

## **FINANCIAL REPORT – DECEMBER 2021**

### **INCOME**

During the many times that the church building was closed during the pandemic it has been such a relief to know that planned giving from all those who made the decision to pay by standing order would be continuing to cover our regular bills month on month, and we are indebted to them. So our gas, electricity, water rates, printer rental, phone, churchyard maintenance and repairs were all being taken care of, and a few more members of the congregation took up this option during the year and income coming directly into the bank rose by £1741 to £26,620 (1a+2a).

The amount given through the envelope scheme fell by £2330 to £14751 (1b+2b), partly due to families making the switch to direct payments and also some of our church members sadly passed away. I must add a huge thank you to all those who dropped their envelopes off regularly throughout the lockdowns, to me or to the Vicarage, ensuring that their money was helping us through. Those who were able allowed us to claim back the tax they had paid on their giving through the gift aid scheme with HMRC and we recovered £10,107 (6a), a very slight rise on 2020. I am very grateful to Chris Skinner, our Gift Aid Secretary for all the work he does in making regular claims on our behalf. If you would like to join the standing order or envelope scheme, or to know more about gift aid please speak to Jean Hibbert (01204 691575) or Chris Skinner (01204 691097).

As our services were allowed to restart in church the donations on the collection plate, and via one off gift aid envelopes, increased by almost £1000 to £2838.

Donations continued to come in through various channels, 43 donations were received for our Chip in for Church appeal in the spring amounting to £421; £193 arrived through the demijohn and £147 in the candle box. Following the efforts of the ECO team led by Janet our ECO garden came to fruition; as well as a grant from Bolton CVS, £755 was received in donations. The coffee shop has done well to raise £67 in donations in the few weeks we have been allowed to reopen and sincere thanks to those who have offered to come back on the rota.

As the year rolls by memories of loved ones are remembered by family and friends with donations to the Memorial Fund which rose to almost £2000. (Last year's fund was swelled by 2 donations of £1000 each and was used in January this year to restore the Chisenhale hatchment hung in the tower room).

The Restoration Fund has been boosted by £2200 in donations for the clock repair and donations for the organ fund of £1135 have increased that fund to just over £4K.

We were grateful to receive a £500 grant for Messy Church from Blackrod Town Council in the summer and £409 has been received from Manchester Diocese in a grant for expenses to set up Wiggle Worship. £25 was given in donations from families. All the Youth groups have thrived during 2021 thanks to a dedicated group of leaders and volunteers and we are truly grateful for the time they have given to set these groups up.

We received a grant of £1500 from Bolton Voluntary Services towards the expenses of setting up the benches, pathway and other expenses in the ECO garden. The grant also covered the cost of creating an exterior recycling unit to allow people in the community to leave items when church was closed. For this work, combined with other actions inside and outside church, we received a Bronze ECO church award from ARocha, a Christian charity working for the protection and restoration of the natural world and committed to equipping Christians and churches in the UK to care for the environment.

As we are a Grade 2 listed building we are allowed to reclaim the VAT from Listed Places of Worship which we pay on repairs to the church building and the architect fees attached to them. In 2021 this amounted to £3386 for expenses connected to the roof repairs.

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Easyfundraising is exactly what it says and we receive a donation every time subscribers spend online. It raised £300 for church funds and if you would like to know more about it have a word with Mary Pryle or any member of the Events team.

Sincere thanks to all members of the team and to those who helped with the setting up. If I mention names someone will get missed – so a huge thanks to all who provided, supported, spent or bought, and to the community for helping us to get through another tough year.

The Christmas post raised just over £200 but arrived too late to be included in the 2021 figures but thanks to all the posties – see you in December!!

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As it is for everyone else the interest drops every year but we have to grin and bear it!

During 2021 five happy couples celebrated their weddings but sadly 17 funerals were held for members of our community and our thoughts and prayers are with their families.

Other fees cover issuing duplicate certificates etc.

Janina and her Pilates classes were able to restart and it was good to welcome her back to the village and to use our upper room. £703 in room hire fees helps so much with the heating costs.

Magazine sales increased slightly to £2042 as they became a vital means of communication between what was happening in church and the village. Huge thanks to Mary for continuing to organise the information and getting it to the printers each month – an enormous effort for which we are very grateful. Thanks also to Colin Chater who month by month delivers the magazine to the deliverers and to that stoic team who get them through the letterboxes. What a great team effort it is.

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As we are part of the Westhoughton team ministry the running costs (rates and water rates) of the four vicarages, and the expenses claimed by the ministers for phones, mobiles, broadband and travel are shared in proportion to the size of each parish share. So every quarter the expenses are calculated and we usually receive a refund from the other three churches, which this year totalled £1943. We had purposely let our balance with SSE build up during the time of lockdown and uncertain income, but we felt this was the time to bring £1000 back into our accounts so it was reclaimed. We switched providers (just in time!) for our gas to British Gas and received a further refund from SSE of £837. We had a refund from the Diocese of £301 for a cancelled wedding, £136 in fees was returned by the bell ringer, organist and verger, and we refunded £409 which was a duplicated payment from the Diocese.

Charities we supported throughout the year were Fairtrade when we sold Easter eggs for them amounting to £105 and also returned a small profit of £28. £551 plus £95 in personal cheques was sent to Christian Aid as no house to house collections were advised. £20 arrived after the cheque had been sent so it will be included in the 2022 collection. £307 was raised through the Children's Society boxes and another £206 at the Christingle collection in November.

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to the local branch of the British Legion. The Toy service was another wonderful success and £45 was given in cash along with many gifts of toys for the Fortalice refuge in Bolton. A late donation of £5 was forwarded to the DEC Afghan appeal at the start of the year and a retiring collection at the end of the year raised £180 and will show in the 2022 accounts.

We are so grateful to members of the congregation who organised all these appeals and to the Blackrod community who donated so much in a very difficult year.

Floats amounting to £410 were drawn for our fundraising activities through the year and returned. Fees due to the Diocese for all the funerals, burials of ashes and weddings carried out in 2021 amounted to £3604 and fees to pay the verger, organist and bellringer at these services amounted to £1207. £146 is held in cash as emergency fees to cover in case the funeral director pays by cheque.

**Our total income for 2021 was £98,444.**

## **EXPENDITURE**

Less events meant less expenditure on fundraising so we spent £50 on card and envelopes to print the Easter and Christmas cards and £30 on mince pies after the Carol Service. The remaining £455 was spent on the Festive Fair preparations - £175 cash prizes for the raffle, £62 for printing raffle tickets, £10 for cake ingredients and £30 for cake bags. Planters, pots and plants were bought for £178, arrangements created and there were enough plants to redo the front path and containers. Traditionally the Christmas Fair expenses have come from the profit made on the coffee mornings but as these hadn't happened for the bulk of the year the payments came from church funds.

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Angela's and the vicarage expenses totalled £4256 throughout the year and £1943 was refunded from the other churches in the team as mentioned earlier.

The youth provision in church continues to expand through Sunday School, All Age Worship, Messy Church and this year Wiggle Worship arrived at St Katharine's to provide a welcome for toddlers, babies and their parents and carers. The set up items for WW, tables, chairs and playmats cost £300 and £109 was spent on teaching aids for the group. All of this was reimbursed by a grant from the Diocese shown in the income. The donation of £500 from Blackrod Town Council covered the cost of the musical instruments - £222, and the rest provided lockdown activity bags (and chocolate) to celebrate Easter, which were put together for all the children registered with us at a cost of £300. We are immensely grateful for this financial boost. Food for the three Messy Church sessions since September was £222.

Craft materials cost £61 and melamine bowls and plates replaced the paper ones at a cost of £50 which can be used by all the groups. The total cost of our youth activities was £1367, donations covered £934 and church funds provided the remaining £433.

During the year a new youth club was launched at St John's, Wingates and each church pledged to donate £100 to the set up costs and it is good to know that some of our young people are enjoying the experience.

Unfortunately because of covid restrictions the Memory Lane Film Club and Senior Moments have been unable to restart and eventually we would need a new team to take up the sterling job which was covered by Val Marron and her team of helpers.

Insurance for 2021 was £4136 and the next 12 months showed a slight rise to £4222 as can be seen on the balance sheet.

General maintenance on all our homes comes at a price and even more so on a listed building! We have been wanting to have the hatchment restored which hangs in the tower room as it had appeared on our quinquennial report, and thanks to the generosity of the families of Rev Alan Wolstencroft and Nellie Whittle we were able to have this done in their memory at a cost of £1850. Do have had a look if you haven't seen it and the history is interesting too. All our bulbs and fittings were changed over to LED at a cost of £1116.

The loop system was overhauled and two microphones were replaced and thanks to Allan Spibey the sound is better than it's been for years - £536. The older blue chairs upstairs had been well used for 20 years and were showing signs of wear, as were the volunteers who were having to move them around for different weekly events!

12 new folding chairs were bought which has also helped with our storage problems - £527 and extra tables downstairs - £264. The annual maintenance and new taps in the old vestry came to £627 and replacement flags for the flagpole were £234. The recent decorating in the stairs, lower room, toilets, kitchen and office - £800 and it looks so much brighter and welcoming. Thanks to Stuart Howard St. Katharine's church can now accommodate live streaming – materials £117. Gutter cleaning - £280, fire alarm annual check - £103. Total cost £6454 and the remainder covered locks, batteries, window clean, extinguisher check and extra storage boxes.

Cleaning materials & kitchen expenses included a Gtech carpet sweeper £160 and boxes for the recycling centre £20. We are extremely grateful to Howard and Sue Parry who have helped us with all our cleansing needs, and spray and sanitising equipment throughout the lockdown. Without their generosity this expenditure would have been a lot more – sincere thanks to you both.

Handrails were erected on both sides of the pathway down to the lower churchyard at a cost of £784 and the grass cutting cost £1470. This included a late bill from 2020 and some trimming of the shrubs. The benches, tubs and plants came to £1025; the recycling unit was £360 and the manual preparation of both areas was £955 – totalling £2348 and the grant previously referred to was £1500, donations received amounted to £755 and the balance of £93 came from the churchyard fund.

BT charges dropped to £746 in 2021 following a renegotiation of the rental charges and there were fewer calls made from the office. £62 for a whiteboard and £85 for the technical support for the Gift Aid system made up the £893 budget.

Postages – restocking of stamps early in 2021 cost £114 and increased the figures and stationery costs dropped again by £50 to £235 as the magazine is now printed offsite.

PCC expenses and gratuities: initially this seems like a huge increase but it includes 2 refunds, one was a cancelled wedding, and they totalled £917 so the actual figure is reduced to £795. Thank you to Tom and Freda Smith, and Pat and Roy Fazakerley, as they retired after many years of stapling the monthly magazine; happy retirement to Val Marron as she finished her stint as church warden; and goodbye to Pat Z as she left the choir and moved to Kettering.

We remembered three 80<sup>th</sup> birthdays, Garyth Ingram's 50<sup>th</sup> and Rhea Howard's 21<sup>st</sup>, Two 60<sup>th</sup> wedding anniversaries and two 70<sup>th</sup> wedding anniversaries; and six get well flowers.

A donation to A Rocha in connection with the ECO garden support; a thank you to our honorary auditor for her time and expertise; the annual donation to our bellringers of £70 was returned and donated to the clock appeal – thank you. St Katharine's Church was included in Blackrod Cricket Club's "Brick in the Wall" appeal.

The spending on candles and oil increased as church opened more and visitors took comfort in the fact that they could use the candle tray again to remember loved ones. Similarly as communion started again supplies of bread and wine were replenished.

Books, music etc – the 8 licences continue to be our largest expense - £922; flowers given in services – Mother's Day etc £124; All Souls bookmarks £28; lectionaries £53; Yearbooks £28; Wedding service register £23. New banners were produced advising the community of the new youth services costing £270 and sweatshirts and hoodies for the All Age volunteers £186.

The ICO licence covering Data Protection and the Lottery licence covering the annual raffle costs £55.

£500 for two organ tunings by Nicholsons. £2374 for gas to heat our church building – hopefully our switch to British Gas will turn out to be an advantage. The heating for the upper and lower rooms comes from Opus Energy and the cost was £615. We have been open more than last year, we had refunds from SSE as shown in the income of £1837 so it is impossible to compare at this point.

We pay £65 per month for our electricity and we are slightly in credit with SSE our provider. The wastewater bill was £48 and the water rates will be claimed again at some point as they were suspended during the pandemic.

The Parish Pump subs amounted to £56 the same as last year, and we also refunded £68 to a business that had ceased trading during the pandemic and he had paid to advertise in the magazine.

The Magazine shows the annual cost for printing the magazine by CZ Design – it was a great decision as things turned out. We paid £121 per month until September when it increased to £137 per month.

The printer rental from Arena amounted to £989 and we are due to discuss the next contract soon as the 5 year agreement is almost at an end. Our needs have changed in the last 12 months and we shall meet with reps from Arena, who have been very helpful and reliable, and Eurodigital to see what they have on offer. We are also billed for what we print and the total of that came to £873.

Major repairs are all roof connected - £13685 in May and a new access window in July - £2357. The architect's fees attached to these jobs was £1737 and £327 respectively. The work was all carried out by Walkers Construction and they have done more repairs to the slates in January 2022 following the winter storms.

Charities and floats have already been mentioned in the income section.

Diocesan fees income was £3604, a cheque for £485 was sent in January 2022 for the December fees which leaves a difference of £211 which was the refund made for the cancelled wedding paid for in 2020.

As mentioned in the income, fees totalling £1207, + 147 emergency fees in the safe, total £1354. £1404 was paid away, a £50 fee was then donated to the clock fund, hence the difference.

If you remember we set up a new system during the first lockdown to be more compatible to the diocesan returns and discovered a small error in the accounts 2019/2020. There is no way of changing the accounts so the auditor suggested we show an adjustment for the difference which represented the increase in the insurance payment in 2020. If you have any queries about this please get in touch with me and I will explain.

Special thanks must go to Rev Angela and our clergy team, to Garyth and the choir who have taken part in the online services throughout the pandemic and kept us focussed on what is important. Also to both Churchwardens who have always been one step ahead and kept us safe. To the youth team who have looked after the children's needs and kept Sunday School going, Messy Church, All Age Worship and now Wiggle Worship. There is a service for everyone and the congregations are growing. None of this would have been possible without the hundreds of hours of voluntary time given by so many – a true team effort and thank you.

So we move on, wondering what the next twelve months will bring. But before we do, thank you so much once again for all the support from the people of Blackrod who have walked beside us through all the trials and worries of the last year. You have allowed us to keep St Katharine's going for all who need somewhere to worship, find security and peace. Well done.

Jean Hibbert, PCC Treasurer

ST KATHARINE'S CHURCH, BLACKROD  
CHARITY NO: 1144084

BALANCE SHEET AS AT 31<sup>st</sup> DECEMBER 2021

104947.14	PCC Balance at 1 <sup>st</sup> January	100342.55
<u>-4604.59</u>	Excess of income/expenditure	<u>- 14340.11</u>
100342.55	PCC balance at 31 <sup>st</sup> December	86002.44

STATE OF PARISH FUNDS

7320.40	Royal Bank of Scotland	6958.61
4136.23	Prepayments	4222.13
12633.85	Central Board of Finance No 1	13955.05
<u>76252.07</u>	Central Board of Finance No 2	<u>60866.65</u>
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PCC Chairman: .....

PCC Treasurer: .....

Hon Auditor: .....

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Insurance for 2021 was £4136 and the next 12 months showed a slight rise to £4222 as can be seen on the balance sheet.

General maintenance on all our homes comes at a price and even more so on a listed building! We have been wanting to have the hatchment restored which hangs in the tower room as it had appeared on our quinquennial report, and thanks to the generosity of the families of Rev Alan Wolstencroft and Nellie Whittle we were able to have this done in their memory at a cost of £1850. Do have had a look if you haven't seen it and the history is interesting too. All our bulbs and fittings were changed over to LED at a cost of £1116.

The loop system was overhauled and two microphones were replaced and thanks to Allan Spibey the sound is better than it's been for years - £536. The older blue chairs upstairs had been well used for 20 years and were showing signs of wear, as were the volunteers who were having to move them around for different weekly events!

12 new folding chairs were bought which has also helped with our storage problems - £527 and extra tables downstairs - £264. The annual maintenance and new taps in the old vestry came to £627 and replacement flags for the flagpole were £234. The recent decorating in the stairs, lower room, toilets, kitchen and office - £800 and it looks so much brighter and welcoming. Thanks to Stuart Howard St. Katharine's church can now accommodate live streaming – materials £117. Gutter cleaning - £280, fire alarm annual check - £103. Total cost £6454 and the remainder covered locks, batteries, window clean, extinguisher check and extra storage boxes.

Cleaning materials & kitchen expenses included a Gtech carpet sweeper £160 and boxes for the recycling centre £20. We are extremely grateful to Howard and Sue Parry who have helped us with all our cleansing needs, and spray and sanitising equipment throughout the lockdown. Without their generosity this expenditure would have been a lot more – sincere thanks to you both.

Handrails were erected on both sides of the pathway down to the lower churchyard at a cost of £784 and the grass cutting cost £1470. This included a late bill from 2020 and some trimming of the shrubs. The benches, tubs and plants came to £1025; the recycling unit was £360 and the manual preparation of both areas was £955 – totalling £2348 and the grant previously referred to was £1500, donations received amounted to £755 and the balance of £93 came from the churchyard fund.

BT charges dropped to £746 in 2021 following a renegotiation of the rental charges and there were fewer calls made from the office. £62 for a whiteboard and £85 for the technical support for the Gift Aid system made up the £893 budget.

Postages – restocking of stamps early in 2021 cost £114 and increased the figures and stationery costs dropped again by £50 to £235 as the magazine is now printed offsite.

PCC expenses and gratuities: initially this seems like a huge increase but it includes 2 refunds, one was a cancelled wedding, and they totalled £917 so the actual figure is reduced to £795. Thank you to Tom and Freda Smith, and Pat and Roy Fazakerley, as they retired after many years of stapling the monthly magazine; happy retirement to Val Marron as she finished her stint as church warden; and goodbye to Pat Z as she left the choir and moved to Kettering.

We remembered three 80<sup>th</sup> birthdays, Garyth Ingram's 50<sup>th</sup> and Rhea Howard's 21<sup>st</sup>, Two 60<sup>th</sup> wedding anniversaries and two 70<sup>th</sup> wedding anniversaries; and six get well flowers.

A donation to A Rocha in connection with the ECO garden support; a thank you to our honorary auditor for her time and expertise; the annual donation to our bellringers of £70 was returned and donated to the clock appeal – thank you. St Katharine's Church was included in Blackrod Cricket Club's "Brick in the Wall" appeal.

The spending on candles and oil increased as church opened more and visitors took comfort in the fact that they could use the candle tray again to remember loved ones. Similarly as communion started again supplies of bread and wine were replenished.

Books, music etc – the 8 licences continue to be our largest expense - £922; flowers given in services – Mother's Day etc £124; All Souls bookmarks £28; lectionaries £53; Yearbooks £28; Wedding service register £23. New banners were produced advising the community of the new youth services costing £270 and sweatshirts and hoodies for the All Age volunteers £186.

The ICO licence covering Data Protection and the Lottery licence covering the annual raffle costs £55.

£500 for two organ tunings by Nicholsons. £2374 for gas to heat our church building – hopefully our switch to British Gas will turn out to be an advantage. The heating for the upper and lower rooms comes from Opus Energy and the cost was £615. We have been open more than last year, we had refunds from SSE as shown in the income of £1837 so it is impossible to compare at this point.

We pay £65 per month for our electricity and we are slightly in credit with SSE our provider. The wastewater bill was £48 and the water rates will be claimed again at some point as they were suspended during the pandemic.

The Parish Pump subs amounted to £56 the same as last year, and we also refunded £68 to a business that had ceased trading during the pandemic and he had paid to advertise in the magazine.

The Magazine shows the annual cost for printing the magazine by CZ Design – it was a great decision as things turned out. We paid £121 per month until September when it increased to £137 per month.

The printer rental from Arena amounted to £989 and we are due to discuss the next contract soon as the 5 year agreement is almost at an end. Our needs have changed in the last 12 months and we shall meet with reps from Arena, who have been very helpful and reliable, and Eurodigital to see what they have on offer. We are also billed for what we print and the total of that came to £873.

Major repairs are all roof connected - £13685 in May and a new access window in July - £2357. The architect's fees attached to these jobs was £1737 and £327 respectively. The work was all carried out by Walkers Construction and they have done more repairs to the slates in January 2022 following the winter storms.

Charities and floats have already been mentioned in the income section.

Diocesan fees income was £3604, a cheque for £485 was sent in January 2022 for the December fees which leaves a difference of £211 which was the refund made for the cancelled wedding paid for in 2020.

As mentioned in the income, fees totalling £1207, + 147 emergency fees in the safe, total £1354. £1404 was paid away, a £50 fee was then donated to the clock fund, hence the difference.

If you remember we set up a new system during the first lockdown to be more compatible to the diocesan returns and discovered a small error in the accounts 2019/2020. There is no way of changing the accounts so the auditor suggested we show an adjustment for the difference which represented the increase in the insurance payment in 2020. If you have any queries about this please get in touch with me and I will explain.

Special thanks must go to Rev Angela and our clergy team, to Garyth and the choir who have taken part in the online services throughout the pandemic and kept us focussed on what is important. Also to both Churchwardens who have always been one step ahead and kept us safe. To the youth team who have looked after the children's needs and kept Sunday School going, Messy Church, All Age Worship and now Wiggle Worship. There is a service for everyone and the congregations are growing. None of this would have been possible without the hundreds of hours of voluntary time given by so many – a true team effort and thank you.

So we move on, wondering what the next twelve months will bring. But before we do, thank you so much once again for all the support from the people of Blackrod who have walked beside us through all the trials and worries of the last year. You have allowed us to keep St Katharine's going for all who need somewhere to worship, find security and peace. Well done.

Jean Hibbert, PCC Treasurer