

# Annual Report and Accounts 2025

## The Parochial Church Council of the Ecclesiastical Parish of Barnard Castle with Whorlton: Diocese of Durham

### 1. Introduction

This Report has been drawn up in accordance with the Charities Act 2011.

### 2. Aims and purposes

St. Mary's Barnard Castle with Whorlton Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent, The Revd Canon Alec Harding, in promoting in the ecclesiastical parish, the whole mission of the church, pastoral, evangelistic, social and ecumenical.

### 3. Objectives and activities: We have discerned the parish's overarching aim to be

## Celebrating God's Love

### We seek to do this by:

1. Working in partnership with those who bring life to the community.
2. Celebrating God's gifts in His creation, His children and His work in this place.
3. Creating space, time and opportunities for people of all ages to grow in faith and worship.

### Our priorities in 2024 for the next period of our shared life were discerned to be:

1. **Growing our work with Children and young people** and connecting church, schools and families together.
2. **Healing and wholeness.**
3. **Offering 'Living water' through our worship and common life so we might grow.**

### Communication:

We communicate our activities through an e-letter and/or a hard copy newsletter, through the church pew sheet, through the church website and through FaceBook.

## Achievements and performance

### 1. Growing our work with children and young people:

*The parish continues to work extensively with children and young people with volunteers involved in the weekly under-fives group (Smuffies), offering Junior church provision at Barnard Castle, weekly Big Story sessions, hymn practice and church school choir sessions and (occasional) Prayer spaces at Green Lane School. Clergy conduct weekly collective worship at Montalbo and Green Lane Schools alongside involvement at Barnard Castle School and the Prep school. Barnard Castle church hosts school visits and termly school services. Uniformed organizations visit Barnard Castle Church.*

## What did we do in 2025?

<p>The parish continued to offer support to the young peoples' music group <b>'The Panthers'</b>. The group meets in term time. A number of the parishes' more senior members act as a 'second adult' for safeguarding purposes in support of the group. The Panthers offered a short concert in church in April. Izzy Harvey was recruited to support in training The Panthers' singers.</p> <p>Revd Moskvina attended the philosophy club at Teesdale school in the Spring term.</p> <p>Year 5 at Green Lane CE School prepared a service of Holy Communion at which 3 candidates were admitted to communion before confirmation.</p> <p>Members of the parish serve as Foundation Governors of Green Lane CE School and Green Lane CE School's Christian ethos committee has plotted increased activity in the 2025/26 school year.</p>	<p>Increased Special Educational Needs at Green Lane CE School have put pressure on the availability of Teaching Assistants to support the church's offer of the Big Story. A resolution to enable this work to continue is yet to be found.</p> <p>Annette Lowson, Pamela Moody and Kim Harding spend time at Green Lane CE School each week supporting a 'school church choir'. The choir has been able to perform at school services.</p> <p>The traditional preparation of the Easter Garden and Egg hunt at Barnard Castle was expanded to become a 'drop-in session' that included storytelling and a hunt for Jesus figures hidden around the church.</p> <p>The vicar has persuaded Barnard Castle School to promote a confirmation course in 2026. A service is planned for March 2026.</p>
--	--

## 2. Healing and wholeness

*Healing and wholeness sits within the church's provision of pastoral care to the town. At its widest level this includes ensuring that the parish safeguarding procedures are robust; supporting people to meet together and find strength and fellowship in community through the many groups that use the Parish Hall; promoting church social activities and events; hosting concerts and continuing to offer care home services and pastoral visits (not least those surrounding the occasional offices of baptisms, weddings and funerals).*

## What did we do in 2025?

<p>Prayer for healing is offered regularly at services at Barnard Castle.</p> <p>Members from the congregation (and the wider deanery) attended the online GoHealth Introduction to healing course. Two people have been added to the rota of those who offer prayer for healing at regular services.</p>	<p>Members of the parish continue to serve as Trustees of Durham Dales Parish Nursing. Discussions this year have revolved around the importance of the work but, as funding is running out, the difficulties of embedding the ministry. In December the Parish Nurse, Gladys Mugambi moved to a different post.</p>
<p><b>The PCC has complied with the duty to have 'due regard' to the House of Bishops' Safeguarding Policy and Practice Guidance.</b></p>	

### Social events

<p>At Whorlton the successful heritage event in 2024 was followed up with the creation of a church guidebook by Amanda Long and Revd Moskvina. The guide was launched at a well-attended event in the village hall in March which was followed by evening prayer.</p> <p>Whorlton village's Open Gardens provides an opportunity for the church to be open. The church community at Whorlton are seeking ways whereby a rota of villagers can open the building through the summer months as a invitation for walkers/passers by to call in. A digital giving device has been loaned by the</p>	<p>Barnard Castle hosted a number of events arranged by others: The Northern Dales Richard IIIrd group raised money for works on the church through both a Ceilidh and a quiz night in the parish hall; the Castle Players performed 'The inn at the Top' in the parish Hall and returned to present The Crucible across four performances in church in October. Barnard Castle School Choral Society presented three concerts in church in the course of the year.</p> <p>The vicarage hosted afternoon tea to mark the Harding's 25<sup>th</sup> anniversary in the parish.</p>
---	---

<p>diocese to enable visitors to donate more easily to the church.</p> <p>In September Revd Geoff Lowson gave an informative talk in church entitled 'The Name on the Chair'. The talk focused on the ministry of the first Bishop of Capetown: Robert Gray who dedicated the rebuilt church at Whorlton in 1853.</p> <p>Community Music continues to flourish in the parish through the hard work of the musical director, Annette Lowson. The Community choir/orchestra offered six concerts in the course of the year (one at Barnard Castle Methodist Church and one at The Witham Hall). All concerts in church were offered free of charge to enable as many people as possible to attend. In addition, musicians offered an 'Inspired by' event at Barnard Castle and supported Carol Singing around the town.</p>	<p>The Flower Guild held well attended wreath making events during Advent.</p> <p>St Mary's Bell ringers (and hand bell ringers) ran a full program of practices and continue to attract new ringers.</p> <p>St Mary's hosted its biennial Christmas Tree Festival in early December. Fifty trees were on display and visitors were welcomed throughout by live music co-ordinated by the Director of Music. The Festival was well attended and was a huge success. Thanks go to Mr John Trevett who organized the sale of trees, those who prepare the church (laying cables and bringing the trees into church), those who provide and serve refreshments and the team who dismantle the festival.</p>
---	--

### 3. Offering 'Living Water' through our worship and common life so we might grow:

*We always seek to offer the very best we can in our worship involving the gifts of as many people as possible and being true both to ourselves and our inheritance of faith through the celebration of the Liturgical Year, and the use of a liturgical approach to worship. A full range of liturgical resources is used based on the provision in the Church of England's Times and Seasons. We continue to welcome new members to the congregation and seek to engage the gifts of all in the life of the church and service of the community.*

### What did we do in 2025?

<p>Special services in the course of the year at Barnard Castle marked Church Action on Poverty Sunday and the VE Day anniversary. Alec &amp; Kim Harding's 25<sup>th</sup> anniversary of ministry in the parish was marked at the Sunday eucharist: the bell ringers rang a peal of bells, Geoff and Annette Lowson wrote and composed an anthem (In this place of faithful worship) which was performed by the choir (supported by members of the community choir), the flower guild decorated the church especially, gifts were presented and a celebratory cake was cut.</p> <p>St Mary's Whorlton offered Evening Prayer from the Book of Common prayer on a number of occasions to mark saints' days. The church's Hymns and Pimms event rounded off a very successful Flower Festival that engaged the flower guild, congregation members and local villagers. Mr David Harper's skill as an auctioneer was much appreciated. A village flower arranging team has since come into existence. The team was able to support the decoration of the church at Christmas.</p> <p>The Easter fire was lit before morning worship at Whorlton</p>	<p>Barnard Castle Harvest service took on a 'folk' theme with music offered and supported by members of the community orchestra.</p> <p>Study courses offered opportunities to engage with Icons (a series presented by Revd Moskvina was well attended) 'The Four Texts', and the Nicene Creed.</p> <p>Separate meetings were offered for consultation and training for sidesmen/women, those who read in church and those who lead intercessions. Each of the meetings were found to be helpful and produced action points to enable the ministries involved and new members of the congregation have been recruited to these ministries.</p> <p>Additional names have been added to those who can administer the chalice at services.</p> <p>The Community choir offered a carol concert which was built around a faith reflection by Geoff Lowson.</p> <p>Barnard Castle' Carol service took place 'choir style' and was very well attended.</p> <p>Once again, the County Durham WI were welcomed to Barnard Castle for their Carol service.</p>
--	---

### Church Officers and Staff:

- Revd Canon Alec Harding and his family celebrated the 25<sup>th</sup> anniversary of their arrival in the parish
- Revd Dr Ana Moskvina married her fiancé Revd Michael Balwin at a service at Barnard Castle on 11.1.25 conducted by retired Bishop David Stancliffe. The service was attended by parishioners and included elements that reflected the bride's Orthodox background and the groom's Roman Catholic heritage.
- Revd Dr Ana Moskvina Baldwin was ordained priest by the Acting Bishop of Durham at a service in Durham Cathedral. Her first celebration of communion on the next day was followed by a celebratory lunch in the Parish Hall and the presentation of gifts.
- Mrs Frances Stenlake continued to serve on the nominations' committee for the new Bishop.
- Former incumbent Revd Peter Lind Jackson marked his 90<sup>th</sup> birthday: the bell ringers rang a quarter peal in celebration.
- Mrs Sarah Fells was welcomed to spend 6 months in the parish as part of her training for licensed ministry. Her time in the parish proved formational in helping her to decide to offer for selection for ordained ministry

## The wider church:

The candidate nominated as Bishop of Durham following interviews in 2024 (unusually) withdrew their candidacy resulting in the renewal of the discernment process throughout 2025. A second round of interviews for the post took place in December 2025.

His Majesty the King distributed the Royal Maundy at a service in Durham Cathedral. Recipients were drawn from the Northern Province and Scotland. Some members from churches in the deanery were selected, Mr Keith Miles being one of them.

The Archdeacon's Visitation took place at All Saints' Blackwell: Joan Kemp Ambler and Amanda Long were sworn in as churchwardens.

A coach was arranged to attend the licensing of our former curate (Revd Sarah Cliff) as Vicar of Great Ayton and Newton under Roseberry (October 2025).

Mrs Helen Goodman represented the diocese of Durham at ordinations in Hamburg. Durham Diocese has a link with the Lutheran NordKirche.

The Bishop of London (Sarah Mullaly) was nominated to become the next Archbishop of Canterbury.

### a. **Barnard Castle Deanery.**

The deanery synod welcomed presentations from Communities Together Durham and the Growing Mission strategic lead (Revd Alexander Jones). Discussion involved the wider context for the ministry of healing and the place of Parish Nursing with this.

The Vicar created a course for use across the deanery examining 'The Four texts' (The Summary of the Law, the Beatitudes, the Lord's Prayer, the Creed). The course was offered to support confirmation preparation and growth in discipleship mindful that many parishes are in vacancy. The course was attended over zoom but also used in person in parishes.

The Vacancy audit processes for the Upper Dale was completed and that for the Gaunless Valley was begun. An appointment was made for Vicar of the Upper Weardale benefice. Revd Graeme Holdsworth will begin his ministry in February 2026. The appointment is shared with 50% being given to Rural Mission Strategic lead.

### b. **Churches Together**

Lent and Advent lunches ran successfully in support of the work of Christian Aid.

Churches worked together to raise funds through Christian Aid week.

A united service was held at Barnard Castle in June (rather than in January). The focus of the service was the Nicene Creed: the 1700<sup>th</sup> anniversary of the creed being agreed falling in 2025.

## Wardens' reports

### St Mary's Barnard Castle

Longstanding problems with the **foul water drains** through the carpark were resolved through the help of contractors who devoted considerable time to discerning the problem at no cost to the church. Two **manhole**

**covers** were eventually replaced in the carpark – the collapse of the surround to one of these had caused the drains to block – their replacements are ‘heavy duty’. Camera investigation of the drain from the east end of the tower into the carpark identified a second blockage. The water pipe here was cracked by those who installed the tower uprights in 2013. The crack (and part of the pipe) has been filled with concrete. Now the blockage further along the system has been cleared water should run freely. Advice received was to leave well alone!

The **carpark wall** adjacent to the Parish Hall was demolished by a car that ‘missed’ the main entrance. The driver did not confess to the damage caused but witnesses led the PCC to inform the police of their number plate. A confession and insurance details were received but the insurer involved did not pay for the damage and the church insurer felt that the £500 involved would cost too much in legal fees to pursue.

**Church lights:** a number of the main church lights have failed. Their replacement (at high level) would involve major expenditure. Help was gratefully received from Barnard Castle School who, working with Mr Astley Fenwick, were able to move some existing lights to lighten our darkness. Astley has also replaced most of the uprights on the church pillars.

A change in energy supplier will see a new **electricity meter** installed in 2026

A **Fire Risk assessment & PAT testing** have been conducted.

Work to repair the **lifted tiles** beneath the pulpit has been completed with thanks to Revd Canon Geoff Lowson for the many hours devoted to this task.

The PCC has devoted considerable time to the discussion of **carparking** outside the church and the abuse of the carpark by those who are neither attending the church nor using the Parish Hall. A strong letter was sent by the PCC to the estate agent advertising the church footpaths as providing vehicle access to the back of a property on Newgate. Revd Moskvina Baldwin, Mrs Joan Kemp-Ambler and Mrs Clare Trevett have investigated different providers that offer CCTV and/or Number Plate Recognition to control carpark use. Decisions will be made in early 2026.

**South Transept and chancel project.** The architect’s estimates for the work proposed have been updated. A fundraising appeal will be launched in 2026. Changes to the Governments Listed Places of Worship Grant scheme are likely to impact funding. Details of a replacement grant scheme are not yet available. Works will require considerable grant aid.

## **Barnard Castle Parish Hall**

The Parish Hall is in the care of the Parish Hall Association (PHA) under a lease from the PCC. A request to extend the lease of the hall was made by the PHA to the PCC. The current lease expires in 2034. The PCC and PHA are working towards renewing the lease.

The committee have overseen the renewal of the fire doors to the rear of the building. Significant repairs to the guttering above the main hall are planned for 2026 as well as the replacement of the hot water boiler that serves the kitchen and Guild Room.

## **St. Mary’s Whorlton**

Major work took place in the first half of the year as damp issues were addressed by the **clearing of gutters and downspouts, the investigation of soakaway channels and then their subsequent replacement.** Funds for this work came from the Whorlton endowment fund, the Diocese and from PCC reserves.

A **Fire risk assessment and PAT testing** have been carried out

The **bells were inspected** and a report received. It was noted that a beam in the tower is not load bearing but does not need attention.

The **latch bolt to main door** of the church was repaired to ensure that it locks properly.

The **Quinquennial Inspection** of the church will be carried out by John Barnes in 2026

## **Whorlton Village Hall:**

The Village Hall is in the care of the Village Hall Association under a lease from the PCC. The association continue to make changes and improvements to the building.

## **Some numbers** *(brackets indicate 2025 numbers)*

<b>Baptisms</b> 22 (16) baptisms were conducted at Barnard Castle, 7 (4) at Whorlton	<b>Admission to communion</b> Three children were admitted to communion at a service held at Green Lane CE School in October 2025
--	--

<p><b>Weddings</b> Six (7) weddings were celebrated at Barnard Castle, two (0) at Whorlton</p> <p><b>Funerals</b> There were 18 (20) funerals at Barnard Castle and 2 (3) at Whorlton with a further 20 (15) conducted at the crematoria alone.</p> <p>Clergy conducted 5 (7) funerals in neighbouring parishes</p>	<p><b>Confirmation</b> Six candidates were presented for confirmation at a service held at Barnard Castle on 11<sup>th</sup> October 2025</p> <p><b>Usual Sunday attendance</b></p> <p>Based on the 'October count' the usual Sunday attendance at Barnard Castle is 79 (76) adults and 2 (2) children.</p> <p>At Whorlton the figure is 14 (10) adults</p>
<p><b>Easter</b></p> <p>At Barnard Castle 146 (126) adults attended Easter worship: 109 (114) communicants. At Whorlton 18 (10) adults attended Easter worship 14 (9) communicants</p> <p><b>Christmas</b> At Barnard Castle 662 (691) people attended services on Christmas Day or Christmas Eve with 160 (139) communicants The combined total of those attending Christingle, the Christmas Tree Festival final worship, a Carol concert with reflection and the church Carol service was 909. Green Lane CE school's Carol service and Montalbo school's Carol concert were attended by a further 742 people (approx. 350 children). The Whorlton Carol service was attended by 84 adults and 4 children. The Carol singing and Christmas communion service at Whorlton was attended by 38 people (29 communicants)</p> <p><b>The Worshipping community</b> Those who attend 'regularly' in church, care homes, but excluding weekly Collective worship at two Primary Schools and occasional services at Barnard Castle School</p> <p>At Barnard Castle 299: (7 under 10; 8 aged 10-17; 161 aged 18-69, 123 over 70) 26 adults and 1 child joined the community, 23 left (moved away or died). 4 children moved away. The worshipping community at Whorlton is 14: 5 aged 18-69; 9 over 70</p>	
<p><b>Comment</b> This year's figures would continue to suggest that we do well at 'events' (Christmas and Easter attendance is strong but other 'one off' events in our churches are also well supported.) It is worth noting that attendance at the two main festivals is frequently affected by the weather (!), by whether Easter is early or late and when Christmas falls in the week.</p> <p>Numbers of baptisms, weddings and funerals are holding steady. This should not be taken for granted as evidence would suggest that engagement with faith communities is weakening in many urban parishes.</p> <p>Worshipping community numbers are horrendously difficult to calculate (as are the ages of those counted). Numbers here reflect a significant number of older folk in our care homes but the numbers of these attending worship in their respective home has dropped. The numbers also include members of the community music groups who connect with the parish through worship.</p> <p>Attempts to re-establish a congregation for younger families continue to fall foul of finding committed lay leadership to support this. In 2026 a number of possible 'drop in' events that may well involve worship are scheduled but these are labour intensive and will need congregational support.</p>	

## Structure, governance and management

*Members of the PCC are either ex-officio, elected or co-opted by the Annual Parochial Church Meeting [APCM], in accordance with the Church Representation Rules. At its Annual Meeting in 2020 a motion was passed that came into effect in 2021:*

- a. Churchwardens be eligible to serve up to six consecutive years (this provision to be reviewed every six years as per the Church Representation Rules).*
- b. The balance between elected/ex officio members of the PCC be changed through*
  - i. removing the automatic membership of Readers to the PCC*
  - ii. replacing the existing 'rolling election of PCC members' with the election of 8 lay representatives (who for the purposes of continuity can serve up to 4 consecutive years).*



As Charity Trustees PCC members are mindful of the Charity Commission's Guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

The Annual Parochial Church Meeting was held at Barnard Castle following morning worship on Sunday 4<sup>th</sup> May 2025. The Electoral Roll had been renewed and was reported to stand at 114.

## Members of the PCC: PCC Standing Committee elected 4.5.25 are marked \*

Incumbent & Chair      Revd Alec Harding\*

Churchwardens (Can serve 6 consecutive years)	Mrs Joan Kemp Ambler (elected 2020)	Mr Roy Long* till APCM 2025 (elected 2020)
	Vacancy	Mrs Amanda Long* (2025)

**Ex Officio:** Mrs Frances Stenlake\* (Diocesan Synod) Lay Chair of PCC

**Deanery Synod:** Mr Keith Miles      Ms Abi Littlefair      Mr Astley Fenwick (resigned summer 2025)  
(Three elected places to serve for 3 years from 2023)

Elected Members (8 places – can serve 4 consecutive years)

Carolyn Knott (resigned Autumn 2025) Helen Goodman* (2021)	Liz Burdon (2022)	Seonaid Walker-Jones (2023) Catherine Wilkinson (2023)	Merrion Chrisp (2024) Roy Long (2025)  Co-opted (from Sept 2025) Robin Taylor & Mary Barnard
--	-------------------	---	---

PCC Secretary Mr Geoff Knott (Ex Officio)

PCC Treasurer Mrs Frances Stenlake\*



Section A

Independent Examiner's Report

Report to the trustees

THE PAROCHIAL CHURCH COUNCIL OF THE  
ECCLESIASTICAL PARISH OF BARNARD CASTLE WITH WHORLTON

On accounts for the year  
ended

31st DECEMBER 2025

Charity no  
(if any)

1130279

Set out on pages

1 - 10

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above  
charity ("the Trust") for the year ended 31st DECEMBER 2025.

Responsibilities and  
basis of report

As the charity's trustees, you are responsible for the preparation of the  
accounts in accordance with the requirements of the Charities Act 2011  
("the Act").

I report in respect of my examination of the Trust's accounts carried out  
under section 145 of the 2011 Act and in carrying out my examination, I  
have followed all the applicable Directions given by the Charity Commission  
under section 145(5)(b) of the Act.

Independent  
examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to  
undertake the examination by being a qualified member of [insert name of  
applicable listed body]]. Delete [ ] if not applicable.~~

I have completed my examination. I confirm that no material matters have  
come to my attention in connection with the examination (~~other than that  
disclosed below~~\*) which gives me cause to believe that in, any material  
respect:

- the accounting records were not kept in accordance with section 130  
of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements  
concerning the form and content of accounts set out in the Charities  
(Accounts and Reports) Regulations 2008 other than any requirement  
that the accounts give a 'true and fair' view which is not a matter  
considered as part of an independent examination.

I have no concerns and have come across no other matters in connection  
with the examination to which attention should be drawn in this report in  
order to enable a proper understanding of the accounts to be reached.

\* Please delete the words in the brackets if they do not apply.

Signed:

Date:

31.3.2025

Name:

CHRISTOPHER MICHAEL HANBY

Relevant professional  
qualification(s) or body

FELLOW MEMBER ASSOCIATION OF ACCOUNTING  
TECHNICIANS



(if any):

--

Address:

15 RICHARDSON FIELDS
BARNARD CASTLE
CO. DURHAM DL12 8HY

## Section B

### Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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

--

**The Parochial Church Council of the Ecclesiastical Parish of Barnard Castle with Whorlton**  
**Registered Charity 1130279**

**Financial Statements for the Year ended 31<sup>st</sup> December 2025**  
**Statement of Assets and Liabilities**

	£		£
Brought forward 01.01.2025	147,754.44	Resources used (2)	129,384.13
Gain on sale	140.25		
Unrealised appreciation	493.10	Unrealised depreciation	1,599.83
Incoming resources (1)	<u>121,128.57</u>	Balance carried forward 31.12.2025 (3)	<u>138,532.40</u>
Total	<u>269,516.36</u>	Total	<u>269,516.36</u>

Notes

1 See Analysis of Income and Expenditure

2 See Analysis of Income and Expenditure

3 Represented by

Current Accounts

Note 4

32,948.14

Petty Cash

25.43

CBF Deposit Account

25,298.16

Co-operative Savings Account

22,184.11

Invested assets

58,076.56

138,532.40

4 Bank current account reconciliation at 31.12.2025

£

Balance at Co-operative bank

36,055.43

Plus: Receivables due

1,810.51

Less: Payments not cleared

3,768.06

Less: Accrued Expenditure

580.00

Less unresolved items

569.74

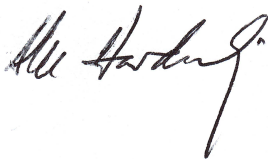
Balance at 31.12.2025

32,948.14

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

The Revd Canon Alec Harding  
Chairman of PCC

Joan Kemp-Ambler  
Churchwarden



**The Parochial Church Council of the Ecclesiastical Parish of Barnard Castle with Whorlton**

**Registered Charity 1130279**

**Financial Statements for the Year ended 31<sup>st</sup> December 2025**

**Balance Sheet as at 31<sup>st</sup> December 2025**

		<b>2025</b>	<b>2024</b>
		<b>£</b>	<b>£</b>
Invested Assets	Children's fund	3,653.84	3,806
	Whorlton	0.00	13,456
	Permanent Endowment	21,846.46	22,756
	Designated (ex-Church Cottage)	8,968.03	13,745
	Designated (BC Major works)	23,608.23	18,781
Current Assets	Co-operative Current Account	36,055.43	11,707
	Petty Cash Smuffies	5.00	5
	Petty Cash Flower Guild	20.43	9
	Deposit Account CBF	25,298.16	25,298
	Co-operative Savings Account	22,184.11	41,720
	Year end amounts due to us	1,810.51	1,460
<b>TOTAL ASSETS</b>		<b>143,450.20</b>	<b>152,742</b>
<b>LIABILITIES</b>	Paid in advance for 2025		902
	Unresolved items	569.74	
	Accrued for unknown electricity bill	580.00	
	Accounts payable	3,768.06	4,085
<b>NET ASSETS</b>	<b>(Total Assets – Liabilities)</b>	<b>138,532.40</b>	<b>147,754</b>
<b>BALANCE</b>	Starting Balance	147,754.44	157,463
	Income less Expenditure	-8,255.56	-11,557
	Gains/(Losses) on investments	-966.48	1,849
	<b>Closing balance</b>	<b>138,532.40</b>	<b>147,754.44</b>

**The Parochial Church Council of the Ecclesiastical Parish of Barnard Castle with Whorlton**  
**Financial Statements for the Year ended 31st December 2025**

**Movement in Funds during the Year**

Fund	01/01/2025	Income	Expenditure	Revaluation	Realised Gain	Transfer	31/12/2025
	£	£	£	£		£	£
Children's (including Fun night)	5,242.27	155.30	442.39	-152.16			4,803.02
Clergy Travel	0.00	530.00	530.00				0.00
Fabric	13,948.75	556.66					14,505.41
Godly Play (The Big Story)	23.97		23.97				0.00
BC Major works (Restricted)	6,000.00	6,678.42	405.00				12,273.42
Community Music Grant	629.35		629.35				0.00
Community Music (Restricted)	382.22	260.00	335.69				306.53
Organ and Church Music	603.87	702.00	137.00				1,168.87
Permanent Endowment	22,756.20			-909.74			21,846.46
Smuffies	695.81	612.65	586.95				721.51
Tower	854.71	379.25	4.79				1,229.17
Trinity (for incumbent's use)	433.25	1,375.00	1,432.08				376.17
Utilities	0.00	665.00	665.00				0.00
Windows for a King	0.00	0.00	0.00				0.00
Whorlton Fabric	3,040.23	2,342.06	16,219.59			13,093.63	2,256.33
Whorlton Endowment	13,455.56			-497.25	135.32	-13,093.63	0.00
<b>TOTAL RESTRICTED AND ENDOWMENT</b>	<b>68,066.19</b>	<b>14,256.34</b>	<b>21,411.81</b>	<b>-1,559.15</b>	<b>135.32</b>	<b>0.00</b>	<b>59,486.89</b>
Unrestricted Funds	25,781.40	103,934.92	104,414.84				25,301.48
Fabric ex Church Cottage (Designated)	19,968.97	1,000.00	825.50	223.32		-5,000.00	15,366.79
Community music (Designated)	292.09	1,937.31	2,229.40				0.00
School music ex Church Cottage (Designated)	3,694.66		502.58				3,192.08
BC Major works (Designated)	29,951.13			229.10	4.93	5,000.00	35,185.16
<b>TOTAL UNRESTRICTED AND DESIGNATED</b>	<b>79,688.25</b>	<b>106,872.23</b>	<b>107,972.32</b>	<b>452.42</b>	<b>4.93</b>	<b>0.00</b>	<b>79,045.51</b>
<b>TOTAL ALL FUNDS</b>	<b>147,754.44</b>	<b>121,128.57</b>	<b>129,384.13</b>	<b>-1,106.73</b>	<b>140.25</b>	<b>0.00</b>	<b>138,532.40</b>

**Movement in Funds during the Previous Year**

	01/01/2024	Income	Expenditure	Revaluation	Transfer	31/12/2024
	£	£	£	£	£	£
	5,222	162	227	85		5,242
	0	405	405			0
	13,791	1,586	1,428			13,949
	46		22			24
	10,479	12,213	16,692			6,000
	0	1,500	871			629
	100	1,571	1,289			382
	542	754	692			604
	22,247			509		22,756
	866	426	597			696
	0	943	88			855
	929	572	1,068			433
	0	897	897			0
	23,216	6,784	30,000			0
	2,567	6,844	6,371			3,040
	13,154			301		13,456
<b>TOTAL RESTRICTED AND ENDOWMENT</b>	<b>93,160</b>	<b>34,657</b>	<b>60,646</b>	<b>895</b>	<b>0</b>	<b>68,066</b>
Unrestricted Funds	21,407	98,261	103,083		9,196	25,781
Fabric ex Church Cottage (Designated)	29,016			953	-10,000	19,969
Community music (Designated)	1,068	1,371	2,951		804	292
School music ex Church Cottage (Designated)	9,162		467		-5,000	3,695
BC Major works (Designated)	3,651	28,086	6,786		5,000	29,951
<b>TOTAL UNRESTRICTED AND DESIGNATED</b>	<b>64,303</b>	<b>127,718</b>	<b>113,286</b>	<b>953</b>	<b>0</b>	<b>79,688</b>
<b>TOTAL ALL FUNDS</b>	<b>157,463</b>	<b>162,417</b>	<b>173,932</b>	<b>1,849</b>	<b>0</b>	<b>147,754</b>

**The Parochial Church Council of the Ecclesiastical Parish of Barnard Castle with Whorlton**  
**Financial Statements for the Year ended 31st December 2025**  
**Analysis of Income and Expenditure for the Period 1st January to 31st December 2025**

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	TOTAL 2025 £	TOTAL 2024 £
<b>INCOME and ENDOWMENTS</b>						
Donations and legacies	74,976.06	50.00	1,293.25		76,319.31	115,901
Income from Charitable Activities	23,642.53	1,887.31	2,488.31		28,018.15	19,901
Income from Investments	4,789.82	0.00	972.17		5,761.99	5,485
Other income	526.51	1,000.00	9,502.61		11,029.12	21,088
<b>Total Income and Endowments</b>	<b>103,934.92</b>	<b>2,937.31</b>	<b>14,256.34</b>	<b>0.00</b>	<b>121,128.57</b>	<b>162,375</b>
<b>EXPENDITURE</b>						
Costs of generating funds	3,158.16	0.00	0.00		3,158.16	1,307
Expenditure on charitable activities	83,875.08	2,727.19	2,939.94		89,542.21	93,309
Other expenditure	17,381.60	830.29	18,471.87		36,683.76	79,316
<b>Total Expenditure</b>	<b>104,414.84</b>	<b>3,557.48</b>	<b>21,411.81</b>	<b>0.00</b>	<b>129,384.13</b>	<b>173,932</b>
<b>INCOME less EXPENDITURE</b>	<b>-479.92</b>	<b>-620.17</b>	<b>-7,155.47</b>	<b>0.00</b>	<b>-8,255.56</b>	<b>-11,557</b>
Transfers between Funds	0.00	0.00	13,093.63	-13,093.63	0.00	0
Gains (losses) on revaluation of fixed assets		452.42	0	-1,559.15	-1,106.73	1,849
Realised gains		4.93		135.32	140.25	
<b>NET MOVEMENT IN FUNDS</b>	<b>-479.92</b>	<b>-162.82</b>	<b>5,938.16</b>	<b>-14,517.46</b>	<b>-9,222.04</b>	<b>-9,708.39</b>
<b>BALANCE b/f AT 1st JANUARY 2025</b>	<b>30,754.18</b>	<b>51,368.23</b>	<b>25,614.27</b>	<b>40,017.76</b>	<b>147,754.44</b>	<b>157,463</b>
<b>BALANCE c/f AT 31st DECEMBER 2025</b>	<b>30,274.26</b>	<b>51,205.41</b>	<b>31,552.43</b>	<b>25,500.30</b>	<b>138,532.40</b>	<b>147,754</b>

The notes on subsequent pages form part of the accounts



**The Parochial Church Council of the Ecclesiastical Parish of Barnard Castle with Whorlton**  
**Financial Statements for the Year ended 31st December 2025**

**Analysis of Income and Endowments**

		Unrestricted	Designated	Restricted	Total	Total
		Fund	Fund	Fund	2025	2024
		£	£	£	£	£
<b>Donations and Legacies</b>						
Planned Giving:	Bank giving	35,285.52			35,285.52	38,939
	Envelopes	1,501.60		50.00	1,551.60	1,464
	<b>Total Planned Giving</b>	<b>36,787.12</b>	<b>0.00</b>	<b>50.00</b>	<b>36,837.12</b>	<b>40,403</b>
Non-recurring donations	one-off donations	5,831.97	0.00	1,127.00	6,958.97	8,407
	Windows for a King	0.00		0.00	0.00	2,724
Collections at Services	Barnard Castle	4,859.40			4,859.40	4,194
	Whorlton	1,917.04			1,917.04	1,453
	Funerals	5,029.77			5,029.77	6,570
	Weddings	965.51			965.51	457
	Baptisms	968.37			968.37	1,578
	Wall safe and candles	2,819.95			2,819.95	1,866
Other recurring donations	Card reader	3,858.48			3,858.48	3,133
Income Tax recovered	Gift Aid	8,920.41	50.00	116.25	9,086.66	9,342
	Small Donations	3,018.04			3,018.04	2,691
Legacies received		0.00			0.00	33,086
<b>Total</b>		<b>74,976.06</b>	<b>50.00</b>	<b>1,293.25</b>	<b>76,319.31</b>	<b>115,901</b>
<b>Income from Charitable Activities</b>						
Fund raising	Book sales	0.00			0.00	99
	Easter lilies	650.00			650.00	680
	Recitals and Concerts	1,541.40	1,887.31		3,428.71	1,816
	Venue fees	813.50		70.00	883.50	1,076
	Castle Players	593.00			593.00	1,214
	Christmas events	7,274.99			7,274.99	1,488
	Social events	578.14			578.14	871
	Other	3,599.50		208.81	3,808.31	2,766
	<b>Total Fund Raising</b>	<b>15,050.53</b>	<b>1,887.31</b>	<b>278.81</b>	<b>17,216.65</b>	<b>10,010</b>
Statutory Fees:	Weddings	2,693.00			2,693.00	2,445
	Funerals	3,024.00			3,024.00	3,459
Other Fees	Weddings/Funerals	897.00		1,827.00	2,724.00	1,651
	<b>Total Fees</b>	<b>6,614.00</b>	<b>0.00</b>	<b>1,827.00</b>	<b>8,441.00</b>	<b>7,555</b>
Other activities	Smuffies	0.00		382.50	382.50	386
	Flower Guild	1,978.00			1,978.00	1,950
<b>Total</b>		<b>23,642.53</b>	<b>1,887.31</b>	<b>2,488.31</b>	<b>28,018.15</b>	<b>19,901</b>
<b>Income from Investments</b>						
Rents	Parish Hall	1,545.27			1,545.27	1,088
	Whorlton Village Hall	680.00			680.00	590
Investments	Co-operative Savings Account	419.37		45.00	464.37	627
	CBF deposit	445.61		636.36	1,081.97	1,278
	Permanent Endowment	821.16			821.16	618
	CBF - ex Church Cottage	878.41			878.41	816
	Children's Fund			105.75	105.75	103
	Whorlton Endowment			185.06	185.06	365
<b>Total</b>		<b>4,789.82</b>	<b>0.00</b>	<b>972.17</b>	<b>5,761.99</b>	<b>5,485</b>
<b>Other Income</b>						
Grants received	Recurring	0.00			0.00	100
	One-off		1,000.00	2,103.00	3,103.00	19,285
Other income		427.51		7,399.61	7,827.12	775
Insurance Claim		99.00			99.00	928
<b>Total</b>		<b>526.51</b>	<b>1,000.00</b>	<b>9,502.61</b>	<b>11,029.12</b>	<b>21,088</b>
<b>TOTAL INCOME AND ENDOWMENTS</b>		<b>103,934.92</b>	<b>2,937.31</b>	<b>14,256.34</b>	<b>121,128.57</b>	<b>162,375</b>

**The Parochial Church Council of the Ecclesiastical Parish of Barnard Castle with Whorlton**  
**Financial Statements for the Year ended 31st December 2025**  
**Analysis of Expenditure**

		Unrestricted Fund £	Designated Fund £	Restricted Fund £	Total 2025 £	Total 2024 £
<b>Costs of Generating Funds</b>						
Fund raising	Easter Lilies	156.00			156.00	182
	Social events	525.42			525.42	569
	Christmas	1,796.67			1,796.67	253
	Other fund raising	680.07			680.07	304
	<b>Total</b>	<b>3,158.16</b>	<b>0.00</b>	<b>0.00</b>	<b>3,158.16</b>	<b>1,307</b>
<b>Expenditure on Charitable Activities</b>						
Parish Share	To Diocese	65,000.00			65,000.00	71,706
Pay and honoraria	Organist	4,746.53	2,561.34	34.48	7,342.35	6,221
Clergy and Staff Expenses	clergy expenses	211.54		127.96	339.50	550
	Clergy travel	1158.06		567.89	1,725.95	1,300
	Other mileage	36.00			36.00	90
	Water rates	438.71			438.71	355
	Telephone	686.00			686.00	560
	Clergy house repairs	0.00		120.00	120.00	0
	total clergy and staff expenses	2,530.31	0.00	815.85	3,346.16	2,855
Mission costs	Services: expenses	1,163.70		295.72	1,459.42	473
	Smuffies			577.37	577.37	597
	Children's work		32.99	117.70	150.69	244
	Books and publications	484.04		316.05	800.09	101
	Music and copyright	488.05	132.86	782.77	1,403.68	1,877
	Flower Guild	353.27			353.27	392
	Total Mission costs	2,489.06	165.85	2,089.61	4,744.52	3,684
Church Insurance	Insurance BC	6,857.19			6,857.19	6,666
	Insurance Whorlton	2,251.99			2,251.99	2,176
	Total Church Insurance	9,109.18	0.00	0.00	9,109.18	8,842
<b>Total</b>		<b>83,875.08</b>	<b>2,727.19</b>	<b>2,939.94</b>	<b>89,542.21</b>	<b>93,309</b>

**The Parochial Church Council of the Ecclesiastical Parish of Barnard Castle with Whorlton**  
**Financial Statements for the Year ended 31st December 2025**  
**Analysis of Expenditure continued**

		Unrestricted	Designated	Restricted	Total	Total
		Fund	Fund	Fund	2025	2,024
		£	£	£	£	£
<b>Other Expenditure</b>						
Church Running Costs	Maintenance: BC	3,932.32	825.50		4,757.82	3,455
	Maintenance: Whorlton	130.55			130.55	866
	Church equipment	190.53		98.18	288.71	790
	Church cleaning	343.68			343.68	0
	Organ maintenance	0.00			0.00	756
	Printing costs	853.02			853.02	673
	Computing	1,438.02		196.68	1,634.70	1,465
	Office supplies	285.24			285.24	323
	Photocopier costs	1,011.16			1,011.16	1,059
	Other costs	91.60	4.79	607.42	703.81	725
	Gifts and other payments	455.68			455.68	174
Total Church Running costs		8,731.80	830.29	902.28	10,464.37	10,287
Utility Costs	Barnard Castle: gas	4,155.03		945.00	5,100.03	5,711
	Barnard Castle: electricity	2,975.61			2,975.61	3,290
	Whorlton: electricity	920.16			920.16	1,012
Total Utility costs		8,050.80	0.00	945.00	8,995.80	10,013
Major Projects	Barnard Castle	599.00		405.00	1,004.00	23,478
	Windows for a King				0.00	30,000
	Whorlton			16,219.59	16,219.59	5,539
Total major repair costs		599.00	0.00	16,624.59	17,223.59	59,017
<b>Total</b>		<b>17,381.60</b>	<b>830.29</b>	<b>18,471.87</b>	<b>36,683.76</b>	<b>79,316</b>
<b>TOTAL EXPENDITURE</b>		<b>104,414.84</b>	<b>3,557.48</b>	<b>21,411.81</b>	<b>129,384.13</b>	<b>173,932</b>

## **The Parochial Church Council of the Ecclesiastical Parish of Barnard Castle with Whorlton**

### **Notes on the Financial Statements 2025**

1. Basis of Statements. The Financial Statements of the PCC have been prepared under The Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, together with applicable accounting standards and the Statement of Recommended Practice for charities (SORP) FRS102.

The Financial Statements have been prepared using the accruals and prepayments method.

Investments included in the Financial Statements are shown at market (bid) value.

The accounts were subject to an independent examination. The Independent Examiner's Report is attached to the Financial Statements.

2. Bankers. The PCC's bankers are The Co-operative Bank.
3. Deposit Accounts. The PCC has an instant access savings account with the Co-operative Bank, accessed via the current account's dual authority portal. There is also a deposit account with CCLA Investment Management Limited's CBF Church of England Deposit Fund.
4. Property. The PCC owns the Parish Hall, Newgate and Whorlton Village Hall. These assets are not included in the Financial Statements. Both the halls are leased in return for fixed rental income.

Approximate property valuations are Parish Hall (£185,000) and Whorlton Village Hall (£145,000). These valuations are unchanged from 31<sup>st</sup> December 2009 and were confirmed as reasonable as at 31<sup>st</sup> December 2015 by Simon Nixon of Addisons. It is considered that these valuations will not have changed materially.

The Parish Hall is leased to the Parish Hall Association (registered charity no.1103536) on a 30 year lease from 2004. A revised 20 year lease is in preparation to enable the Hall Association to access grant funding. In the meantime the quinquennial rent increase due in December 2024 has been backdated.

Whorlton Village Hall was leased to the Whorlton Village Community Association, with a new 21 year lease effected from 1<sup>st</sup> August 2019. The lease provides for a formula based review of rent every 3 years, the rent is currently £680 and the next review is due in 2028.

5. Invested Assets. During the year £13,500 was realised from the Fixed Interest Investment, in order to release the Whorlton Endowment for major drainage works. The Investment Fund Assets attributed to Whorlton Endowment were reassigned to the Major Works Designated Fund. All invested assets are included in the Balance Sheet at current value (bid price):
  - a. Children's Fund. The fund is invested in 164.60 units of CCLA CBF Church of England Investment Fund Income Shares. The value at 31<sup>st</sup> December 2025 was £3,653.84 (2024: £3,806.00). Income is restricted for use in connection with work with children.
  - b. St Mary's Barnard Castle Permanent Endowment. The fund is invested in 984.15 units of CCLA CBF Church of England Investment Fund Income Shares. The value at 31<sup>st</sup> December 2025 was £21,846.46 (2024: £22,756.20). The income is available for general purposes (unrestricted).
  - c. Major Works Designated Fund: The 581.92 units of the CCLA CBF Church of England Investment Fund Income Shares previously forming the Whorlton Endowment were reassigned to this fund during the year. The value at 31<sup>st</sup> December 2025 was £12,917.63 (2024: £13,455.56). The income is available for general purposes (unrestricted).
  - d. The proceeds of the sale of Church Cottage in December 2015 were invested in 21,811.48 units of the CCLA CBF Church of England Fixed Interest Securities Fund Income Shares. During the year 8,943,36 shares were sold, of which 8,674.15 represented the Whorlton Endowment and the remainder were from the Major Works Designated Fund. The value of the Fixed interest Securities Holding was £19,658.63 at 31<sup>st</sup> December 2025 (2024: £32,525.28).

6. Petty Cash. Petty Cash is held by the Flower Guild and by Smuffies (for subscriptions) and Smuffies (for its selected charity). Monies are regularly banked to the current account. Records of petty cash transactions for the Flower Guild, Smuffies and Smuffies (Charity) are maintained in cash books.
7. Policy for Reserves. The policy is to hold unrestricted reserves (to include any Gift Aid tax due but not yet claimed and/or received) of approximately 3 months expenditure (from general funds) to provide for uneven cash flow and for minor but necessary unbudgeted expenditure. Reserves at this level are currently held.
8. Policy for Pay to Employees. Pay is reviewed annually, with a minimum rate of payment of the Living Wage Foundation's Living Wage.
9. Pay, Employees and Pensions. The PCC employs a part-time Director of Music.

Employee costs were:

Gross pay to employees	£7,342.35 (2024: £6,221.41)
Employer National Insurance costs	-
Employer Pension contributions	-
Total	£7,342.35 (2024: £6,221.41)

During the year the employee qualified once for Automatic Enrolment. The setting up of pension arrangement was postponed for three months (as permitted by legislation). A pension scheme is in place with effect from 1 January 2026. No employees opted in to a pension arrangement.

The payroll is managed by Susan Peat on behalf of the PCC.

Following a change to the Director of Music's employment contract, fees for weddings and funerals are now included in the remuneration.

10. PCC remuneration. PCC members receive no remuneration.
11. Payments to Connected Persons. None.
12. Contracts with Central and Local Government. The PCC has no contracts with Central or Local Government.
13. Grants from Central and Local Government. None
14. Other Grants received.
  - a. Trinity College, Cambridge granted £1,375 to replenish the Restricted Fund available to the incumbent to meet expenses which might not otherwise be incurred or might not be reimbursed by the PCC.
  - b. A donation of £1000 was received from the Lord Crewe Fund.
  - c. The Friends of St Mary's gave £1,000 to the South Transept Project Fund.
  - d. The Diocese of Durham gave £2,103 towards the costs of the Whorlton Church drainage works.
  - e. The Northern Dales Richard III Group gave £5,000 to the South Transept Project Fund.
15. Legacies. The PCC received no legacies in 2025 (£33,085.71 in 2024).
16. Parish Share. The Parish Share offered to the Diocese and paid in 2025 was £65,000 (2024 £71,706). For 2026, the PCC has reduced the Parish Share offer to £60,000.
17. Charity Giving. The Smuffies toddler group raised £358.45 for its 2025 chosen charity, National Deaf Children's Society, the Christingle service raised £277.61 (net) for The Children's Society, various events during the year raised £196.57 for GNAAS, £358.48 for USPG, £337.00 for Christian Aid and £83.10 for other charities and the civic Remembrance Service raised £970.40 for the Royal British Legion. A further £4,307.53 was raised for other charities from funeral plate collections.



18. Photocopier. The PCC leases a photocopier from Grenke leasing. There is a separate contract with Mastercopy in respect of printing.
19. Governance Fees. No costs have been incurred in the Independent Examination of the Accounts or in other Governance.
20. Gift Aid. 93% of regular giving was Gift Aided in 2025. The other 7 % relates to non-taxpayers but part of this is eligible under the Small Donations Gift Aid Scheme. In respect of the Small Donations Gift Aid Scheme, the PCC claims separately for each of the two churches as Community Buildings.
21. Agency Monies. The PCC acts as collecting agents for certain connected parties and also where monies are raised for a specific charity at a service or event. These transactions are not included in the financial statements. The amounts are set out in the table below:

<b>Agency</b>	<b>Amount received £</b>	<b>Expenses deducted £</b>	<b>Amount paid out £</b>
Diocesan Fees for weddings and Funerals	10,013.80	-	10,013.80
Fees for verger, bellringers	510.00	-	510.00
Fees for Organist at weddings and funerals	1,096.00	-	1,096.00
Funeral collections and other charity monies	7011.84	122.70	6,889.14

22. Accounting records. Accounting records are maintained on MyFundAccounting software supplied by Data Developments. Gift Aid and Small Gift Aid data was transferred to the MyGivingOnline software supplied by Data Developments. This software is used to generate and electronically submit the Gift Aid and Small Gift Aid claims to HMRC. Data on MyFundAccounting and MyGivingOnline is backed up by Data Developments.
23. Review of Financial Controls. The PCC reviewed its financial controls during 2025 and agreed procedures to manage risks. The financial controls have been adopted as standing orders of the PCC.