



THE CHURCH  
OF ENGLAND  
Diocese of Manchester

CHURCH  
FOR A  
DIFFERENT  
WORLD

## **The Parish of Hollinwood St Margaret and St Chad, Limeside**



**Annual Vestry Meeting  
to Elect Churchwardens  
and the Annual Parochial Church Meeting**

# Trustees' Report and Financial Statements for the year ended 31st December 2024

**Charity Number: 1134150**

## **Reference and administration information**

The Parish of St Margaret, Hollinwood and St Chad, Limeside is situated in the South East of Oldham. It is part of the Diocese of Manchester within the Church of England. The Parish Church is St Margaret of Antioch, a Grade 2 Listed building.

The Correspondence address is:

St Margaret's Vicarage  
Chapel Road  
Hollinwood  
Oldham OL8 4QQ

Episcopal oversight is provided by the Bishop of Beverley, the Parish having passed the necessary resolutions under the House of Bishops' Declaration.

The Parish is a member of the Society, Forward in Faith and a Corporate member of the Church Union.

## **Bankers**

National Westminster Bank plc  
794 Manchester Road  
Failsworth  
Manchester M35 9NY

## **Insurers**

Ecclesiastical Insurance Office plc  
Beaufort House  
Brunswick Road  
Gloucester GL1 1JZ

## **Independent Examiner**

Mrs Elizabeth Battersby-Hill  
42 Lancaster Road  
**CARNFORTH**  
Lancashire LA5 9LD

The PCC is not subject to any Income Tax and is thus able to reclaim any tax on donations made under the Gift Aid scheme. Although not registered for VAT, it is subject to VAT on invoices for goods and services.

VAT can be reclaimed on certain expenditure under the Listed Places of Worship scheme.

## **Structure, Governance and Management**

The Parochial Church Council (PCC) is a registered Charity with the Charity Commission: charity registration number: 1134150. PCC members who filled in the Charity Commission Declaration form are Trustees of the Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC comprises the Incumbent, two Churchwardens, two Deanery Synod representatives plus elected members. They are appointed at the Annual Parochial Church Meeting and serve for one year.

The Standing Committee comprises the Chairman, the Churchwardens, Secretary and Treasurer who meet from time to time to determine, amongst other matters, the Agenda for each PCC meeting.

Other sub-committees are established to undertake specific tasks, such as social events and fundraising.

## **Objectives and Activities**

The PCC's general functions are set out in the Parochial Church Council (Powers) Measure 1956, Section 2. This can be summarised as: *'it shall be the duty of the minister and the PCC to consult together on matters of general concern and importance to the Parish.'*

The primary object of all PCC's will be the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England.

The PCC's mission statement is 'Saint Margaret and St Chad's is a Church family, where we gather as God's people in faith, love and service. It is a place of worship, prayer, welcome and acceptance, reaching out to the whole community'.

The PCC has the responsibility of co-operating with the Incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is responsible for the maintenance and repair of the church and its contents. It arranges suitable insurance cover for the building. The PCC has overall charge of all expenditure. Cheque signatories are the two Churchwardens, the Secretary and the Treasurer. All payments require two signatures, any two of the four. The PCC relies wholly on volunteers to carry out all aspects

of the work, only engaging contractors where no expertise exists within the congregation. Accordingly, there are no employees.

The PCC retains ownership of the Canon George Community and Parish Hall, and the management of that building is the responsibility of the PCC following the demise of the Hall Management Committee. The Hall maintains its own Bank account, but the PCC is now responsible for the insurance cover for the building.

The making of grants and donations is decided each year by the PCC. Collections are authorised to be taken in church on behalf of other charities. The monies collected are recorded in the accounts and paid to the charities concerned by cheque.

## **Risk Management Policy**

The risks fall into three categories:

1. Risk to the continuation of the church as a 'going concern' in Hollinwood and Limeside.
2. Risk to the premises.
3. Risk to individuals when using the premises.

The first of these has been addressed by the PCC to take steps to rectify any shortcomings.

The Church the Canon George Community and Parish Hall are protected by burglar alarm systems. The Canon George Community and Parish Hall also has smoke detectors fitted. Fire protection is afforded by extinguishers which are serviced annually.

Health and Safety issues have been addressed by the writing and dissemination of procedures governing the conduct of users and visitors.

## **Reserves Policy**

It is the policy of the PCC to aim to maintain a balance in unrestricted funds which represents a minimum of three months' normal expenditure to cover emergency situations which may arise from time to time.

## **Investment Policy**

The PCC is committed to invest surplus funds, when available, in reputable financial institutions, including the Church of England Central Board of Finance. During 2024 the PCC did not have surplus funds available for investment and does not currently hold any investments. In addition, the policy of the PCC is that parish funds may only be deposited with financial institutions which carry the guarantee of the UK's Financial Services Compensation Scheme.

## **PCC Membership 2024 - 2025**

PCC members who have served during 2023 and who will serve until the APCM in 2024 are:

**Incumbent**                      The Reverend Fr Thomas Davis SSC

**Churchwardens**        Mrs Denise McCoy  
                                     Mr Barry Dainty

The Churchwardens act as joint vice-chairs of the Parochial Church Council.

### **Representatives on the Manchester North and East Deanery Synod**

Mr Barry Dainty  
Mrs Denise McCoy

### **Elected Members**

Mrs Marie Barton  
Ms Amanda Carr  
Mrs Sylvia Dempster  
Miss Kirsty Haugh  
Mr Norman Horridge  
Mr Ian McCoy

**The Parish of Hollinwood**  
**St Margaret of Antioch and St Chad of Lichfield, Limeside**

# Agenda

- † Opening Prayer
- † Apologies for absence

## Meeting to Elect Churchwardens

- † Minutes of the Meeting to Elect Churchwardens 2024
  - † Matters arising
  - † Election of Wardens
  - † Any other business
  - † Date of the next meeting to Elect Churchwardens

# Annual Parochial Church Meeting

- |   |               |
|---|---------------|
| † Minutes of the Annual Parochial Church Meeting 2024   | page 8        |
| † Matters arising                                       |               |
| † Election to the Parochial Church Council – 9 places   |               |
| † Reports   | pages 11 – 15 |
| PCC Secretary   |               |
| Electoral Roll  |               |
| Deanery Synod   |               |
| Churchwardens   |               |
| Financial Statement                                     |               |
| Safeguarding Report                                     |               |
| Canon George Community Hall                             |               |
| Parish Priest   |               |
| † Financial Statement and Independent Examiner’s Report | pages 16 – 21 |
| † Adoption of Financial Statement                       |               |
| † Appointment of Independent Examiner                   |               |
| † Review of Parish Safeguarding Policy                  | pages 22 – 24 |
| † Date of the next APCM Meeting                         |               |
| † Date of PCC Meeting to appoint Officers               |               |
| † Blessing  |               |

**The Parish of Hollinwood  
St Margaret of Antioch and St Chad of Lichfield, Limeside**

**Meeting to Elect Churchwardens held on Sunday 19th May 2024**

There were 15 people present.

Apologies had been received from:

Mrs Janet Taylor and Miss Kirsty Haugh.

Fr Tom opened the Meeting with prayer.

**Minutes**

The Minutes of the Meeting to Elect Churchwardens held on Sunday 14th May 2023 had been circulated. It was proposed by Mr Norman Horridge and seconded by Mr Martin Woods that these were a true record of the Meeting. The Minutes were accepted unanimously.

**Matters Arising**

There were no Matters Arising.

**Election of Churchwardens**

Mrs Denise McCoy had been proposed by Ms Helen Senior and seconded by Mrs Beryl Fletcher and consented to her nomination.

Mr Barry Dainty had been proposed by Ms Amanda Carr and seconded by Mr Martin Woods and consented to his nomination.

There being no other nominations Mrs Denise McCoy and Mr Barry Dainty were duly elected.

**Archdeacon's Visitation**

Mrs Denise McCoy and Mr Barry Dainty will be sworn into Office at the Archdeacon's Visitation at Oldham Parish Church on Thursday 6th June at 7.00pm.

**Any Other Business**

There was no Other Business.

**Date of the next Meeting**

Sunday 18th May 2025 at 11.45am in the Canon George Hall.

Signed

Date

**The Parish of Hollinwood  
St Margaret of Antioch and St Chad of Lichfield, Limeside**

**Annual Parochial Church Meeting held on Sunday 19th May 2024**

There were 15 people present.

Apologies had been received from:

Mrs Janet Taylor and Miss Kirsty Haugh.

**Minutes**

The minutes of the Annual Parochial Church Meeting held on Sunday 14th May 2023 had been circulated. It was proposed by Mrs Sylvia Dempster and seconded by Mr Ian McCoy that these were a true record of the Meeting. The Minutes were accepted unanimously.

**Matters Arising**

There were no Matters Arising.

**Election to Deanery Synod**

There are no elections to be held this year.

Our Deanery Synod Representatives are Mr Barry Dainty and Mrs Denise McCoy.

**Election to the Parochial Church Council**

The following had been proposed and seconded and consented to their nomination:

<b>Name</b>	<b>Proposed by</b>	<b>Seconded by</b>
Mrs Marie Barton	Mrs Janet Taylor	Mrs Susan Boswell
Ms Amanda Carr	Mrs Beryl Fletcher	Mrs Alice Walker
Mrs Sylvia Dempster	Ms Helen Senior	Mr Martin Woods
Miss Kirsty Haugh	Mrs Sylvia Dempster	Ms Helen Senior
Mr Norman Horridge	Mrs Denise McCoy	Mr Ian McCoy
Mr Ian McCoy	Ms Helen Senior	Mr Barry Dainty

There being no other nominations these people were duly appointed.

It was agreed that those who hold Office on the PCC continue to do so until the first Meeting of the new PCC.



## Annual Reports for Year Ending 31st December 2023

The following reports required under the Church Representation Rules had been circulated:

1. PCC Secretary Report
2. Electoral Roll Officer's Report
3. Deanery Synod Report
4. Churchwarden's Report on the Fabric of the Church
5. Safeguarding Officer's Report
6. Canon George and Parish Hall Report
7. Oldham Foodbank Report
8. Parish Priest's Address

## Financial Statement Report for Year Ending 31st December 2023

Mr Martin Woods, Honorary Treasurer, guided the Meeting through the Accounts which had been circulated.

1. **Adoption of the Financial Statement Report.** The Standing Committee approved the Accounts at their Meeting held on 28th April following an Independent Audit by Chadwick and Co. At the APCM discussion took place concerning the Parish Share which increased by 10% in 2024 to £19,000.00 and will then increase by 5% - or possibly 3% - depending on the increase in Clergy Stipends. Whilst utility costs should stabilise, ways to promote parishioners to increase their planned giving needed to take place. The Meeting thanked Mr Martin Woods and Mr Ian McCoy for their work over the year. It was proposed by Mrs Denise McCoy and seconded by Mr David Jones that the Meeting Adopt the Accounts presented for 2023. All in favour and no abstentions.
2. **Appointment of an Independent Examiner.** Fr Tom informed the Meeting that work was well underway for the Foodbank to become a Charity in its own right and thereby separate from the PCC. Once this has happened, the receipts and payments accounts would become simpler and would not necessitate the appointment of an Independent Auditor – Chadwick and Co. Mr Woods informed the Meeting that he knew of a colleague, Mrs Elizabeth Battersby-Hill, who was prepared to become our Independent Examiner. Following a discussion, Ms Helen Senior proposed that Mrs Battersby-Hill be appointed, and this was seconded by Mrs Sylvia Dempster with everyone in favour. However, the Meeting noted that if there was a hitch with the Foodbank becoming a separate Charity, we may need to revert back to Chadwick and Co.

## Safeguarding and Child Protection Report

The *Statement of Safeguarding Principles and Safeguarding Policy* – circulated before the Meeting –, had been reviewed by the Parish Priest, Churchwardens and Safeguarding Officer and commended to the Meeting that these are up to date. It was proposed by Mr Martin Woods and seconded by Mr Barry Dainty that these documents remain in place. All in favour and with no abstentions.

Fr Tom commended that all elected PCC members should undergo the 'Foundation Course for

Safeguarding' training provided by the Diocese of Manchester. Mrs Sylvia Dempster agreed to send the link.

### **Date of The Next Vestry Meeting and Annual Parochial Church Meeting 2025**

It was agreed that this will take place after the Solemn Mass on Sunday 18th May 2025.

### **Date of The First Meeting of the Parochial Church Council 2024**

It was agreed that this will take place after the 10.00am Mass on Saturday 15th June.

### **Any Other Business**

1. Gift Aid – Mrs Denise McCoy brought to the attention of the Meeting of how Gift Aid supports the church financially.
2. Standing Orders – Mrs Denise McCoy urged those who had not set up a Standing Order as part of their giving to the church to do so. During the Pandemic, it was the Standing Orders that kept St Margaret's afloat.
3. Ofsted Report – Fr Tom Davis reported to the Meeting that copy of the Report on our School had been attached to the Reports for this Meeting. Overall effectiveness of the School was good and he expressed his gratitude to the Senior Leadership Team. He also thanked Mrs Elaine Horridge, Deputy Chair of Governors, for her invaluable help and contribution during the inspection.

There being no other business the Meeting was closed with God's Blessing.

Signed

Date

# Annual Report for Year Ending 31st December 2024

## PCC Secretary Report on the work of the PCC

The PCC met twice in 2024: 20th January – where a wide range of discussion took place and resolutions passed – and 15th June – elect Officers for 2024-2025.

Discussions at Meetings have ranged for Deanery Mission projects, fundraising discussions, fabric of the church and supporting the Foodbank as it transitions into a Charitable Incorporated Organisation. Overall, the PCC meets when needed to inform, plan and act for swift decision making outside of these Meetings, a Standing Committee Meeting is convened.

Each Meeting begins with prayer and ends with a blessing. This enables the PCC to remain mindful of its role as servants of our church, whilst undertaking our responsibilities.

Amanda Carr

## Electoral Roll Report

There are 57 members of the Electoral Roll, and this has remained consistent throughout the year. However, there are some who need to be encouraged to enrol, and this will take place when the Revision of the Roll takes place prior to the Annual Parochial Church Meeting in 2025.

## Deanery Synod Report

The issue of the size of the Deanery continues with fluctuating numbers of people being prepared to travel. However, overall, it is the same people who attend regularly and faithfully. The Area Dean and her Standing Committee have worked hard in planning speakers from the Diocese to enable the Synods to be interesting and encouraging.

During the last year conversations about the Document *Living in Love and Faith* haven't been as frequent as in the past. The Church of England is divided on this issue and the real fear is that if this document is adopted by the National Church, Conservative Evangelicals will withdraw their financial contribution and break away. Under the leadership of the former Bishop of Blackburn, the Rt Rev'd Julian Henderson, plans are already in place should this happen. It is perhaps worth noting that in conversations concerning ordinations of Bishops, Priests and Deacons only men seem to be included while 'Leaders and Leadership' includes women.

Over the last few years, there has been a real push for Focal Leaders in every parish in addition to the Incumbent/Priest-in-Charge. At the beginning of 2024 an extraordinary Meeting of Deanery Synod, led by the Bishop of Middleton, was called to discuss how the churches in the Deanery could identify and train Focal Leaders. While Synod politely engaged in this discussion, it is evident that nothing has really come of this campaign. Since that Synod, no further discussions have been held, and the subject has gone very quiet.

St Margaret's Deanery Synod Representatives have attended most of the Meetings of Synod. However, we have been discussing whether we are in the right Deanery – Manchester North and East – and Mission Community 2. Our real links are historically with Oldham and not Manchester.

Whether there will be an opportunity to return to the Archdeaconry of Rochdale and the Deanery of Oldham and Ashton is not certain. There is an Archdeacon's Visitation planned for the early part of 2025 undertaken by the Area Dean and Lay Chair of Deanery Synod and it may be possible to discuss this then.

Fr Tom Davis

## **Churchwardens' Report on the Fabric of the Church**

Following all the works on the roof, the church remains watertight, and the only outstanding issue is the replastering of the south wall and the staining of the timbers. Fr Tom has been researching possible funding providers, and it is hoped that there may be some progress on this in 2025.

The lighting in the church is proving problematic and there are now light-fittings that are so high up that it is impossible to replace the broken bulbs. In addition to this, the lighting in the hall is becoming equally problematic. The lighting overall is not environmentally friendly and is expensive. Once again, Fr Tom is researching for possible funding.

A great improvement to the church in the autumn of 2024 was the installation of a new sound system. Thanks to a very generous grant from the St John's Guild for the Blind we were able to have this work carried out.

The railings on the front boundary wall, partially destroyed by a car in 2020, were finally restored by Oldham Metropolitan Borough Council. This must have been very costly to the Council, who have the overall responsibility for the churchyard, as specialist contractors were drafted in to carry out the work. We are grateful to the Council for this rather than leave the railings as they were.

Thanks to two generous donations we were able to replace the wooden handrail leading from the carpark to the ramp into the churchyard. The new iron handrail is stylish and practical.

A major issue concerning the church is the heating system. There are currently two of the four boilers working which is inadequate to heat the size of the building. When the heating system was installed some years ago thanks to a legacy, the Contractors failed to inform us that the boilers we were installing were no longer being manufactured. Since the installation, we have limped along, but we are reaching a point where we will need to seek funding for a new heating system. Engineers have informed us that it will only be the boilers that need replacing, but this will still be expensive. Again, we will need to look for possible funding and pray we can limp on till 2025.

The Architect has still to submit the costings of installing toilets in the church. Numerous telephone calls and emails have not been responded to. The question is, could we approach another architect instead? If that is possible, we will need to find the finances to pay his/her fees.

We are aware that the church is in urgent need of redecoration and rewiring, but this comes at a cost that we do not have the funds to facilitate.

We would like to thank all those who give their time to help clean the church and the hall and to Norman Horridge who carries out any minor repairs. We also owe a debt of gratitude to the men who maintain the churchyard and War Memorial from the Council and for the extras they do for us.

Denise McCoy and Barry Dainty

## **Safeguarding and Child Protection Report**

During the year I have checked with the Uniformed Organisations and all members whether DBS checks have been necessary and that they are in place.

With regard to every member of the PCC being up to date with Safeguarding it may be an idea for everyone to read our Safeguarding booklet. If you have any questions or queries, please come and speak to me.

Concerning Sunday's Cool, we need to find out if we need to have DBS checks in place for anyone who wishes to help if parents are not present. I will be working on this in the coming year.

Sylvia Dempster

## **Canon George Community and Parish Hall Report**

The hall has been reasonably well used during 2024. In addition to regular use by the Uniformed Organisations, there have been weekly meetings of Slimming World – which unfortunately closed down in 2025 –, regular bookings by local families for parties and two occasions when the hall was used as a Polling Station.

The fabric of the hall is in reasonable condition, though the kitchen in particular is in serious need of redecoration after water ingress from a dormer window in the upstairs office. The rest hall would also benefit from redecoration, but funds at present do not permit this. One improvement since 2024 has been the replacement of all the neon lighting, which was progressively failing, with LED tube lighting. This has been funded in part by the £2,00 paid for use of the carpark in 2024 by the firm re-roofing St Margaret's Gardens.

Martin Woods

## **Parish Priest's Address**

In September I celebrated my 25th anniversary of being made a Deacon in the Church and what a very different place it is now. There are fewer parish priests, but more directors and advisors based in offices being funded by the National Church at huge expense. There is more emphasis on 'Leaders and Leadership' than on 'pastors and teachers'. With all this money being spent on people to 'advise and work' in offices, it didn't stop the former Archbishop of Canterbury having to fall on his sword because of historical Safeguarding issues. At St Margaret's we take Safeguarding very seriously and I am indebted to our Safeguarding Officer, Sylvia Dempster, for her work in advising me and the PCC of the latest recommendations and her commitment as an Officer of the PCC to ensure we are all kept safe.

Many comment that when you hear of someone who has died it is often followed by the news that someone has been born; after all, that is how the world goes round. In June we celebrated Fr John's – no, he hasn't died – 50th anniversary of ordination to the sacred Priesthood. How significantly different the Church is now since his ordination. Fr John celebrated and preached at the Solemn Mass on Sunday 30th June followed by a splendid buffet lunch in the hall. Later in the afternoon I set off for Blackburn Cathedral for the ordination to the Priesthood of my ordinand from Morecambe, Fr Jean (John) Kouacou. I was humbled by him asking me to be one of those to lay hands at the ordination, but even more so when at his First Mass the next day, I was the sole concelebrant. It is at moments like these that mantra of the Church should be that of the Additional Curates Society – Almighty God, give us priests.

Soon after our last Annual Parochial Church Council Meeting, the Oldham Foodbank became a Charity – a Charitable Incorporated Organisation – with its own Charity Number and Board of Trustees. During the process, I fought hard to ensure that the foundation of the Foodbank, the people of St Margaret's and St Chad's, was not lost. I succeeded in that for as long as the Oldham Foodbank exists one of the Board is the Incumbent of this Parish – or Churchwarden if in interregnum – and is ex-officio. I am relieved that the PCC are no longer Trustees of the Foodbank because of the size to which it has grown and the huge responsibilities that come with that. Trussell Trust acknowledge that it is the largest Foodbank in the north west and are now asking the question as to whether it is the largest in the UK. When I arrived in 2019, the Foodbank had fed 7,000 people. At the end of 2024, it had fed 28,500 people. Sadly, donations financially and of food are declining rapidly and the Foodbank is buying almost two-thirds of the food to be distributed.

Our School continues to flourish under the headship of Mr Dan Whittle and his staff. The overdue – because of the Covid Pandemic – SIAMS inspection took place, and the school passed with flying colours. There is only one area that the Inspector wants us to address and that is to inform the children more about the celebration of Mass and what we have and do in church. I am grateful to Sue Boswell and Sylvia Dempster who have agreed to be part of the team to work on this and report back to the Governing body.

Two significant things happened to me during 2024 that have made a lasting impression. The first followed a baptism I celebrated on a Saturday afternoon. A young man presented himself at the back of church having been released from the detention centre at Heathrow with a one-way ticket to Manchester and with nowhere to live. He is an asylum seeker from Iran. For the following three weeks, Reza became a big part of my life as I battled with the Home Office to find him somewhere to live with the help of Shirley Buckley, the Personal Secretary of our MP, Jim McMahon. I was grateful to the kindness shown to Reza by the worshipping community and he still asks after certain people.

The second was a request to take a funeral at St Margaret's of someone who had worshipped here until just before Fr David retired. Some remember him as Fr Gerald who lived on Chamber Road. He stated in his Will that the funeral was to be here. I tried to find out who he was through Crockfords – the who's who of the Church of England – and drew a blank. I did, however, find out that he had been an Evangelist in the Church Army and latterly a barber. With a bit more digging, I discovered that he had been ordained priest in the Free Church of England and, almost at the last minute, he had been Consecrated a Bishop. Having been ordained in leafy Suffolk, where I thought I was going to stay for ever, to now living in Hollinwood, did I ever dream that I would take the funeral of a Bishop? I was humbled to do so and very grateful to be told he had

bequeathed £500 in his Will to St Margaret's. Thank you, Bishop Gerald.

It was a huge honour last year to be asked by Hulme Grammar School if they could hold their Christmas Carol Service here. It was a wonderful evening with a packed church. The school paid to have the organ tuned, donated a tree and decorations for the hall and laid on sumptuous refreshments afterwards. I am delighted that we have been asked if they can come again in 2025.

I remain grateful to the 'knitters' and others who have worked so hard to raise funds for St Margaret's during 2024. The Christmas Fayre raised well over £2,000 and a wonderful time was had by all. There are other fundraising activities planned for 2025 and, in particular, to hold the Christmas Fayre in school. If this goes ahead, we will need everyone to help and support it.

I would like to thank those who stood for Office in 2024 and for all your support and hard work, and those who support the mid-week Masses which has produced a dad and his two sons on a Tuesday evening. Celebrating some major festivals during the week at midday has proved worthwhile especially Ash Wednesday.

In September 2025 I will celebrate my 25th anniversary of Ordination to the Sacred Priesthood and I am thrilled that I will be doing so here in Hollinwood where I am so grateful to serve. I am indebted to you all for your kindness, thoughtfulness and prayerfulness. I hope you feel I serve you well and, for my faults, I ask your forgiveness. In conversation with a priest over twenty years ago, I said, 'I have no idea why God wanted me to be a priest in his Church'. The priest replied, 'God has a great sense of humour and is still laughing.' May God bless you all.



# **The Parish of Hollinwood St Margaret of Antioch and St Chad of Lichfield, Limeside**

**Charity Number: 1134150**

## **GENERAL FUND RECEIPTS & PAYMENTS ACCOUNT**

**For the period 1 January 2024 to 31 December 2024**

### **CLOSING BANK BALANCE**

Current and Saver Accounts at 31 December 2023: £25,138.76

Current and Saver Accounts at 31 December 2024: £26,833.38

**Operating surplus: £1,694.62**

## **STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2024**

### **Cash Funds**

Bank Current and Saver Accounts at 31 December 2024: £26,833.38

### **Other Monetary Assets and Liabilities**

#### **Debtors**

- BT (re overcharging for broadband and telephone services) approx. £900
- HMRC (re Gift Aid on donations, October to December 2024) approx. £1,500

**Assets retained for church use:** Canon George Community Hall

**Assets with no monetary value attached:** Movable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal.



## RECEIPTS

	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
<b>Voluntary receipts from donors</b>				
Planned Giving	16,475.00		16,475.00	15,245.00
Collections	3,327.31		3,327.31	3,412.02
Sundry Donations	4,417.50		4,417.50	3,855.00
Gift Aid from HMRC	7,255.38		7,255.38	6,815.25
<b>Activities to generate funds</b>				
Fund-raising events	4,270.50		4,270.50	5,604.70
<b>Income from church activities</b>				
PCC fees	1,394.00		1,394.00	321.00
<b>Investment income</b>				
Bank interest	105.87		105.87	85.66
<b>Miscellaneous</b>				
Donations for votive lamps	928.40		928.40	724.64
Charitable fund-raising		200.00	200.00	628.42
Donations for fabric and furnishings		1,597.00	1,597.00	-
<b>Canon George Hall</b>				
Rental	4,842.00		4,842.00	2,875.00
Donations for refreshments	1,053.45		1,053.45	1,137.85
Contribution to broadband	720.00		720.00	720.00
Social Committee funds	-		-	796.60
<b>Other income</b>				
Hire of Car Park for building works in 2024	2,000.00		2,000.00	-
Bequest (Mavis Roberts)		1,000.00	1,000.00	-
VAT refund (South Aisle Roof)	-		-	1,405.93
Energy Grant	-		-	2,830.00
<b>TOTAL</b>	<b>46,789.41</b>	<b>2,797.00</b>	<b>49,586.41</b>	<b>46,507.07</b>

**Total Receipts: £49,586.41**

## PAYMENTS

	Unrestricted Funds £	Restricted Funds £	TOTAL 2024 £	TOTAL 2023 £
<b>Cost of Parish Ministry</b>				
Diocesan Parish Share	19,360.00		19,360.00	17,280.00
Vicarage Running Expenses	3,428.13		3,428.13	3,237.42
<b>Church activities</b>				
Altar requisites	1,920.30		1,920.30	1,951.00
<b>Church Running Expenses</b>				
Utilities	3,516.18		3,516.18	4,561.35
General maintenance and inspections	1,634.00		1,634.00	1,040.88
Insurance	6,597.17		6,597.17	6,413.90
Improvements to fabric and furnishings	-	3,030.00	3,030.00	-
<b>PCC management and administration</b>				
Fees and subscriptions	207.00		207.00	218.00
<b>Charitable donations</b>	-	200.00	200.00	631.00
<b>Canon George Hall Running Expenses</b>				
Utilities	4,435.93		4,435.93	2,936.94
Cleaning (windows and refuse)	669.00		669.00	386.50
Maintenance and repairs	1,542.32		1,542.32	2,307.00
Insurance	1,351.76		1,351.76	1,495.22
<b>TOTAL</b>	<b>44,661.79</b>	<b>3,230.00</b>	<b>47,891.79</b>	<b>42,459.21</b>

**Total Payments: £47,891.79**

**Excess of receipts over payments: £1,694.62**

## EXPLANATORY NOTES TO THE RECEIPTS AND PAYMENTS ACCOUNT ACCOUNTING POLICIES

The 2024 Financial Statements of the Parochial Church Council have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis. The accounts include monetary transactions, assets and liabilities for which the Parochial Church Council can be held responsible. They do not include the accounts of groups comprising informal gatherings of Church members. The principal accounting policies are as follows:

### General Funds

These relate to funds that are not subject to any restrictions regarding their use and therefore available for application to the general purposes of the PCC. These include any funds designated for particular purposes by the PCC.

### Restricted Funds

The purpose of any restricted funds is noted in the accounts.

Subject to the above, Receipts and Payments include income as received and expenditure when all recorded costs are irrevocably paid.

1. Fixed Assets retained for Church use include the Canon George Community Hall, built by the Church in 1988. This is currently used on a regular basis by the uniformed organisations and Slimming World. In addition, the Hall is available for occasional bookings by members of the local community for parties, fund-raising events and meetings.

2. Assets recognised in the Statement of Assets and Liabilities include the PCC's cash funds and ones with no monetary value attached.

### 3. Movement in Restricted Funds

	<b>B/F £</b>	<b>Receipts £</b>	<b>Payments £</b>	<b>Balance C/F £</b>
<b>Donations for font, railings etc.</b>	3,500.00	1,250.00	3,030.00	1,720.00
<b>Donations for Image of St Anthony</b>	-	347.00	-	347.00
<b>Roberts bequest</b>	-	1,000.00	-	1,000.00

Approved by PCC on 5th April 2025

Signed

**Chair, Parochial Church Council**

**Treasurer**

# Financial Review 2024

## Introduction

The Accounts show an operating surplus of nearly £1,700 at the end of 2024 in relation to all receipts and payments, that is, including both unrestricted and restricted/reserved funds. Disregarding the restricted funds and “one-off” items, the position with the PCC’s routine receipts and payments in 2024 was a similar, modest surplus.

## Receipts

The main sources of income during 2024 have been Planned Giving through the bank (£16,475), Collections (£3,327), Sundry Donations (£4,417) and tax reclaimed from HMRC under the Gift Aid scheme (£7,255). This represents a small overall increase on giving by parishioners compared with 2023. In addition, fund-raising activities have again been very productive, generating £4,270, while fees from weddings and funerals (£1,394) and donations for votive lamps (£928) have also helped to cover the costs of running the Church.

As regards the Canon George Community Hall, bookings have picked up well in 2024 generating £4,842 in rental; and the disruption in the car park caused by the re-roofing of St Margaret’s Gardens led to a one-off payment of £2,000 by the contractors. We have used this in 2025 to pay towards the costs of replacing all the neon lighting in the Hall.

## Payments

On the payments side, the largest single item was the Parish Share (£19,360), up more than 10% on 2023. The next largest items were insurance for the Church (£6,597) and utilities (£3,516), which has fortunately reduced from the peak in 2023. In relation to the Canon George Community Hall, the running costs have been inflated by BT’s double-charging to the tune of £1,000. If that is discounted, the running costs of the Hall have been nearly covered by receipts, including the rental.

## Overall position

Overall, we have managed to “keep our heads above water” financially during 2024 thanks to the generosity and hard work of parishioners, meaning that our bank accounts were at much the same level at the end of 2024 as 2023. Unfortunately, it is likely to continue to be a struggle to maintain this in the coming months and years. We have recently had a productive meeting with the Diocese on ways in which we could improve our financial security going forward. Some options may be easier than others, such as looking for cheaper insurance, or possibly increasing hire charges for the Hall. But the ongoing effects of inflation and the inevitable costs of maintaining the Church and Hall in a safe, comfortable and attractive condition mean that we are likely to need to run a new stewardship campaign to ensure that the life and ministry of St Margaret’s will continue to be available to the people of Hollinwood.

**Martin S Woods BA**  
**Honorary Treasurer**

## **Independent Examiner's Report to the Parochial Church Council of St Margaret, Hollinwood and St Chad Limeside ("the Trustees")**

I report on the accounts for the year ended 31st December 2024 which are set out above.

### **Respective responsibilities of the Trustees and Independent Examiner**

The charity's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ("the 2011 Act") and that an independent examination is needed.

It is my responsibility to:

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

### **Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

### **Independent Examiner's Statement**

In connection with my examination, no matters have come to my attention:

1. which give me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the 2011 Act; or
  - to prepare accounts which accord with those accounting records, have not been met;or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Elizabeth Battersby-Hill  
42 Lancaster Road  
Carnforth  
Lancashire  
LA5 9LD

23rd March 2025

## **The Parish of St Margaret, Hollinwood and St Chad, Limeside**

### **Statement of Safeguarding Principles**

The Church of England works in partnership with other Christian Churches and other agencies in delivering safeguarding. The following statement of principles appears at the head of each safeguarding policy:

#### **We are committed to**

- † The care, nurture of, and respectful pastoral ministry with, all children, young people and all adults.
- † The safeguarding and protection of all children, young people and all adults.
- † The establishing of safe, caring communities which provide a loving environment where victims of abuse can report or disclose abuse where they can find support and best practice that contributes to the prevention of abuse.

#### **To this end**

- † We will carefully select, support and train all those with any responsibility within the Church, in line with the principles of Safer Recruitment. We will respond without delay to every complaint made, that any adult, child or young person may have been harmed, cooperating with the police and local authority in any investigation.
- † We will seek to offer informed pastoral care and support to anyone who has suffered abuse, developing with them an appropriate ministry that recognises the importance of understanding the needs of those who have been abused, including their feelings of alienation and / or isolation.
- † We will seek to protect survivors of abuse from the possibility of further harm and abuse.
- † We will seek to challenge any abuse of power, especially by anyone in a position of respect and responsibility, where they are trusted by others.
- † We will seek to offer pastoral care and support, including supervision, and referral to the appropriate authorities, to any member of our Church community known to have offended against a child, young person or adult who is vulnerable.

In all these principles we will follow legislation, guidance and recognised good practice.

## **The Parish of St Margaret, Hollinwood and St Chad, Limeside**

### **Safeguarding Policy – Promoting a Safer Church**

The following policy was agreed at the Annual Parochial Church Meeting (APCM) on Sunday 18th May 2025:

**In accordance with the Church of England Safeguarding Policy our church is committed to:**

- † Promoting a safer environment and culture.
- † Safely recruiting and supporting all those with any responsibility related to children, young people and vulnerable adults within the church.
- † Responding promptly to every safeguarding concern or allegation.
- † Caring pastorally for victims/survivors of abuse and other affected persons.
- † Caring pastorally for those who are the subject of concerns or allegations of abuse and other affected persons.
- † Responding to those that may pose a present risk to others.

**The Parish will:**

- † Create a safe and caring place for all.
- † Have a named Parish Safeguarding Officer (PSO) to work with the incumbent and the PCC to implement policy and procedures.
- † Safely recruit, train and support all those with any responsibility for children, young people and adults to have the confidence and skills to recognise and respond to abuse.
- † Ensure that there is appropriate insurance cover for all activities involving children and adults undertaken in the name of the parish.
- † Display in church premises and on the Parish website the details of who to contact if there are safeguarding concerns or support needs.
- † Listen to and take seriously all those who disclose abuse.
- † Take steps to protect children and adults when a safeguarding concern of any kind arises, following House of Bishops guidance, including notifying the Diocesan Safeguarding Adviser (DSA) and statutory agencies immediately.
- † Offer support to victims/survivors of abuse regardless of the type of abuse, when or where it occurred.
- † Care for and monitor any member of the church community who may pose a risk to children and adults whilst maintaining appropriate confidentiality and the safety of all parties.
- † Ensure that health and safety policy, procedures and risk assessments are in place and that these are reviewed annually.
- † Review the implementation of the Safeguarding Policy, Procedures and Practices at least annually.

Each person who works within this church community will agree to abide by this policy and the guidelines established by this church.

**This Parish Church will appoint** a Safeguarding Officer at the first meeting of the newly elected PCC.

Incumbent

Churchwardens

Sunday 18th May 2025