

Parish of Padiham  
with Hapton and Padiham Green  
(St. Leonard's Padiham and St. Margaret's Hapton)



# Padiham Parish

Annual Report  
and  
Financial Statements  
of the  
Parochial Church Council

for the year ended 31<sup>st</sup> December 2024

Incumbent  
Rev. Canon  
Mark A. Jones  
The Vicarage  
1 Arbory Drive  
Padiham  
Burnley  
BB12 8JS

CafCash  
Kings Hill,  
West Malling  
Kent.  
ME19 4TA

Banks:-

Barclays Bank  
St. James St.  
Burnley  
Lancs.  
BB11 1NH

Independent Examiner  
Mr. I. Todd

Registered Charity Number:  
1131182







### **Elected members:-**

#### **St. Leonard's**

Mrs. C. Beattie 2025	Mrs. K. Proctor 2025	M. Heaton** 2027
Mr. A. Summers 2026	Mr. J. Sellick* 2027	Mrs. R. Pickles 2027
Mrs. J. Sidhu 2025	Mr. J. Addison 2026	

#### **St. Margaret's**

Mrs. E. Geldard 2025	Mrs. K. Foreman 2026
Mr. P. Lamport 2026	Mr. J. Dell* 2027

Years refer to date when period of office ends/re-election.

\* Denotes Church Treasurer

\*\* Denotes Parish Treasurer

The PCC is a charity, which is registered with the Charity Commission and is governed by the Church of England rules.

### **Committee**

There were 5 main meetings of the PCC in 2024. The average level of attendance at meetings was 76%.

### **Finance Committee**

The Incumbent, Parish Wardens, those who act as Wardens at the daughter church and the treasurers meet from time to time to discuss Parish matters, such as the Parish Budget, before they are presented to the full PCC.

### **Church Committees**

Each church has its own Church Committee, reports of which are published separately.

### **Electoral Roll**

The revised roll has a total of 179 members.

St. Leonard's has 143 on roll, 79 resident in the parish and 64 non-resident.

St. Margaret's has a total of 36 members, 31 resident in the parish and 5 non-resident.

Julie Sidhu

### **Secretary's Report**

There were 5 main PCC meetings held in 2024. Items that were discussed included the Prayers of Love & Faith, the possible appointment of a Youth & Childrens's worker (on hold until new incumbent is appointed), the repairs required to the wall for crumpled remains in St. Leonard's graveyard and the retirement of our vicar, Rev. Mark Jones and planning for the Parish during the vacancy. Towards the end of the year dry rot was discovered in the roof of St. Leonard's church and remedial work will be carried out in Spring 2025. A successful gift day was held to help towards the considerable costs of this.

## **Christians Against Poverty**

### **Debt Centre in numbers**

Our Debt Centre continues to go from strength to strength. Despite changes in staffing during 2024 we were still able to support 96 households who were struggling with debt. 20 clients went debt free (an additional 7 have already gone debt free this year) and we have 77 open cases. A number are paying back their debts through debt management plans, approximately 16 are waiting to be seen and the rest are actively working with the Debt Centre and Bradford Head Office.

We continue to be able to offer fuel vouchers and food voucher. As well as Hampers this Christmas. These were generously funded by a gift from Life Church in Burnley.

### **Drop ins**

We are now running 6 drop-in sessions offering basic advice, information, referral, benefits calculator. These happen monthly at St Leonards Food Bank, Down Town Community Grocery, Valley St Community Grocery, Job Centre in Burnley, St Philip's in Nelson and The Community Grocery at St Bartholomew's in Colne. This has put us in touch with approximately 360 individuals.

### **Life Skills**

Both Debt Centre Manager and Debt Coach are trained to run Life Skills and have used their skills from the Debt Centre to support the running of Life Skills in Burnley, Nelson and Colne. This has been a positive opportunity to refer current and previous clients to the group. It has also been a source of referral in to the Debt Centre. People learn skills to enable them to live well on a low income, including budgeting, meal planning, identifying spending triggers etc. These courses run over 8 weeks and occur 2 to 3 times a year. Over both venues there has been 52 members of the course.

### **Money Coaching**

Money Coaching is also something we can offer to churches and community groups. This is a budgeting course, revised with new material from when it was CAP Money. This can be run over 2, 3 or 4 sessions. We have run this at Life Church in Burnley, Curry on the Street in Nelson and at The Family Hubs in Burnley. The team, including John Graver are all trained to run this course. We are currently looking at the possibility of delivering this course in schools.

18 people have enrolled on and completed this course.

### **Partnerships**

Our partnership work continues to grow. We attend numerous multi-agency and partnership meetings on a regular basis. We have also had the opportunity to speak to and with numerous Churches in the area, across denominations. As well as having a presence at Chapter meetings and Burnley Churches together.

### **Staffing Update**

In January John Graver retired from his role as Debt Centre Manager, this position was filled by Katy Oehring who was previously employed as a Debt Coach. Anthony Holden completed his initial training in April 2024. We had 3 Debt Coaches, including Marie Malone, seeing 8 new Clients a month. Marie left her position at the end of October 2024, though continues to support the Debt Centre in a voluntary role. Katy and

Anthony increased their hours to ensure that the offer to our clients continued and our service level didn't drop, moving from 3 new clients a month to 4 each.

### **Volunteers**

We continue to only be able to do the work that we do as we are supported by an amazing group of volunteers. We have 25 befrienders, from different churches and geographical areas. Without them we would be unable to offer the unique ability to offer debt help in people's homes.

John Graver continues to support, in a voluntary capacity, as Community Links Co-ordinator. Attending meetings on our behalf and representing CAP at a number of different events.

Our volunteer led steering group meet bimonthly and hold us to account as well as direct the work we are doing. This is chaired by Mark Heaton from St Leonards PCC.

### **Expansion**

As we go into 2025 we are in a fortunate position to expand the debt centre further. Employing an additional Debt Coach and adding CAP Job Club to the offer. This will enable us to see 120 households a year through the Debt Centre and hopefully reduce our waiting list which is still consistently 6-8 weeks long. A Job Club will mean we have all the CAP products to offer in our area.

### **Partnering with CAP Head Office**

We are a small part of a much larger body, there are over 300 staff in Bradford who work on each of our clients cases to ensure the right advice is given and a route out of debt is found for them. Without whose hard work we couldn't function as a debt centre.

We are supported by our Area Manager and Regional Lead for the North and others who sit in specialised roles. We meet regularly with other CAP services in the North West and Katy chairs Local Hubs, where we meet in smaller localised groups.

### **Funding**

At the end of November 2024 Stewart McCulloch, the CEO of CAP came to meet with us to discuss how it is to run CAP Services in areas of high deprivation. The difficulties in finding funding from Churches who may be growing but often grow poor. Where there is the higher the need the higher the likelihood of failure due to lack of funds. He was incredibly impressed with our Debt Centre stating in his weekly email to all CAP staff and supporters, *"The centre is truly transformational for the churches and communities it works with. But equally incredible is that by necessity Katy is raising 90% of the funding for the centre."*

As a result of this they put us in contact with a beneficiary who came to meet us and has offered to support us financially quite significantly, initially for the next three years.

We have also been fortunate enough to apply for and receive funding from Burnley Council HHSF, Pendle Council HHSF, Awards for All, UK Prosperity Fund, Blackburn Diocese, Colne Town Council and local Churches and individuals, including the match funding through Aviva Crowd Funding.

### **I do all things through Christ who strengthens me**

All our work and ongoing success are the result of being covered in prayer, keeping Christ at the Centre of all we do. God has been so good to us and we praise him in all we do.

We continue to pray monthly together, with befrienders before each visit, with our clients and Life Skills or Money Coaching groups.

I'd like to give Anthony the final word on this.

*"As I reflect on my first year as a Debt Coach with Christians Against Poverty, I am truly grateful for the incredible support and encouragement from our local churches and community. This year has brought both challenges and victories, but through it all, I have seen lives changed and hope restored.*

*As well as being a Debt Coach, I have also become a Life Skills Coach and Money Coach. Working with so many different people has been a privilege, and seeing them grow in confidence has been incredibly rewarding.*

*To everyone who has volunteered time, prayed, offered kind words, or simply checked in—thank you. Your encouragement has made all the difference.*

*As we step into another year, I look forward to continuing this journey and seeing even more breakthroughs. Thank you for being part of this mission, your support truly changes lives."*

Katy Oehring

## **Food Bank**

In the year Jan - Dec 24 we gave out over 1700 parcels. Our team of volunteers has worked hard to ensure that the Food Bank has continued to run - setting it up on a regular basis, collecting and distributing the food and fund raising. We are so thankful for all our volunteers who have and continue to help us.

We are also thankful to those who have supported us either with food donations or financial donations to help us purchase the supplies we need. The average cost of one of our bags is £7.38 - this excludes bread and cereal which we usually get donated. Donations have come in from a wide range of individuals, businesses, churches and other organisations.

To help raise other funds for the Food Bank we held two coffee mornings and also ran a Pop Up Shop. Grant applications were also made to Padiham Mayor's Community Fund, Tesco Stronger Starts and Lancashire County Council Member Grant scheme. In the summer, we took the decision to hold the Food Bank fortnightly as it was becoming too expensive and difficult for us to manage on a weekly basis. This has helped to ensure that our funds have been able to continue into this year. After switching to operating fortnightly, the number of parcels on average which were given out was between 35 and 45.

We are now continuing to operate in 2025 and are regularly giving out over 50 parcels a fortnight. We will still be working with Christians Against Poverty and Burnley Together as we have over the last year. As ever please pray for us as and for those who use the Food Bank to help them with any difficulties they may face.

Kate Proctor

## **Safeguarding**

The safety and well-being of all our congregation is paramount and safeguarding continues to underpin all our church activities encompassing our Under 18 groups as well as those involving the more vulnerable members of our community.

As in previous years, advice continues to be sought by a number of people in regards to Safeguarding. These have included concerns regarding welfare, potential and actual domestic abuse, and general safeguarding. All this has been dealt with in confidence and respectfully, and has, in the main, involved signposting, however sometimes just a friendly ear with which to share worries, has been needed.

Specific training regarding Domestic Abuse Awareness was attended in March - an excellent if challenging course delivered by the Diocese.

An assistant Safeguarding Coordinator has now been appointed at St Margaret's and all necessary training completed.

DBS checks remain a priority with many now reaching the 3-year renewal. I have started to contact individuals to renew their certification so bear with me as I work through the list.

We must remember that, from time to time, we will all fall into the vulnerable category therefore this role is challenging due to the variety of concerns that can arise.

Speak out for people who are vulnerable (Proverbs 31:8)

Claire Beattie

## **Deanery Synod**

Burnley Deanery Synod met twice in 2024 and the Standing Committee also met at the beginning of the year.

In May, we met at All Saints Church, Burnley, where Rev'd Hill led us in a Taize service. Our speaker was Anna Walker, the recently appointed Director of Whalley Abbey. She gave us a brief history of the Abbey and the present house. When the new Diocese of Blackburn was formed in 1926, it was the vision of William Temple, Bishop of Manchester, that Whalley Abbey would become a spiritual powerhouse and place of learning for the new Diocese. It is now a Christian Centre, a place of welcome and hospitality and a place for retreats, quiet days and a training centre for clergy.

The September meeting was at St John the Evangelist, Worsthorne, and our speaker was Christy Sawyer, the Stewardship Resourcing Officer, speaking on 'Joyful Generous Stewardship'. Leaflets were given out outlining the principle and mechanisms of the



Stewardship scheme. Some roadshows were planned, but we await the one for our area.

We learned that our application under the MMF scheme had been successful and we await more details.

Lynne Trudgill  
Lay Chair of Burnley Deanery Synod.

### **Pastoral Group**

The Pastoral Team comprises the Rev'd John Graver, Lynne Trudgill, LLM (licenced to the Bishop); Elaine Geldard, Grahame Trudgill, David Edmondson and Julie Sidhu, ALM's (licensed to the vicar).

We meet approximately every 3/4 months to go through the list of Home and Sick Communion and discuss who is to do which visits. The team works throughout the parish, and with parishioners from other churches in the care homes, if requested. Our aim continues to be to take communion to former members of our churches who are now housebound or in poor health, or to stay in touch with visits or phone calls.

Grahame Trudgill



# PADIHAM PARISH PCC

## ANNUAL ACCOUNTS

### YEAR ENDED 31<sup>st</sup> DECEMBER 2024

#### Introduction:

The Parochial Church Council (commonly known as the PCC) is a registered charity which has overall responsible for the two churches of St Leonards (Padiham) and St Margarets (Hapton). Each of the churches are responsible for their own finances and contribute towards the shared expenditure of the PCC such as clergy costs and the parish share of Diocese expenditure. Financial statements of the two churches are separately available, with a summary of reserves set out below.

In addition to this the PCC also operates the Padiham Food Bank and the Burnley, Colne and Nelson Christians Against Poverty Debt Centre. The funds of both are restricted funds of the PCC and not available for general use of the PCC or its two churches.

There are four statements:

Receipts and Payments Account	PCC General Funds
	Padiham Food Bank
	CAP Debt Centre
	Statement of Assets and Liabilities

#### PCC Funds

At the year end the PCC held funds in investments, bank accounts and also a residential property.

Total balances at the year end amounted to £336,744 (2023: £279,174), of which £221,007 (2023:£214,517) is designated leaving general funds of £45,604 (2023:£45,231).

Parish Share (paid to the Diocese for Parish staff costs, housing and Diocese expenditure) amounted to £54,900 (2023: £48,920) which was reduced in both years by a substantial Low-Income Communities Fund grant. This has been maintained for 2025 but is not guaranteed so the increases in the Share could be much higher in 2026 and onwards.

Funds are designated as follows:

1	Church property funds should either church not be able to meet costs from their own funds:	
	Carbon Neutral Fund	£20,000
	Emergency Building Maintenance	£10,000
2	Residential property:	
	Property value (at trustees valuation)	£100,600
	Repair fund	£10,407
3	Family and youth worker	£80,000
	<b>Total designated funds</b>	<b>£221,007</b>

**Padiham Food Bank (restricted fund)**

The food bank received grants and donations totalling £5,586 (2023: £ 15,677). Expenditure in the year on food was £8,890 (2023: £12,036). At the year-end retained balances amounted to £6,099 (£9,403).

All the work of the Food Bank is undertaken by volunteers.

**Burnley Colne & Nelson CAP Debt Centre (restricted fund)**

The CAP debt centre received grants, donations and other income totalling £107,784 (2023: £52,473). Grants were received from Blackburn Diocese, Community Fund, Burnley Borough Council, Pendle Borough Council. Expenditure in the year on staffing, emergency support for clients, contribution to CAP Central expenditure and general running costs amounted to £53,990 (2023: £51,123). At the year-end retained balances amounted to £63,817 (£10,023).

The debt centre has employed three individuals at times in the year: debt centre manager and two debt coaches. At the year end this had reduced to two with plans to broaden the work of the Centre in 2025.

Other work is undertaken by volunteers such as befriending.

**St Leonard's Padiham**

Reserves at 31 <sup>st</sup> December 2024:	2024	2023
General (Unrestricted)	£48,779	£48,871
Designated	£83,843	£81,671
Restricted	£38,801	£36,097
Total	<u>£171,423</u>	<u>£166,639</u>

**St Margaret's Hapton**

Reserves at 31 <sup>st</sup> December 2024:	2024	2023
General (Unrestricted)	£11,305	£11,864
Designated	£9,330	£18,417
Restricted	£25,440	£18,287
Total	£46,075	<u>£48,508</u>

**GIFT AID**

The PCC is registered with HMRC for Gift Aid.

# **RECEIPTS AND PAYMENTS ACCOUNT**

## **PCC FUNDS**

	<b>Total funds</b>	<b>Total funds</b>
	<b>31.12.24</b>	<b>31.12.23</b>
	<b>£</b>	<b>£</b>
<b>Receipts</b>		
Quota – St Leonards	48,000	48,549
Quota – St Margarets	16,188	16,183
Funerals and related receipts	6,997	6,380
Fees (for Diocese)	4,167	5,278
Rent	7,440	7,440
Magazine adverts	860	1,109
Diocese grants	440	2,598
Other	1,065	697
Interest	1,068	548
<b>Total receipts</b>	<b>86,225</b>	<b>88,782</b>
<b>Payments</b>		
Diocesan Share	54,900	48,920
Honorarium and visiting preachers	2,055	1,711
Overseas mission	3,150	2,958
PCC Donation to CAP	1,000	-
PCC Donation to Rev Kyle M	1,500	-
Clergy expenses	1,216	1,292
Funerals and related payments	6,710	6,243
Fees remitted to Diocese	4,167	5,278
Magazine printing	2,048	1,498
Vicarage council tax and water	3,882	3,708
Repairs to PCC owned property	550	3,134
Insurance	401	388
Broadband	448	439
Fuel grants to churches	-	5,606
Other	3,670	3,301
<b>Total payments</b>	<b>85,697</b>	<b>84,476</b>
<b>Net receipts (payments)</b>	<b>528</b>	<b>4,306</b>
<b>Balances b/fd</b>	<b><u>30,802</u></b>	<b><u>26,496</u></b>
<b>Balances c/fd</b>	<b><u>31,330</u></b>	<b><u>30,802</u></b>
<b>General fund</b>	<b>20,706</b>	<b>26,885</b>
<b>Fees held</b>	<b>217</b>	<b>-</b>
<b>Designated fund</b>	<b>10,407</b>	<b>3,917</b>



# **RECEIPTS AND PAYMENTS ACCOUNT**

## **PADIHAM FOOD BANK**

	Year ended 31.12.24	Year ended 31.12.23
	£	£
<b>Receipts:</b>		
Grants	500	9,000
Donations	3,430	4,645
Fundraising	1,656	2,030
Gift aid		2
<b>Total receipts</b>	<b>5,586</b>	<b>15,677</b>
<b>Payments:</b>		
Food purchases	8,890	12,036
<b>Net (payments) receipts</b>	<b>(3,304)</b>	<b>3,641</b>
<b>Balances bfd</b>	<b>9,403</b>	<b>5,762</b>
<b>Balances cfd</b>	<b>6,099</b>	<b>9,403</b>

# **RECEIPTS AND PAYMENTS ACCOUNT**

## **BURNLEY COLNE & NELSON CAP DEBT CENTRE**

	Year ended 31.12.24	Year ended 31.12.23
	£	£
<b>Receipts:</b>		
Grants	81,064	28,716
Donations/legacy	17,451	15,747
Fundraising inc crowdfunding	7,256	152
Gift aid	362	1,269
Reimbursed expenses	1,105	6,428
Interest received	546	161
<b>Total receipts</b>	<b><u>107,784</u></b>	<b><u>52,473</u></b>
<b>Payments:</b>		
Staff costs inc pension	32,848	25,074
CAP Central charges	11,800	9,680
Emergency fund payments		9,412
Staff and other expenses (travel etc)	9,342	6,957
<b>Total payments</b>	<b><u>53,990</u></b>	<b><u>51,123</u></b>
<b>Net receipts</b>	<b><u>53,794</u></b>	<b><u>1,350</u></b>
<b>Balances b/fd</b>	<b><u>£10,023</u></b>	<b><u>£8,673</u></b>
<b>Balances c/fd</b>	<b><u>£63,817</u></b>	<b><u>£10,023</u></b>

# STATEMENT OF ASSETS AND LIABILITIES

AS AT 31<sup>ST</sup> DECEMBER 2024

	31.12.24	31.12.23
	£	£
Residential property	100,600	100,600
Investments:		
Accumulation Shares	134,898	128,346
Bank balances - CCLA	6,268	5,952
Bank balances – CAF/Barclays	94,978	44,276
<b>Total assets</b>	<b>336,744</b>	<b>£279,174</b>
<b>Allocation into funds:</b>		
<b>Restricted:</b>		
Foodbank	6,099	9,403
CAP Debt Centre	63,817	10,023
Fees	217	-
<b>Designated:</b>		
Carbon Neutral Fund	20,000	20,000
Emergency Building Maint	10,000	10,000
Residential property - house	100,600	100,600
Residential property - repair	10,407	3,917
Family and youth worker	80,000	80,000
<b>General - banks</b>	<b>20,706</b>	<b>26,885</b>
<b>General - investments</b>	<b>24,898</b>	<b>18,346</b>
<b>Total funds</b>	<b>336,744</b>	<b>£279,174</b>

The financial statements were approved by the Parochial Church Council on 24th March 2025 and signed on their behalf by:

R Smythe

(Parish Warden)



M Heaton

(Treasurer)





# INDEPENDENT EXAMINER'S REPORT TO THE PAROCHIAL CHURCH COUNCIL (AS MANAGING TRUSTEES) OF PADIHAM PARISH

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31<sup>st</sup> December 2024.

## 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').

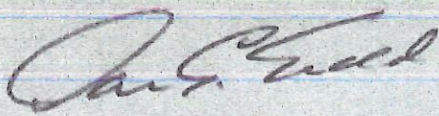
I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

## Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act;
2. the accounts do not accord with those records

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



Ian Todd

2 Woodlands Grove

Padiham

Date >>>>>?

19/4/25