,461.01	9,135.66	418,596.67	424,219

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2018

	Unrestricted Funds	Restricted Funds
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Notes 1 to 4 are prescribed for Accounts prepared on an accruals basis, but do not provide information that is not included elsewhere in the published accounts and so are not printed

The following Notes provide additional information not required to be included in the Accounts

5 MISCELLANEOUS

- Working Balance In May 2018 a transfer from the CCLA account for £15,000 was made (cash book rows 640 & 641) in order to keep the bank account solvent. A bell repair was needed/ increased costs generally (utilities, housing & organist fees) meant the account could have become overdrawn. This figure was deemed appropriate as
- A 2017 accounts ended with an overspend of £7000 following a year which ended with a credit of £8000. Minuted PCC meeting May 2018.
- In December 2018 a transfer of £20,000 was made from CCA account (cash Book rows in order to keep the bank account solvent. Due to difficulties eg chang
- B The Choir. The breakdown of this year's Income and Expenditure is:

Income	2018	2017
<i>Weddings 1 (4 in 2017) @ £90</i>	90.00	360
<i>Donations</i>	156.00	50
<i>Funeral Services 17@ 40</i>	680.00	680
Total Income	926.00	1,090
Expenditure		
Music, Folders etc	Music, Folders etc	125
Training Courses, RSCM events & RSCM fee incl. Travel	103.00 Training Courses, RSCM events & RSCM fee incl. Travel	101
Social Events	95.50 Social Events	812
Organist for services 26@5	130.00 Organist for practice	30
Replacement Cassocks & Surplices	Replacement Cassocks & Surplices	
New Vestry Carpet & mat	0.00 Donation to MacMillan Nurses	25
Miscellaneous	Miscellaneous	
Total Expenditure	328.50	1,093
Net income for year	597.50	-3

The value of choir robes and also music purchased this year and in the past by the Choir is not included in these accounts

The cost of Choir robes has traditionally been funded by the choir out of its reserves,

C Bellringers and Handbell Ringers

As has been the case for a few years now, part of the amount now paid for bellringing at weddings is paid to the PCC and is included in these Accounts separately

No part of fees paid to the Handbell Ringers belongs to the PCC

Any surplus is retained by the Bellringers and Handbell Ringers respectively (each is entirely separate from the other) for their own purposes or given to Charity

D Water Rates

These charges are shared between the 4 benefice parishes (see Note 5.O below)

E Gift Aid

Gift Aid from Jan 2018 – Dec 2018 amounts to £7,431.75 but, due to complications with the change of treasurer, these amounts have not actually been received although they appear in the accounts to aid previous year's accounting. In addition to the refund on specifically gift-aided donations, we have claimed, but not yet received, a gift aid refund of £2,000 on non-gift-aided donations of £8,000 (the maximum allowed) of, mainly, the plate collections at services. This is under the Gift Aid Small Donations Scheme, which began in April 2013.

F	Clergy and Organist's Fees	When services on Sundays and Thursdays are taken by (mainly) retired clergy, we pay them a set fee, totalling £1689.20 (2017 £2634.40 :2016 £2,678 :2015: £4,558). We also pay organists for playing at Sunday services and from 2018 an additional set amount for practices. For many years John Campbell-Kelly, our organist, waived any fees for Sunday Services, though they have been offered. However, in accordance with advice from the Church Accounting authorities, this has been shown as an expense should the fees which would have been paid to him had he wished to take them, and including the same amount in the total for Donations Received. The figure included in each of these categories was £1590 in 2017 (£2,010 in 2016 £2,430 in 2015). No account was taken of Choir Practices, or special services such as at Christmas and Easter, or occasional Sundays when there was no evening service. The balance of this item represented fees actually paid to organists. In 2018 the actual costs for Sunday organists including practices was £4022 (Total for 2017 was £3005). The increase reflects the increased fees for services and practices. Mrs Sandra Moss has kept the increase in fees down by playing at some services and practices for no fee.
G	DBF Fees	These are fees, mainly for taking weddings and funerals, which belong to the DBF (Diocesan Board of Finance). These fees are remitted to the DBF monthly
H	Total Funds (i.e. Reserves)	<p>The Total Funds at the End of the Year at the Balance Sheet date, after deducting the deficits or adding the surplus for the year on the Church and Hall Accounts, are shown on Page 9, and are made up of the amounts shown in the Reserves Account (pages 7 and 8)</p> <p>The surplus on the Church Account has been transferred to Category 2 of our Reserves as shown in the Reserves Account, the amount being calculated to leave unallocated reserves of £33,333 at the end of the year. This figure is slightly more than 4 months expenditure at current rates, and the PCC regards this as an appropriate amount to have in current (i.e. unallocated) reserves.</p>
	Reserve Category	The following notes duplicate (for convenience) some of the information in the Reserves Account on pages 7 and 8, and some additional notes are included here
	1	This is the balance of one-third of the Findlow legacy resolved in 2007 to be used for capital Grants to other charities (including churches) over a number of years, but not yet paid out. 2 grants have been made this year – see Grants on Page 5
	2	<p>This is the remainder of the Findlow legacy, originally resolved by the PCC to be retained as a permanent endowment, the income being used for grants from time to time to other charities (including churches) and for the general purposes of St James Church. In the light of the shortfalls on the Church Account in each of the 5 years up to and including 2014, the PCC decided to fund the shortfall from these reserves, and to retain them to cover future deficits. In the light of our improved financial situation (arising from the reduction in Parish Share following the creation of the joint benefice), this policy will have to be reviewed and perhaps changed in the future.</p> <p><i>This item originally consisted only of the entire holding of CBF Church of England Investment Fund Income Shares as shown on page 10, but the transfer of funds from this category of reserves means that is no longer the case</i></p> <p><i>Note: the amount originally invested was £185,000 which was slightly less (by £3,529) than two-thirds of the legacy. For convenience however, this difference is ignored, and the holding is treated as being the two-thirds of the legacy resolved to be retained.</i></p> <p>This Category also includes any legacies received by the PCC. See Note K</p>
	3	Provision is to be made for repairs to be carried out over the following 5 years, as required by the 2013 Quinquennial Review (received in 2014). Some work, almost all of it relating to stonework, is needed. On the recommendation of the Chairman of the Premises Committee, reserve category 3 has been increased to £20,000, by transfer from Findlow 2 reserves.
	5	Gift Day appeal money. The balance carried forward from 2015 was for refurbishment of the Altar frontals and church vestments. This was done during the year. The 2016 Appeal was for funds to enable us to refurbish and improve the Hall. The Gift Day Appeal money for 2017 was for the upgrading of the sound system in Church which was carried out in 2018. The money raised at the 2018 Gift Day was for the provision of a toilet & kitchen within an extension in church.
	6	Unallocated reserves (working capital) at the Balance Sheet date. This represents approximately 4 months' expenditure. See Category 2 above.
J	Non-recurring Expenditure	
	1	Churchyard . All the expenditure on the Churchyard was maintenance and repair, so is not included here
	2	Office Equipment No equipment has been purchased during the year
	3	Church Heating & Lighting repair/improvement The sound system was upgraded using 2017 GA money
	4	Building Repair / Maintenance / Alterations
	5	Hall expenditure
K	Donations (including Legacies)	The total of £5033 which includes donations and other gifts e.g. wallsafe/ pennies jar (2017 £5357.63).

Gift Aid has been or will be claimed on gifts of £50 or more where practicable. The figures do not include Gift Aid.

In 2016 we received a legacy which contained a non-binding request that it be used for the Churchyard, amounting to £1,700.70. This has been used to reduce the cost of the Churchyard Contractor paid during the year. We did not receive any legacies in 2017 or 2018.

L Miscellaneous Expenses

The miscellaneous expenses (see page 2) comprised the following:

	£		£
Christmas tree purchase and removal	80	Bereavement Course	100
		EDUPrint WWII mugs	200
		Peter Newman refund benefice websit	20
Bosley payment to Sutton	- 2	Sandra Moss expenses	25
CCLI licence to 31/7/17	198		
Entries in Book of Remembrance	250	Wildboardclough payment to Sutton	- 2
material for teddy bears	11	Windle payment to Sutton	- 2
Total	£ 877.38		

M Friends of St James Church

This group was founded in 2010. There are now 52 Friends (2017: 50 2015: 53 2013 & 2014: 55), all of whom are committed to giving various amounts, either monthly, quarterly or annually, by bank standing order. The majority of Friends have gift-aided their gifts. Two Friends have ceased making their gifts. A few Friends have increased their gifts.

The total of these donations in 2018 was (2017:£5,670: 2016: £6,431: 2015: £6,416 2014: £6,604). This does not include the Gift Aid tax that has been or will be recovered.

The amounts received from Friends are for the General Funds of the Church and are accordingly not shown separately in these Accounts. The gift-aided totals are included in the existing standing orders (Code 1), and the non-Gift Aided amounts are included with other general donations (Code 6).

N Special Efforts

The sums raised and the donations made from these are shown on page 4. In most cases, the full amount received, less expenses claimed (many people donate to these events by not claiming expenses) is paid over straight away to the nominated charity. The balance carried forward at the end of the year is Sunday Coffee money that has been retained to cover anticipated expenditure on coffee.

O Parish Share & Benefice Expenses

The Parish Share we pay continues to reflect the fact that we are now part of the Joint Benefice, and do not have the full-time services of our Vicar. We pay 65.5% of what we would have to pay if the Vicar was vicar of this parish alone. The remaining 34.5% is paid by the other 3 parishes.

The Vicar's expenses relating to the Benefice (principally phone and motoring) and also Council Tax and Water Charges on the Vicarage at Sutton and (from May 2017) the Windle Vicarage, are all shared with the other 3 parishes, which have contributed their shares in full. The figures shown in the Accounts are the whole of all these expenses, less amounts actually received from the other parishes.

These Accounts reflect the full amount of all shared benefice expenses that have been paid out by us, less the amounts actually received from the other 3 parishes as their contributions. At the end of the year, there were different amounts due to us from each of the 3 parishes, totalling £1,823.45. In view of the relatively small amount due (and because the Accounts are prepared on a cash, not accruals, basis), this figure does not appear in these Accounts. It will be credited when received, probably within the first month or so of 2019.

Since the creation of the Joint Benefice, we have paid significant amounts in fees (which are prescribed by the Diocese) to visiting clergy who take our Sunday and mid-week services (other than Weddings & Funerals). This is because the Vicar cannot possibly be at all our services, when there are 4 parishes in the Benefice. The total of these fees, and related travel expenses (which we also have to pay) amounted to £1,689.20 in 2018. These fees can properly be regarded, for analysis purposes, as an increase in our Parish Share, though they are not shown as such in these Accounts.

P Trustees (Patrons)

The Trustees (otherwise known as Patrons) of the Parish are a body of persons originally created by a Trust Deed at the time the Church was built, who have the duty of finding and nominating a new Incumbent to the Bishop and the PCC when a vacancy occurs. Over the course of many decades, they have performed this duty, and also acquired funds to cover any expenses which they incur in so doing. No expenditure at all was incurred in connection with the appointment of Rev. Dr John Harries in 2015. Because the amounts the Trustees hold are relatively small and only required very infrequently, and all the Trustees are active members of the Church, the Trustees resolved that their funds should be held by the Church as Restricted Funds (i.e. only to be used for the purposes of the Trustees) on their behalf. The funds were transferred to the Church in 2015, and continue to be held to the order of the Trustees. The funds appear in the Summary of Funds and Activities.

The present Trustees are John Campbell-Kelly, Gillian Barber, Elizabeth Cusick, David Marriott and Tim Kendal

The power of appointing new or replacement trustees is vested in the Trustees themselves, subject to the approval of the Bishop.

Parish of St. James, Sutton

Short Version of Accounts for year to

31 December 2018

Current Account

	Income	Expenditure	Surplus (deficit if negative)
Church Account (including Churchyard) normal annual income & expenditure	77,399	76,625	774
Hall Account	9,563	7,059	2,504
Choir Account	926	329	598
Totals on Current Account	87,888	84,012	3,876

Capital Account

Reserves at end of last year brought forward	423,868
Additions	
Legacies	0
Cost of Harry Armstrong memorial gates, taken from previous years' legacies	0
Gift Day	3,034
Change in value of Investments	-3,568
Deduct Capital Grants etc made	0
Deduct transfers from reserves to cover expenditure	-9,227
Reserves at end of this year	414,106
Surplus / Deficit on Current Account as above	3,876
Other adjustments (see main accounts)	615
Overall Balance at year end	418,597

Allocated by the PCC as follows

	Reserves Category	2018	2017
Findlow Legacy - part available for capital grants	1	17,014	17,165
Findlow Legacy - permanent endowment	2	333,553	338,064
Building repair & maintenance fund	3	13,138	18,144
Heating & Lighting improvements (Balance not spent)	5	12,423	9,390
Unallocated Reserve - approx. 4 months' working expenses	6	33,333	33,182
Choir Funds etc. (Restricted Funds)	--	9,136	7,923
Category 4 is not used at present			
		418,597	423,868

Church Account – List of major items

	2018 Income	2017 Income
	Expenses	Expenses
Collections, Planned Giving & Donations, Gift Aid	49,520	41,925
Other donations etc	5,033	5,358
Church Fees (Weddings, Funerals & Monuments etc)	12,266	10,205

Parish Share	42,160	41,131
Office & Travel expenses	13,890	12,628
Church Heat, Light & Insurance	4,611	4,992
Churchyard Contractor	6,340	4,130



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST JAMES, SUTTON, IN THE DIOCESE OF CHESTER**

**On accounts for the year
ended**

31st December 2018

Charity no 1164568
(if any)

Set out on pages

1 to 15 of the Accounts signed by me as being the Accounts referred to in
this Report

(remember to include the page numbers of additional sheets)

**Respective
responsibilities of
trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts.
The charity'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.

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 independent
examiner's statement**

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 accounts which accord with the accounting records and comply with the accounting 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.

Signed:

Date:

2019

Name:

**Relevant professional
qualification(s) or body
(if any):**

Address:

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

