

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:					
Donations and legacies	£246,852	£54,748	—	£301,601	£209,225
Income from charitable activities	£4,339	£910	—	£5,249	£5,855
Other trading activities	£896	£712	—	£1,609	£920
Investments	£13	£7	—	£20	£145
Total income	£252,101	£56,378	—	£308,480	£216,147
Expenditure on:					
<i>Expenditure on charitable activities</i>	<i>£134,042</i>	<i>£48,155</i>	<i>—</i>	<i>£182,197</i>	<i>£196,263</i>
Total expenditure	£134,042	£48,155	—	£182,197	£196,263
Net income / (expenditure) resources before transfer	£118,059	£8,223	—	£126,282	£19,883
Transfers					
Gross transfers between funds - in	£44,260	£2,000	—	£46,260	£28,512
Gross transfers between funds - out	(£46,260)	—	—	(£46,260)	(£28,512)
Other recognised gains / losses					
Net movement in funds	£116,059	£10,223	—	£126,282	£19,883
Total funds brought forward	£46,940	£40,796	—	£87,737	£67,853
Total funds carried forward	£162,999	£51,020	—	£214,019	£87,737

Approved by the Parochial Church Council and signed on its behalf by:

The Revd Fergus Pearson (PCC Chair)..... At PCC meeting of2nd Feb 2022.....

Basis of Independent Examiner's Statement

In connection with my examination, EITHER

1. No matters have come to my attention which give me reasonable cause to believe that in any material respect the requirements of the Charity Commission have not been met or to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

OR

2. In my opinion the following matters should be addressed

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(Delete 1 or 2 as applicable)

Mrs Thelma Toman.....  B.A. (HONS) A.C.I.B.Date 29.3.22.....

Balance sheet

Class and code	Description	This year	Last year		
Current assets					
BUSINESS	Business Reserve Account (Nat West)	£140,137	£15,133		
CCLA	CBF Church of England Deposit Fund	£31,361	£31,345		
CURRENT	Current Account (Nat West)	£42,864	£44,640		
DEBTORS	Debtors	£8,840	£6,598		
PCASH	Petty Cash	£116	£234		
Z05	Accounts Receivable	—	—		
	Total Current assets	£223,321	£97,952		
Liabilities					
6699	Agency collections	£473	—		
CREDITORS	Creditors	£8,828	£10,215		
Z04	Accounts Payable	—	—		
	Total Liabilities	£9,301	£10,215		
	Net Asset surplus(deficit)	£214,019	£87,737		
Reserves					
	Excess / (deficit) to date	£126,279	£19,883		
Z01	Starting balances	£87,737	£67,853		
	Total Reserves	£214,019	£87,737		
Represented by funds					
	Unrestricted	£102,366	£15,483		
	Designated	£60,632	£31,456		
	Restricted	£51,020	£40,796		
	Endowment	—	—		
	Total	£214,019	£87,737		
Represented by					
Unrestricted					
General fund	£102,366	—	—	£102,366	£15,483
Designated					
Associate Vicar Designated RESERVE	£20,000	—	—	£20,000	£10,234
Building Fund Designated RESERVE	£19,699	—	—	£19,699	£15,025
CAP Designated RESERVE	£3,000	—	—	£3,000	£3,000
Church Plant	£15,176	—	—	£15,176	£2,000
MissionD	£2,661	—	—	£2,661	£1,101
Pathfinders	£95	—	—	£95	£95
Restricted					
Associate VicarR	—	£1,424	—	£1,424	£990
CYFA	—	£183	—	£183	£163
CapR	—	£33,756	—	£33,756	£31,120
Evangelism Restricted	—	£484	—	£484	£484
Explorers Group	—	£112	—	£112	£112
Gift Day	—	£13,855	—	£13,855	£7,085
HP'S Donations & sponsored child	—	£281	—	£281	£248
Harvest	—	£0	—	£0	£149
Local Hardship Fund	—	£417	—	£417	£442
MissionR	—	£0	—	£0	£0
Tiny Tots	—	£503	—	£503	—

Statement of assets and liabilities

	General	Designated	Restricted	Endowment	This year	Last year
Current assets - Cash at bank and in hand						
Business Reserve Account (Nat West) -	£125,000	£14,666	£471	—	£140,137	£15,133
CBF Church of England Deposit Fund -	£145	£19,038	£12,177	—	£31,361	£31,345
Current Account (Nat West) -	(£30,367)	£34,510	£38,721	—	£42,864	£44,640
Petty Cash -	£116	—	—	—	£116	£234
Totals	£94,894	£68,216	£51,366	—	£214,480	£91,354
Current assets - Debtors						
Debtors -	£6,734	£0	£2,105	—	£8,840	£6,598
Totals	£6,734	£0	£2,105	—	£8,840	£6,598
Liabilities - Agency accounts						
Agency collections -	—	—	£473	—	£473	—
Totals	—	—	£473	—	£473	—
Liabilities - Creditors: Amounts falling due in one year						
Creditors -	£260	£8,080	£487	—	£8,828	£10,215
Totals	£260	£8,080	£487	—	£8,828	£10,215
Grand total	£101,368	£60,136	£52,511	—	£214,019	£87,737

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
General - General fund						
Unrestricted	£15,483	£240,025	£109,981	(£43,160)	—	£102,366
GiftDay - Gift Day						
Restricted	£7,085	£6,769	—	—	—	£13,855
AssocVicR - Associate VicarR						
Restricted	£990	£28,831	£28,397	—	—	£1,424
CapR - CapR						
Restricted	£31,120	£18,813	£18,177	£2,000	—	£33,756
ChPlant - Church Plant						
Designated	£2,000	£12,076	—	£1,100	—	£15,176
MissionD - MissionD						
Designated	£1,101	—	£12,500	£14,060	—	£2,661
MissionR - MissionR						
Restricted	£0	£723	£723	—	—	£0
Harvest - Harvest						
Restricted	£149	£182	£331	—	—	£0
ResvAscVic - Associate Vicar Designated						
Designated RESERVE	£10,234	£0	£10,234	£20,000	—	£20,000
ResvCAPD - CAP Designated						
Designated RESERVE	£3,000	—	—	—	—	£3,000
ResvBlding - Building Fund Designated						
Designated RESERVE	£15,025	—	£1,326	£6,000	—	£19,699
TinyTots - Tiny Tots						
Restricted	—	£692	£189	—	—	£503
HPS - HPS Donations & spo						
Restricted	£248	£345	£312	—	—	£281
Explorers - Explorers Group						
Restricted	£112	—	—	—	—	£112
Pathfindrs - Pathfinders						
Designated	£95	—	—	—	—	£95
CYFA - CYFA						
Restricted	£163	£20	—	—	—	£183
LocalHards - Local Hardship Fund						
Restricted	£442	—	£24	—	—	£417
EvangR - Evangelism Restrict						
Restricted	£484	—	—	—	—	£484
Grand total	£87,737	£308,480	£182,197	—	—	£214,019

Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total This year	Last year
INCOME AND ENDOWMENTS						
Donations and legacies						
COLLECT - Collections at Services	£6,033	—	—	—	£6,033	£4,786
GAPLAN - Tax Efficient Giving	£105,103	—	£30,491	—	£135,594	£122,008
GIFTAID - Gift Aid Recovered	£24,788	—	£9,322	—	£34,110	£27,969
GRANTS - Grants (recurring and one-off)	£1,000	£5,000	£750	—	£6,750	£15,073
LEGACY - Legacies Received (Capital Value)	£63,181 ⁽¹⁾	—	—	—	£63,181	—
NGAPLAN - Other Planned Giving (Non-Gift-Aided)	£19,465	—	£5,092	—	£24,557	£21,121
OTHER - Other Voluntary Giving (recurring and on	£15,204	£7,076	£9,093	—	£31,373	£18,266
Total	£234,776⁽²⁾	£12,076⁽³⁾	£54,748	—	£301,601	£209,225
Income from charitable activities						
FEES - Fees from Weddings and Funerals (retaine	£3,308	—	—	—	£3,308	£4,445
FUNDRAISE - Fund Raising Income	—	—	£910	—	£910	£655
TRADING - Income from trading (Letting)	£1,031	—	—	—	£1,031	£755
Total	£4,339	—	—	—	£5,249	£5,855
Other trading activities						
BKIINC - Bookstall (Explore, Evangelicals Now, Bo	£391	—	—	—	£391	£281
OTHERINC - Other Income (Coffee & biscuits, Social,	£505	—	£712	—	£1,217	£638
Total	£896	—	£1,622	—	£1,609	£920
Investments						
INTEREST - Investment income (Dividends, interest,	£13	—	£7	—	£20	£145
Total	£13	—	£7	—	£20	£145
INCOME TOTAL	£240,025	£12,076	£56,378	—	£308,477	£216,147

Note

- (1) The significant legacy of £63,181 was donated with a caveat "for the work of St Johns" and therefore it has been excluded from the mission allocation.
- (2) Mission allocation is 10% of Donations less the legacy (£234,766 - £63,181 = £171,585). 10% of remaining donations is £17,160.
- (3) Church Plant donations

EXPENDITURE					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
Expenditure on charitable activities						
ADMIN - Administration costs	£1,637	—	£1,159	—	£2,797	£1,356
BAPTISM - Baptism	£328	—	—	—	£328	£623
BKEXP - Book Stall Costs	£516	—	—	—	£516	£486
CYFA - CYFA group	—	—	—	—	—	£89
ELEC - Electricity (hall heating & lighting)	£4,667	—	—	—	£4,667	£4,185
EVANGELISM - Mission & Evangelism	£1,792	—	£179	—	£1,971	£468
EXPENSES - Clergy and Staff Expenses	£3,532	—	£662	—	£4,195	£2,167
EXPLORERS - Explorers	£150	—	—	—	£150	—
GAS - Gas (Church Heating)	£1,052	—	—	—	£1,052	£1,600
HALL - Hall Running Costs	£291	—	—	—	£291	£29
HPS - Humblenessy People	£58	—	—	—	£58	£91
INSURANCE - Insurance	£3,733	—	—	—	£3,733	£3,741
MAINTCE - Maintenance Costs	£2,875	£1,326	—	—	£4,202	£779
MAJREPHALL - Major Repairs to Church Hall or Other PC	—	—	—	—	—	£860
MISSION - Mission Giving and Donations to Mission	—	£12,500 ⁽¹⁾	£8,874	—	£21,374	£20,222
OFFER - Carlisle Offer - Parish Share	£65,000	—	—	—	£65,000	£92,769
PATHFINDERS - Pathfinders	—	—	—	—	—	£60
SALARIES - Salaries, Wages and honoraria	£21,859	£10,234	£36,941	—	£69,035	£64,563
SCRAMBLERS - Scramblers & Climbers Group	—	—	—	—	—	£40
SERVICES - Upkeep of Services (Costs of services)	£1,296	—	—	—	£1,296	£1,249
SOCIAL - Social Expenditure	£376	—	£337	—	£713	£164
TELEPHONE - Telephone expenses	£509	—	—	—	£509	£442
WATER - Water	£302	—	—	—	£302	£272
Total	£109,981	£24,061	£48,155	—	£182,197	£196,263
EXPENDITURE TOTAL	£109,981	£24,061	£48,155	—	£182,197	£196,263
GRAND TOTAL	£130,044	(£11,985)	£8,223	—	£126,282	£19,883

	Social (25%)	Evangelism (75%)	
UK	26%	74%	
CAP	2,000		Fund Transfer
Cleator Moor Church Plant		1,100	Fund Transfer
CCYC		1,100	Paid
Network Youth		1,100	Paid
NISCU		1,400	Paid
Anglican Mission in England		1,100	Paid
Subtotal UK	2,000	5,800	
Overseas	10%	29%	
Lamb Healthcare	2,000		Paid
Barnabas		1,100	Paid
Serving in Mission (Ann Christian)		1,100	Paid
Albanian Evangelical Mission		1,100	Paid
Crosslinks (Walkers in Argentina)		2,500	Paid
Subtotal Overseas	2,000	5,800	Total Paid £12,500 Note ⁽¹⁾ above
			Total transferred £3,100
Grand Total	4,000	11,600	Total £15,600
		15,600	

Note the balance of the £17,160 mission allocation is carried over to next year. Hence the Mission Designated fund stands at £2,661

Comments against overall accounts:

Overall the accounts are in a very healthy position having recovered the deficits of recent years by:

- 1) Generous re-assessment of giving by the congregation during 2018 and 2019 against a backdrop of:
 - a. Giving not covering the general fund outgoings at that time, and
 - b. Financial planning for the end of legacy amounts in the associate vicar fund.
- 2) Reset of the parish offer to the diocese in 2020 (reduced from £93k to £65k)
- 3) Continued giving by the congregation during 2020 and 2021 pandemic lock-downs
- 4) Reduced costs of running the church during 2020 and 2021
- 5) Reduced expenditure on maintenance and PCC policy decision to set aside £500 per month for the building fund
- 6) And finally, in November 2021, a generous legacy was received of £63k

The stewardship of the PCC and congregation under (1) and (2) above means that St Johns is able to fund two Church of England ministers on a sustainable basis. The effect of items (3) to (6) is to build a substantial general fund of £102k.

During the year the PCC have made several decisions to safeguard future activities and effect a reserves policy:

- 1) Set aside £20,000 as a reserve should the PCC be in a position not to be able to afford an Associate Vicar, then it would give time to rectify the situation.
- 2) Continue the policy of retaining £3,000 for CAP in recognition of any costs should the centre cease to operate (6 months of CAP central HQ costs)
- 3) Continue the policy of contributing £6,000 per year to building fund. By reducing expenditure from this fund (and funding maintenance from general fund) the building fund now stands at just under £20k.

The PCC will review the reserves policy each year.

During 2021, the quinquennial inspection revealed a number of additional maintenance activities that need to be carried out in broad terms as follows:

- 24 months - £54k
- 5 years - £4k
- 10 years - £9k
- Applying a range of +/-10% - £60 to £75k

The PCC has set a budget which will cover operating costs, the 24 month quinquennial requirements, chancel and sound system. By managing the rate of work delivery and cash flow, it is expected this work can be completed without depleting the £63k legacy. This puts the church finances in an extremely healthy position allowing the PCC to plan forward with confidence.