

ST KATHARINE'S CHURCH FINANCIAL REPORT FOR 2019 – CHARITY NO: 1144084

Time to look back once again and remember all the highs and lows of life at St Katharine's Church, some happy times and some sad. We have come through it all with the support we have received from each other and the community in which we live and we are thankful for that. Our Parish Share has been paid and we give thanks for the clergy team and the volunteers who have helped us to fulfil our role in this village.

We carried forward a balance of £72366.24 from last year and have been blessed with the continuing stewardship of the congregation and supporters of the events we have provided. One year ago we received a legacy from Helen Steadman, formerly of Pennington Fold Farm, amounting to £34,464 for which we were very grateful and without which we would have been showing a deficit at the end of 2019. As it is because of this gift we will start 2020 with an excess of income over expenditure of £32580.90

The balance of the current account at the year end was £6271.43 and the prepayment figure is the cost of our insurance premium for 2020 which has to be paid before the end of 2019.

CBF No 1 account balance is £8634.34 and this is the total of the various funds we hold and use when the need arises:

Memorial Fund	£4255	Youth	£1204
Restoration Fund	£2914	Organ Fund	£2455
Bellringers	£672	Coffee mornings	£1134

The total of these funds comes to £12634 but as we approached the year end with the parish share to pay and the insurance premium, the PCC decided to "borrow" £4000 to tide us over. £2000 has been transferred back and the remainder will be repaid in the next month.

The balance of the CBF No 2 is £85,910.75 and this is where the Wilson and the Steadman legacies are held until they are needed. It is possible that the funds for the organ repair and the repairs to the stonework due to be carried out in 2020 will come from this account.

Breakdown of our expenditure

Home Charities

Thanks to the efforts of Diane Cashmore and supporters of the Children's Society collecting boxes £280.53 was donated in June and the boxes emptied at Christmas amounted to a further £126.29 and will show in the 2020 accounts. A further £16 was also included from a late donation.

Ladies Who Lunch donated £120 to Help the Heroes and £150 was given to Bolton Hospice in memory of Mary Howarth following her funeral.

The Woodland Trust was chosen as our Harvest charity this year and £410.10 was collected on their behalf. A group of volunteers also went to the Smithills Estate and helped to plant 28,000 trees as part of the Northern Forest project.

£212 was collected at the Remembrance Sunday service and passed on to the local British Legion. We are very grateful to all who have given food to Urban Outreach in Bolton through our grub tub and socks which were collected for the homeless in our area. Thank you to Bob Chapman for the regular deliveries to Bolton.

Overseas Charities

£98.80 was collected at the World Day of Prayer in March, £229 was given following the cyclone disaster in Mozambique last spring and £232 was collected through the boxes in support of USPG. We are grateful to those who give and those who organise these collections.

Chuch: Cleaning We are grateful to all those who offer their services to keep our church clean throughout the year and to support them we had all the carpets in church professionally cleaned at

a cost of £302. The windows inside and out in the back of church were cleaned twice for a total cost of £80. Cleaning materials throughout the year amounted to £128.

Heating and light - Using the Parish Buying Scheme is working well for us and the electricity, gas for the back of church and heating for the main body of church are very similar to last year. Thank you to Janet and George who control our heating week by week.

Insurance cover with Ecclesiastical Insurance was also much the same. We have a very efficient **Health and Safety** team in place now who have made sure that all our equipment complies with regulations so a number of older items have had to be replaced in the kitchen, hence the increased costs. Thanks to all who turn up to help with the quarterly clean ups and to Sheila Kinrade for keeping us on our toes.

The **maintenance** bill is around the same and this year it included £192 for the 5 yearly check on our lightning conductor and £1445 for our 4 year maintenance cover for the chair lift. The **office** costs are much the same and we are grateful to Mary Pryle and the office team who produce all our service sheets, tickets, posters for events as well as the parish magazine – you do a great job.

Rates - since Waterplus took over two years ago we are charged for clearing surface water and we have taken this up with the company but to no avail. United Utilities didn't charge this fee and whilst our fees have come down a bit during the year we will never return to the 2015/16/17 levels I fear!

Churchyard

Jonathan Bowker cuts our grass and keeps the areas round church looking good. He did 10 cuts last year but on a few occasions he was rained off and the rear churchyard ended up being a bit longer than usual. Thank you to those who help to clear pathways and debris throughout the year.

The **maintenance** needed this year was on a couple of gravestones which had worked loose and Flatters Gardening Services dug out and replaced the drain at the west end of church which has stopped the constant overflowing of the drain.

Diocese

Due to the continued support of parishioners through our Stewardship scheme, once again we managed to pay our Parish Share of £46500 so will receive about £1000 as part of the encouragement scheme. Our 2020 figure is £47,600 so we need to review our church giving this year and are grateful to those who have already increased their donations. Prices increase on everything we buy just as they do at home, and we need to make sure that our giving is covering our running costs.

Funds

Memorial Fund

As we introduce more opportunities for people in our community to spend time as part of the congregation at Senior Moments and Memory Lane Film Clubs as well as Messy Church it became apparent that we needed better seating arrangements in the upper room as the blue chairs were too heavy to keep carrying upstairs from the Lady Chapel. So the PCC looked at other options and found folding, cushioned chairs which would suit the purpose at a cost of £1621 and they are working well.

Other expenses from the Memorial Fund were:

Flowers	£620
Repairs to choir robes and replacements	£253
New laptop for the office	£390
Half share with the Methodists for an exterior cross at Blackrod Church School	£200
Young people's book presentation	£110

Restoration Fund

Following various problems with our outdoor lighting circuits we had most of the sensors and security lights replaced, a couple of floodlights and switches and pigeon spikes installed as the birds

kept sitting on the sensors and breaking them! Total cost £1160. We are very grateful for the anonymous donation which came in to cover this cost.

Other expenses from the Restoration Fund were:

Side stone wall & old toilet repointed	£140
Pew cushions for the choir in the tower room	£323
New radiator in the vicar's vestry	£668
Travel expenses for expert to assess the repairs needed on the hatchment	£120
Following completion of the chancel floor –	
Final retention fee paid to Graham Holland	£87
Final retention fee paid to Bullens	£569

Ministry

Council tax and water rates on the vicarage are paid from church funds and amounted to £2705, no maintenance was needed on the vicarage last year and there were just travel expenses paid to a PCC member to travel to a meeting - £15. The telephone costs are now incorporated in Angela's working expenses which amounted to £2071. However as part of the Westhoughton team Angela has had many extra roles to fulfil as did Kirsty Screeeton and Carol Pharoah in covering services at Daisy Hill and other places of worship. So all the clergy expenses have been added together and divided by the percentage paid by each church in parish share. It may sound complicated but it has worked and in the refunds section you will see a total of £2290 which has been reimbursed by the other churches. This covers not only Angela's working expenses but a share of the rates and other vicarage costs.

Organ

This part of the accounts is filled with impending doom! As we are all aware there are problems with the electrics in the organ and we are in the process of getting professional advice and awaiting a full report. Next year I am sure there will be some big numbers in this section of the accounts! But until then we continue to give thanks for Garyth and the choir for all the wonderful music and singing they bring to our services and it has been exciting to see some new faces arriving in the choir stalls. Garyth's fees amounted to £3378 and just one visit for tuning by Nicholsons costing £240.

Parish expenses

Coffee shop Many thanks to all the volunteers who have kept the coffee shop going, not only on Sunday mornings but at all the other times in between too. The lent occasions we share with friends from the community, meetings and events throughout the year. The expenses this year were £414 and the income was £512. During 2019 we lost two teams completely due to ill health and it would be wonderful if four volunteers could come forward and fill those gaps. Please have a word with Jean if you think you could help. The rota has been done until July so plenty of time for training!!

Fundraising

Once again we enjoyed some good events during the year and thank you to all the organisers and volunteers who made them happen. Overall £7451 was raised for church funds and without the support from the congregation and the Blackrod community this could not have been achieved – so a huge thank you to everyone. The breakdown is:

Spring Fair	554
Plant sale	699
Scarecrow Festival	1774
Brixton Singers	414
Easy Fundraising	170
Christmas Fair	3468
Christmas Post	191

Sale of goods	63
Quiz sheets	59
Coffee Mornings for the Christmas Fair	<u>1629</u>
Net profit from the events	9021
Less:	
Toaster,towel dispenser,plates,tablecloths raffle tickets, napkins etc	276
All expenses for the Christmas Fair paid for from monthly coffee mornings	1094
Donation from coffee mornings to the Scarecrow festival at St Katharine's	200
Fundraising profit for 2019	<u>£7451</u>

Floats used at all the events totalled £2385 and are shown on the income and expenditure columns. **Gratuities** included love and thanks to Leah, Hattie and Jane as they retired from Sunday School, a 70th, an 80th and 2 Golden Weddings. Flowers went to express our sympathy to Sylvia following David's death and to our auditor for doing a great job once more. Mike Kay now has a full team of bellringers, all trained and Blackrod based, so a small gift to celebrate went with our grateful thanks. **Machine rent and consumables, postages, stationery and stewardship** are all as expected. The bill for Crux to go in the **magazine** didn't arrive until mid January last year so the figure shown covers 2018 and 2019.

Sundries – covers the odds and ends:

Licence needed for Parish Pump, Lottery for the Annual raffle, subs-Lancashire Change Ringers, ICO, Pew ends & flowers bought for weddings and Refunded in sundry income	150
Glass, spare key and laminating pouches	64
Refreshments for Deanery Synod & APCM	80
Jane Price – travel expenses re pew cushions	20
CCL licences – 5	774
Funeral fees paid twice by Boltons – see refunds inc	<u>134</u>
	1352

Fees paid away are fees for the vergers, organist and bellringers where applicable at weddings and funerals. In the expenses you will see £1951 and on the income is £2093 – the difference is £142 and that amount is kept in the safe in the Vicar's vestry so that fees can be paid in cash at each of the services. This money is replaced when required.

Fees for the Diocese are settled monthly and depend on the services carried out. There is a repayment due from the Diocese of an overpaid fee of £79 and this will be settled in February 2020.

Prepayments – this figure is not part of the 2019 accounts as it covers the insurance for 2020 and needs to be paid before the end of December.

Upkeep of Services – the figure for wafers and wine is much the same as last year and we only needed lectionaries last year so the figure for books and music is less.

Sundries covers the cost of candles and oil which was down last year to £543 and we introduced the wonderful candle shields which cost £184 and were well worth the spend. Ash for Lent was £36, palm crosses £102, baptism cards and postage £33 and Christingle expenses £108.

The cost of candles is offset by donations in the candle tray which you will see in the voluntary income - £369.

Youth expenses at £960 have obviously increased this year as we welcomed our new “congregation” to Messy Church and many congratulations to all involved with getting this off the ground. Sunday School and Messy Church expenses have now merged together but we are still able to apply for two grants from the Educational Trust and you will see this as an income of £405.

The total expenditure for 2019 was £96,324

Breakdown of our income

Charities - already discussed

Fees - increased mainly as we had 4 weddings at St Katharine’s last year and 2 in 2018.

Fees for Diocese – as discussed

Interest – still very low interest rates around that have no risk attached so the interest received is low. The No 2 account shows a slight increase following receipt of the Steadman legacy.

Magazine - the receipts remain much the same as last year and many thanks to Mary and the office team for putting it all together. Thanks to all those who are involved with delivering them every month and keeping the community aware of what is happening in St Katharine’s. It is a vital tool for communication for us.

Planned giving - has grown this year by almost £400 which is encouraging and thank you if you have managed to increase your giving or if you have joined the stewardship scheme. However as so many people are now non-tax payers the amount Chris can reclaim from HMRC has dropped by £619. We are looking at alternative ways of reclaiming tax during this year in an attempt to boost the return.

We give so much of our time and energy to help the growth of our church family and to support those in the congregation who need our help it is easy to overlook the fact that our bills go up year on year just like they do at home. Regular maintenance and doing the smaller repairs ourselves does save us money and we are grateful to all those who step in to help.

If you are not part of the stewardship scheme already please have a word with Jean Hibbert or Chris Skinner and we can hopefully answer any queries you may have. If you are able to gift aid your donations we can help with that too. 100 members of St Katharine’s giving an extra £5 per month or an extra £1 per week would mean an extra £6000 to help to pay our way.

Restoration Fund - we have had a quieter year following the repair of the chancel floor last year and we are grateful to our regular supporters of this fund. At the beginning of the year we did receive an anonymous donation of £1000 to help with the expensive repairs and upgrading of our security lights and we are very grateful for that gift.

Organ fund - funds continue to trickle in usually in memory of a loved one but as we all know there is a big problem looming with the electrics in our organ as we come to the year end so we must prepare ourselves for a big bill! We are in a very fortunate position in that we do have some contingency funds available thanks to the generosity of former worshippers at St Katharine’s Church who have remembered us in their wills and we are hugely grateful to them.

Voluntary Income

Bellringers Fund - the bellringing team put funds aside when they can to help with travel costs etc when they visit other towers.

Candle money - donations are always welcome and last year £369 was donated through the candle tray.

Churchyard fund, coffee shop, fundraising and floats have already been covered.

Donations - we were deeply humbled to hear that Helen Steadman who grew up at Pennington Fold Farm in Little Scotland had remembered St Katharine’s in her will although she had lived in Egypt for a long time. Her legacy gave us £34,464 and will give us, and hopefully the next generation, backup to take care of our parish church and ensure that worship can continue here in Blackrod for many years to come.

We have also received donations throughout the year from our Stitch and Knit group and Senior Moments to help with the heating of the upper room and the cleaning of the carpet and we are

grateful to them. Sue Taylor has applied for match funding to her employers HSBC as she has helped at events throughout the year and we are grateful to Sue and HSBC for the donation of £500. The demijohn collected £250 throughout the year and once again we received £150 from Blackrod Town Council towards the maintenance of the church clock. Joyce Beech and Ruth Sharrock gave donations to help with the creation of a proper crèche area and the carpet. Friends of St Katharine's provided £323 for new pew cushions which we have all enjoyed week on week! As we approached the end of 2019 with a slight deficit we were so very thankful to the anonymous supporter who made a donation of £1000 to church funds – thank you so much.

Heat donations - are made as part of every wedding and funeral to ensure we can make sure the building is as warm and welcoming as we can. £1230 was received in 2019 and during the summer months these donations are used towards grass cutting in the churchyard.

Memorial Fund - is always well supported in memory of loved ones and for those wishing to make donations to provide the beautiful flower arrangements which we enjoy throughout the year. We are lucky to have such a dedicated team who also organise the monthly Flower Club and share their expertise.

Plate collections have increased slightly this year.

Refunds - £109 was reclaimed from Listed Places of Worship from the retention money for the chancel flooring and there was an overpayment of fees for a funeral which was returned to the undertakers. Apart from that £2791 has been refunded to St Katharine's by the other churches in the Westhoughton team. As mentioned in the expenses section the vicarage maintenance and ministry expenses of the four churches are split according to the parish shares we pay and this seems to work well.

Room Hire comes mainly from the Pilates group who meet here on Monday evenings.

Sundries - 2 wedding video fees @ £35 each and £130 for wedding flower payments for arrangements done by our flower team.

Other fees - already discussed

Youth income from Blackrod Educational Trust and a £5 donation.

The total income for 2019 was £128,905

At the risk of repeating myself once again I want to say a huge thank you to the Churchwardens and the team of Sidespeople who have balanced the cash week on week and to the PCC who have so many decisions to make on behalf of the congregation at St Katharine's. Sincere thanks to Chris Skinner who has worked tirelessly to reclaim over £8000 from your gift aid promises which helped us to achieve full payment of our parish share once again. Thanks to Bob Chapman for overseeing our insurance queries and making sure we are covered properly and to Joan Trevena our Hon Auditor – I feel we are in very safe hands.

Throughout this balance sheet are hundreds and hundreds of hours of voluntary help and we could not function as a growing church without that backup. Everyone reading this will appear somewhere – be it to support an event, pay for an advert in the magazine, prepare for Messy Church or buy a book from our bookstall – we rely so much on the Blackrod community to allow us to maintain a place of worship in the village where all are welcome.

God bless you all and sincere thanks once again.

St Katharine's Church - Charity No: 1144084**Balance Sheet**

EXPENDITURE	2015	2016	2017	2018	2019
CHARITIES					
HOME MISSION	1871	905	1274	1121	1173
OVERSEAS	493	691	378	918	560
SECULAR	0	505	620	0	0
Sub Total	2364	2101	2272	2039	1733

CHURCH					
CLEANING MATERIALS/WINDOWS	155	77	115	222	510
ELECTRICITY	1336	1040	1080	1080	1080
GAS	1859	977	1021	1058	940
GRATUITIES (BELLS)	60	70	70	0	0
CHURCH HEATING	3210	2595	2538	2926	3180
INSURANCE	3726	3801	3801	4020	4131
KITCHEN/GENERAL	127	56	129	81	333
MAINTENANCE	1761	4077	2385	2232	2496
OFFICE	777	521	537	982	1089
RATES	298	334	299	1010	696
Sub Total	13309	13548	11975	13611	14455

CHURCHYARD					
GARDENERS WAGES	895	1255	1305	900	900
MAINTENANCE	185	0	0	270	220
Sub Total	1080	1255	1305	1170	1120

DIOCESE					
PARISH SHARE	61252	55127	49115	45216	45576
SEQUESTRATION					
Sub Total	61252	55127	49115	45216	45576

FUNDS					
BELLRINGERS FUND	0	0		0	0
MEMORIAL FUND EXPENSES	2014	2074	3754	4357	3194
RESTORATION EXPENSES	1822	4592	5858	25027	3068
BELL APPEAL	36190	7577	0	0	0
ORGAN FUND	0	0	0	0	0
Sub Total	40026	14243	9612	29384	6262

LOAN REPAYMENT		1000			
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MINISTRY					
MAINTENANCE	50	110	22	250	
TRAINING EXPENSES	68	0	232	218	15
RATES	858	682	2745	2770	2705
TELEPHONE	337	54	0	0	0
WORKING EXPENSES	590	850	2214	1238	2071
Sub Total	1903	1696	5213	4476	4791

ORGAN					
MAINTENANCE	423	432	443	690	240
ORGANIST WAGES	2141	2293	2338	2796	3378
Sub Total	2564	2725	2781	3486	3618

02/03/2020

PARISH EXPENSES	2015	2016	2017	2018	2019
<i>COFFEE SHOP</i>	361	252	241	386	414
<i>COST OF FUND RAISING</i>	2847	3616	3173	4121	3545
<i>FLOATS</i>	2763	1895	2097	2150	2385
<i>GRATUITIES</i>	827	735	512	512	304
<i>INSURANCE CLAIM PMTS</i>	0	0	0	0	0
<i>MACHINE RENT & CONSUMABLES</i>	2356	2365	2675	2361	2543
<i>MAGAZINE</i>	609	609	552		1104
<i>POSTAGES</i>	211	208	132	243	205
<i>STATIONARY</i>	661	694	629	654	510
<i>STEWARDSHIP AND RENEWAL</i>	340	335	259	249	246
<i>SUNDRIES</i>	4806	1653	1650	1312	1352
<i>WAGES</i>	194	0	0	0	0
<i>FEES PAID AWAY</i>	860	1190	3120	2111	1951
<i>FEES PAID TO DIOCESE</i>	1624	3975	3925	2352	1785
Sub total	18459	17527	18965	16451	16344
PREPAYMENTS- (excl)	3801	3801	4020	4131	4130
SEQUESTRATION	838	1338	0	0	0
UPKEEP OF SERVICES					
<i>ATLAR REQUISITIES</i>	592	414	425	409	400
<i>BOOKS/MUSIC</i>	131	113	91	158	59
<i>SUNDRIES</i>	619	794	714	1344	1006
Sub Total	1342	1321	1230	1911	1465
YOUTH GROUPS					
<i>EQUIPMENT</i>	11	60	0	0	0
<i>WORKING EXPENSES</i>	145	378	591	253	960
Sub Total	156	438	591	253	960
TOTAL EXPENDITURE	143293	112319	103059	117997	96324

02/03/2020

INCOME	2015	2016	2017	2018	2019
CHARITIES					
HOME	1871	905	1274	1121	1189
OVERSEAS	493	691	378	918	560
SECULAR		505	620	0	0
Sub Total	2364	2101	2272	2039	1749
FEES/INTEREST					
FEES	3527	3765	3261	2533	2891
INTEREST ACCOUNT NO 1	41	43	50	85	93
INTEREST ACCOUNT NO 2	93	11	27	273	620
INTEREST FROM BOND	1220	1288	1278	0	0
FEES FOR DIOCESE	1624	3823	3924	2352	1706
Sub Total	6505	8930	8540	5243	5310
MAGAZINE					
MAGAZINE ADVERTS	2274	2272	1940	1765	1747
MAGAZINE SALES	2048	2240	2358	2216	2230
Sub Total	4322	4512	4298	3981	3977
GRANT	7160	0	0	0	0
PLANNED GIVING					
GIFT AIDED	34584	31890	30883	30578	30667
NON-GIFT AIDED	10367	10137	9016	9106	9420
TAX REFUND	10564	9442	9132	8877	8258
ONE OFF GIFT AIDED ENVELOPES	720	791	1349	454	392
Sub Total	56235	52260	50380	49015	48737
RESTORATION FUND					
GENERAL INCOME	1601	5319	18471	5472	1900
BELL APPEAL	8258	50	0	0	0
ORGAN FUND	170	685	365	345	385
Sub Total	10029	6054	18836	5817	2285
SEQUESTRATION	844	1418	0	0	0
VOLUNTARY INCOME					
BELL RINGING FUND	0	214	157	60	120
CANDLE MONEY	362	334	334	440	369
CHURCHYARD FUND	372	140	160	1105	80
COFFEE SHOP	544	484	551	485	512
DONATIONS	1430	2374	889	1951	37604
FLOATS	2763	1895	2097	2150	2385
FUNDRAISING	10569	12117	10289	11418	10996
HEAT	1500	1560	1558	1364	1230
INSURANCE CLAIM	0	0	0	0	0
MEMORIAL FUND	4754	2018	3720	4030	2254
PLATE COLLECTIONS	5901	5246	5449	4352	4682
REFUNDS	347	1281	34	1648	3034
ROOM HIRE	332	375	1175	899	883
SUNDRIES	3169	874	942	330	200
OTHER FEES	860	1190	3120	1740	2093
Sub Total	32903	30102	30475	31972	66442
YOUTH					
DONATION/GRANT	300	250		450	405
Sub Total	300	250	0	450	405
TOTAL INCOME	120662	105627	114801	98517	128905

02/03/2020

SUMMARY	2015	2016	2017	2018	2019
EXPENDITURE	143293	112319	103059	117997	96324
INCOME	120662	105627	114801	98517	128905
EXCESS OF EXPENDITURE/INCOME	22631	6692	-11742	19480	-32581

ST KATHARINE'S CHURCH, BLACKROD
CHARITY NO: 1144084

BALANCE SHEET AS AT 31st DECEMBER 2019

91846.74	PCC Balance at 1 st January	72366.24
<u>19480.50</u>	Excess of income/expenditure	<u>32580.90</u>
72366.24	PCC balance at 31 st December	104947.14

STATE OF PARISH FUNDS

3012.31	Royal Bank of Scotland	6271.43
4130.60	Prepayments	4130.62
12741.55	Central Board of Finance No 1	8634.34
<u>52481.78</u>	Central Board of Finance No 2	<u>85910.75</u>
		104947.14
72366.24		

PCC Chairman:

PCC Treasurer:

Hon Auditor: