Parochial Church Council of the Ecclesiastical Parish of Nelson, Little Marsden
2025 Report and Accounts

Registered Charity Number 1141710

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NESLON, LITTLE MARSDEN

Trustees Annual Report for the Parochial Church Council of Nelson Little Marsden

Aims and Purposes

Nelson Little Marsden Parochial Church Council (PCC) is responsible for cooperating with the Incumbent, the Revd Guy Jamieson, in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social, and ecumenical. The PCC is also responsible for the maintenance and insurance of St Paul's Church and that of St Mary's Worship Centre.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship in our churches and to become part of the Little Marsden parish community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups living in our parish. Our worship seeks to grow in the love Christ has made possible.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In keeping with the Diocesan initiative, "Vision 2026" our objectives can be summarised as the growth of the Church in missionary service amongst the parish neighbourhood.

Vicar's Report

For three months of this past financial year, I was given a sabbatical for which I`m immensely thankful to the Diocese` encouragement and support. I can safely say it has been the most worthwhile period of time spent during my ministry, and I believe its benefits can be both personal to me as well as for the nurture of the faith here.

Whilst it is a cause of thanksgiving and rejoicing that we observe all the major festivals and saints' days, including Holy Week in its entirety, it is becoming more evident that participation is in decline. The many activities we made available throughout the Year of Prayer provided much to engage us but again were only participated in by an average of 5 or 6 people. This is not unusual across much of the C of E, but it is still concerning.

The most obvious engagement has been seen in those who take part in the young@heart activities, and this was especially seen in the summer day at Whalley Abbey and the long-term project they engaged in throughout the Year of Prayer. This culminated in the visit of Bishop Philip to Confirm Ashton Day, Reuben Hannah and Lesley Bowden, and after Mass he was in turn led by the group in an act of prayer.

We have continued to give attention to the needs of the building but again we lack support to help with the behind-the-scenes aspects of this work. Together with a shortage of help regarding the PCC`s responsibilities this means I still spend far too much time away from the liturgical, teaching and nurture aspects of the priest`s vocation.

It has also become apparent that finance will need to be re-addressed with regards to possible future work on the building, and / or ? paying our way. On balance my conviction remains that this comes with increased commitment to the faith and belief of the Church.

When it comes to thanks, I begin with Rachel. Yes, priests are given to the Church and there is an obvious sacrificial aspect to that, but those who are married to priests sacrifice a great deal in ways rarely seen. By extension I am also thankful to our son and wider family.

Here in the parish, I am thankful to our wardens, Barbara Mason, and Jeniene Maguire; members of the PCC; Mothers` Union; Vanessa Collier and those who help in a variety of ways. Thanks need to be recorded to the staff of our Diocese. I am not the only priest to openly state that this is the best Diocese we have worked for. The reasons for this, and the people I have in mind are not recorded here, but be assured, we are very fortunate to have the staff we do.

My thanks go to those brother priests who have covered the essentials here on occasions for me; Frs Paul Benfield, +Philip North, Tim Kaye, Eddie Carr, Jean Kouacou, Tristan Mears, and the Revd Nigel Kroukamp.

Fr Guy Jamieson (Priest & Vicar of Nelson Little Marsden)

Financial Review

The parish continues to face significant financial challenges. This is as a result of the increase in the Parish Share requested by the Diocese, increased utility costs, and the fact that attendance has not returned to pre-pandemic levels.

However, whilst income has fallen, we are grateful that those people who use one of the online giving schemes or make donations directly to our bank account have continued to do so. Again, I would like to thank everyone who makes donations towards the running of our parish and for their continued support.

In summary, total receipts on unrestricted funds were £50,016 (2024 £61,218 including £7,000 proceeds of sale of investments). Included within the receipts were unrestricted voluntary donations of £25,410 (2024 £27,465) including a tax refund of £2,199 (2024 £2,362).

Our parish share for 2025 amounted to £55,614 (2024 £53,611) but as a lower income community we were eligible for a grant of £25,291 which reduced the request to £30,023. This was paid for in full. Parish Share is a voluntary payment to the Diocese and provides in the main for the stipend, housing, and pension contributions of clergy as well as training for both ordained and lay people.

The net result for the year was a general fund shortfall of £9,987 (2024 £1,338 shortfall).

Reserves Policy

It is PCC policy to maintain sufficient funds in its current account to meet its regular commitments with the aim of maintaining around £7,000 in the current account. In the past, this has been achieved through the sale of investments, and the balance is now above this, but continuing building work will return these to a more realistic level.

The policy in relation to Parish Share is to pay £2,000 each month and any shortfall will be made up from deposit accounts or through the sale of investments.

There is a cash balance in the current account at the year-end of £23,669 (2024 £44,881). There are unrestricted investments valued at £105,926 (2024 £110,338) together with investments valued at £179,954 (2024 £180,1563) in the church repair funds, the income from which is restricted to maintaining and repairing the church.

All of our funds are invested in either the CCLA Church of England Deposit Fund or the Church of England Investment Fund with income from the latter being credited to a related Deposit Fund Account.

Volunteers

We wish to thank everyone who helps to practically make both our churches welcoming and accessible to all. In particular, thanks go to our wardens Barbara Mason and Jeniene Maguire who work tirelessly on our behalf, the other members of the PCC and our acting Treasurer, Elaine Hargreaves.

Structure, governance, and management

The PCC is a corporate body established by the Church of England and it operates under the Parochial Church Powers Measure. The method of appointment of PCC members is set out in the Church Representation Rules.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NESLON, LITTLE MARSDEN

Composition of Nelson Little Marsden PCC:

Ex officio		**Term of office expires at APCM in:**
Incumbent	Revd Guy Jamieson	
Church Wardens	Jeniene Maguire	
	Barbara Mason	
Deanery Synod	Maureen Walley	
	Margaret Taylor	
Elected members	Elizabeth Brown	2029
	James Lomax `25	2028
	Stephanie Wilkinson	2028
	David Richardson	2028
	Pat Oates 2024	2027
	Jean Shephard 2026	2029
	Patricia Oates	2027
Co-opted member	Rodney Marsden	
Volunteer	Elaine Hargreaves	

The electorate comprises those members of the congregation who are on the electoral roll and the ex officio officers.

As part of our involvement in the life of the Diocese as a whole, we are committed to deanery activities in Pendle Deanery and have representation on both the Deanery and Diocesan Synods.

Approved by the PCC on 24th May .....2026 and signed on their behalf by the Reverend Guy Jamison as PCC Chairman.

G Jamieson

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Revd G Jamieson
PCC Chairman

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NESLON, LITTLE MARSDEN

Independent Examiners' Report

Independent Examiner's Report to the members/trustees of the Parochial Church Council; of St Paul, Little Marsden.

I report on the accounts for the year ended 31st December 2025 which are set out on pages 7 to 12.

Respective responsibilities of the Trustees and Independent Examiner

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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 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 management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full 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 matters have come to my attention

1. which give me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with s.130 of the 2011 Act; or
- to prepare accounts which accord with these accounting records 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.

Stephanie Rankin FCA
Ribble Accounting Services Limited
56 Broadgate
Preston
PR1 8DU
10 May 2026

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NESLON, LITTLE MARSDEN

RECEIPTS AND PAYMENTS ACCOUNT

For the year ended 31 December 2025

	Notes	Unrestricted Funds £	Restricted Funds £	**TOTAL 2025 £**	*TOTAL 2024 £*
Receipts from:					
Donations & legacies	*3a*	25,410	-	25,410	*28,168*
Church activities	*3b*	3,305	-	3,305	*2,360*
Other trading activities	*3c*	16,364	-	16,364	*18,500*
Investments	*3d*	4,937	6,522	11,459	*12,957*
Receipts before share sale		50,016	6,522	56,538	61,985
Other	*3e*	-	-	-	35,433
Total receipts		50,016	6,522	56,538	97,418
Payments on:					
Church activities					
Ministry Costs	*4a*	37,297	-	37,297	39,431
Administration Costs	*4b*	8,103	-	8,103	7,906
Premises costs - Churches and grounds	*4c*	12,444	6,288	18,732	40,669
Groups	*4d*	1,529	-	1,529	1,355
Raising funds	*4e*	630	-	630	598
Total payments		60,003	6,288	66,291	89,959
Net receipts/(payments)		(9,987)	234	(9,753)	7,459
Cash funds brought forward		54,315	79,278	133,593	126,134
Cash funds carried forward		**£44,328**	**£79,512**	**£123,840**	**£133,593**

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF NESLON, LITTLE MARSDEN

STATEMENT OF ASSETS AND LIABILITIES

As at 31 December 2025

		Unrestricted	Restricted	2025 Total	*Unrestricted*	*Restricted*	*2024 Total*
		£	£	£	£	£	£
Current assets - Cash at bank and in hand							
Bank current accounts		10,147	13,522	23,699	*25,072*	*19,809*	*44,881*
Deposit funds		34,181	65,990	100,171	*29,243*	*59,469*	*88,712*
Total	2A	£44,328	£79,512	£123,840	*£54,315*	*£79,278*	*£126,044*
Investment Assets							
Shares at Market Value		105,926	172,954	278,880	*110,138*	*180,156*	*290,494*
Total	2B	£105,926	£172,954	£278,880	*£110,138*	*£180,156*	*£290,494*

The notes on pages 9 to 12 form an integral part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

1. Accounting Policies

a. Basis of preparation

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis.

b. Fixed Asset Investments

Fixed Asset investments are included at Market Value at the 31st of December 2025.

c. Funds

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

Restricted funds are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

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

2. Movement in designated and restricted funds during the year

The movements in the different funds can be summarised as follows:

		1 Jan 2025	Receipts	Payments	31 Dec 2025
CASH FUNDS					
a Designated Funds					
Men's Group	3b,4e	1,156	1,062	(1,121)	**1,097**
Magazine	3c,4f	4,324	302	-	**4,626**
Flower Guild	3b,4e	816	396	(408)	**804**
Total designated funds		6,296	1,760	(1,529)	**6,527**
b General fund		48,019	48,256	(58,474)	**37,801**
Total unrestricted funds		54,315	50,016	(60,003)	**44,328**
c RESTRICTED Fund					
Agency Collections		420	-	-	420
Church Repair Fund		78,858	6,522	(6,288)	79,092
Restricted Funds		**79,278**	6,522	(6,288)	**79,512**
Cash Funds	A	**£133,593**	**£56,538**	**(£66,291)**	**£123,840**

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2025

		1 Jan 2025	Receipts	Payments	loss on valuation of investments	31 Dec 2025
B INVESTMENTS						
Unrestricted						
Nelson St Bede Halstead		92,838	-	-	(3,712)	**89,126**
Nelson St Bede Gen Purposes		5,028	-	-	(201)	**4,827**
Nelson St Bede Robinson		12,472	-	-	(409)	**11,973**
		110,338	-	-	(4,412)	**105,926**
Restricted						
St Paul's Church Repairs		172,549	-	-	(6,898)	**165,651**
St Paul's Church Repairs		7,607	-	-	(304)	**7,303**
		180,156	-	-	7,202)	**172,954**
Total investments	B	£290,494	-	-	**(£11,614)**	**£278,880**
Total Funds (A+B)		**£424,087**	**56,538**	**(£66,291)**	**(£11,614)**	**£402,720**
The funds of the charity						
Unrestricted		164,653	50,016	(60,003)	(4,812)	**150,254**
Restricted		259,434	6,522	(6,288)	(7,202)	**252,466**
Total charity funds		**£424,087**	**£56,538**	**(66,291)**	**(£11,614)**	**£402,720**

Designated Funds
The funds treated as designated funds are small funds operated by groups within the church.

Restricted Funds
The Restricted Fund is made up of investments and deposits that comprise the Church Repair Fund. These can be used for the repair and maintenance of the church.

Investments
After revaluations, the unrestricted investments were valued at £105,926 on 31 December 2025 (2024 £110,338).

There are two investments described as St Paul's Church Repairs which are being treated as restricted to repairs. After revaluation in the year, the restricted investments were valued at £172,954 on 31 December 2025 (2024 £180,156).

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2025

3. Further Analysis of Receipts

		Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	*TOTAL 2024 £*
3a	**Donations**				
	Committed giving	14,588	-	14,588	*19,196*
	Loose plate and contactless collections	6,648	-	6,648	*4,813*
	Unplanned tax efficient giving	130	-	130	*30*
	Donations	1,845	-	1,845	*1,295*
	Grants	-	-	-	*472*
	Gift Aid reclaimed	2,199	-	2,199	*2,362*
		25,410	-	25,410	*28,168*
3b	**Church activities**				
	Fees for weddings and funerals	1,847	-	1,847	*896*
	Flower fund income	396	-	396	*382*
	Men's Group Income	1,062	-	1,062	*1,082*
		3,305	-	3,305	*2,360*
3c	**Trading activities**				
	Beacon Centre lettings	12,200	-	12,200	*15,250*
	Parish Magazine sales	302	-	302	*478*
	Fundraising - 100 Club	1,330	-	1,330	*1,220*
	Fundraising and events	2,532	-	2,532	*1,552*
		16,364	-	16,364	*18,500*
3d	**Investment income**				
	Dividends	3,066	5,006	8,072	*4,137*
	Interest	1,871	1,516	3,387	*8,820*
		4,937	6,522	11,459	*12,957*
3e	**Other**				
	Sale of investments	-	-	-	*35,433*
		-	-	-	*35,433*

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2025

4. Further Analysis of Payments

		Unrestricted Funds £	Restricted Funds £	**TOTAL 2025 £**	*TOTAL 2024 £*
4a	**Ministry costs**				
	Parish Share	30,023	-	30,023	*31,320*
	Vicar's and vicarage expenses	1,926	-	1,926	*1,720*
	Charitable donations	499	-	499	*525*
	Upkeep of services	4,849	-	4,849	*5,866*
	Trinity Club	-	-	-	-
		37,297	-	37,297	*39,431*
4b	**Administration**				
	Administrator employment costs	5,178	-	5,178	*4,726*
	Administration	2,447	-	2,447	*2,930*
	Bank charges	228	-	228	-
	Governance - Independent Examination	228	-	250	*250*
		8,103	-	8,103	*7,906*
4c	**Premises costs - church and grounds**				
	Insurance	4,841	-	4,841	*5,014*
	Utilities	6,173	-	6,173	*4,937*
	Repairs and maintenance	829	-	829	*3,518*
	Organ repairs & tuning	339	-	339	-
	Upkeep of churchyard	262	-	262	*82*
	Routine premises costs	12,444	-	12,444	*13,551*
	Major/Structural repairs	-	6,288	6,288	*27,118*
		12,444	6,288	18,732	*40,669*
4d	**Groups and activities**				
	Flower Guild	408	-	408	*243*
	Men's Group	1,121	-	1,121	*1,112*
		1,529	-	1,529	*434*
4e	**Expenditure on raising funds**				
	Sundry	-	-	-	*8*
	100 Club	630	-	630	*590*
		630	-	630	*598*