

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY MAGDALENE, CLITHEROE

England & Wales - Charity number 1139479

Details

Other names	PCC OF CLITHEROE PARISH CHURCH
Status	Registered
Legal form	Other
Registered	2010-12-22
Register	View on the Charity Commission register

Contact

Address	Parish Office St. Marys Centre Church Street Clitheroe
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Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: We worship God and provide opportunities for fellowship. We nurture the musical tradition. We visit the sick and encourage prayer. We provide education in the Christian Faith and through our minister support learning and worship in local schools. We care for the church building. We support the needy at home and abroad. We keep the building open and offer funerals, weddings and baptisms.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£134,013	£124,811	-	-
2024-12-31	£101,122	£123,364	-	-
2023-12-31	£106,011	£109,400	-	-
2022-12-31	£125,305	£148,897	-	-
2021-12-31	£117,093	£118,427	-	-

Trustees

Name	Role	Appointed
Rev Paul Sherwood	Chair	2025-11-26
Anne Binnie		2024-05-20
COLIN SCOTT		
Diana Jean Wilkins		2018-04-18
Edward Lazo Scott		2026-04-19
Joanna Robinson		2019-04-17
John Howard Riley		2020-04-17
KEITH JACKSON		2013-06-25
Kenneth John Robinson		2022-04-20
Luke Lowry		2024-04-22
MERLE ALLEN		
Mrs L Ainsworth		2014-04-16
Susan Elizabeth Wrathall		2026-04-19
Susan Robinson		2023-03-17

Accounts

Vicar's Report 2025/2026

'Let's start at the very beginning, A very good place to start.' (Maria, T.S.O.M)



Following my licensing service at the end of November, I did indeed start at the very beginning, the beginning of the new Church year on Advent Sunday 2025. On that day I celebrated the Holy Eucharist three times in the morning and then participated in the ecumenical Advent Carol Service at St. Paul's in the evening, quite the first Sunday! My very first week included a Standing Committee Meeting, a meeting at Price's Funeral Directors, a funeral meeting, Deanery Synod at Rishton, and a funeral at St. Mary's. The month of December continued apace with a finance meeting with the diocese, Ladies Group Christmas Luncheon, Moorlands School

Christmas Concert, a funeral, Christmas Fayre, CRGS Carol Service, Pendle Primary School Carol Concert, SMC Management Team meeting, Carol Service at St. Mary's, Christingle Service at St. Mary's and Christmas day services at St. Mary's and St. Leonard's. Following Christmas day services, I headed down the motorway, Gloria in tow, to spend Christmas with my family for the first time in 19 years.



As a parish priest, my ministry has been shaped by one of the key statements from Jesus in the Gospel of Saint John: *'I am the Way and the Truth and the Life.'* (St. John 14:6). For me, the three words with which Jesus identifies Himself, can be applied to our life as a Gospel centred missional parish community. The **Way** is our mission to our community and outreach to others. The **Truth** is the revealed truth of God revealed in the holy scriptures, principally the Gospel of Jesus Christ, and the apostolic faith, which we are all called to proclaim. The **Life** is the shared life of our Christian community as part of the body of Christ. This is the lens that I use to review our shared ministry.

The Way (Mission)

As the new vicar of the 'parish church' of Clitheroe, I know that we are blessed with opportunities to make connections with the wider town community. I have therefore tried my best to utilise the opportunities that have come my way. I led the town's Christmas Crib dedication service, and in doing so made connections with both our town and borough mayors. I met them both again at our Carol service and at the CRGS awards night in January. I then hosted them both at the vicarage during the interval of the *Evita* musical and then hosted them both, along with other civic



dignitaries, at the Civic Sunday service on 8th March. Other ways in which I have tried to reach out to the wider community included one visit to the Playgroup, attending meetings of the SMC Management committee, the Clitheroe Parish Church Amateur Operatic and Dramatic Society committee, Clitheroe Christian in Partnership, Quiz night at the Buck Inn, Quiz night at St. Paul's and visits to Pendle Primary School – to meet staff and pupils and more recently to lead their 'Easter' assembly. There have also been many conversations with members from U3A, Clitheroe Civic Society and Rotary Clubs! A *secret weapon* for general outreach to the local community is Gloria, who (with her *majestic magnetism*) enables me to talk to many people on our daily walks. She is already quite familiar to some stall holders at the market and to staff at the Knead & Grind coffee shop and Byrne's Wine shop! This year I will look for more opportunities for networking and reaching out to the wider community.

The Truth (Gospel)

I hope all those who attend services at St. Mary's will appreciate my fidelity to the Gospel of Jesus Christ. It is always my intention in leading worship that the central focus of our devotion is our Lord and Saviour Jesus Christ. This is one of the reasons I reinstated a Gospel procession at the main service: to highlight the central importance of the Gospel.

In preaching, my aim is to focus our attention on the teachings of Jesus in the Gospel, and my objective is to relate and apply those teachings to our lives as Christian disciples today in our context here in Clitheroe.

Providing opportunities for studying the Word of God is key element of my role as vicar. I delight in studying the scriptures with other people and have enjoyed our Lent Bible study course on the Psalms of Lament. I plan to offer more Bible studies throughout the year. I am also looking at ways of sharing the Gospel through including articles from interesting contemporary theologians in our parish magazine.

I have also tried my best to share the Good News of the Gospel at the (many) funerals I have conducted thus far.

The Life (Community)



Worship is the beating heart of our Church community. It is what brings us together to offer God our prayers, our praises and the honour due unto Him. The Holy Eucharist is vital to our lives as Christians, as it nourishes our souls and is a sacrament of grace which unites us with Christ in a profound way. With this in mind, and with episcopal blessing, at the beginning of this year, I reordered that chancel (back) to a more traditional Anglican/monastic layout. This was to ensure that the main altar and the high altar cross are the central focus of our worship. I

have also ensured that the main altar is dressed with antependia in the colour of the season. I also moved the standing torches to the main altar and purchased larger altar candles. This (literally) highlights the importance of the altar. I returned the large candlesticks to the high altar, to flank the cross. They are much more visible and fitting

for the space. To avoid these candles guttering in the draughts and burning at different speeds (which they had been), I also purchased brass candle *followers*. They seem to have worked! I also purchased some large bookmarks for the lectern to enhance the use of liturgical colours in the chancel.



From Advent onwards, I introduced some new Orders of Service that were printed in a more accessible larger font size and also included more of the liturgy in full (important for the hard of hearing). In consultation with our musicians, I introduced some more simple liturgical music to encourage the whole congregation to participate. We are now slowly introducing a new Mass setting which is meant for the whole congregation to sing. I am grateful to our choir for being very adaptable and for leading the congregational responses.

In addition to Sundays, I have been elated by the participation in our weekday services. In December I introduced Morning Prayer at 9:00am on Mondays, Tuesdays, Wednesdays and Thursdays in the chapel. I have been blessed by those who attend regularly and ensure that our church is truly a house of prayer. It has also been a good opportunity to build relationships. In January I introduced a midweek celebration of the Holy Eucharist on Wednesdays at 10:30am. This was to provide an opportunity for people to attend the Holy Eucharist at a later time in the morning than our 9:30am Sunday time. It also allows me an opportunity to chat with people over refreshments afterwards, something I cannot do on Sundays. Again, I am most grateful to those people who have become regular members of this Wednesday congregation.

Pastoral Care is an important part of our life as a Christian community. On 27th January I convened a meeting of the Pastoral Visitors at the vicarage to find out what is currently happening and discuss ideas. I am most grateful to the team for the work they do, most especially in our long-term care facilities. I have made several home visits personally, but I wish to explore ways in which communication of such needs could be improved. As I'm new and still trying to learn people's names, I need your assistance with this!

Fellowship is an important way in which we build relationships as a community. Unfortunately, I am unable to do this after church on Sundays. However, I have attended the Ladies Group Christmas Lunch, AGM and Christmas Fayre, and am grateful for the opportunity to chat with people after our Wednesday morning services and during our Lent course. I am contemplating organising some social events later this year that could provide opportunities for us to get better acquainted.



In summary, I would say that it has been a very positive start to a new ministry amongst you. I am incredibly grateful for the warm welcome that I have received and for the ongoing encouragement and support. I am very happy to be serving amongst such lovely people (you) and in such a beautiful part of the country. My sincere thanks to all of you who serve God's church in so many ways! I pray that God will bless us with growth, faith and confidence, as we continue to work together to serve Him and our neighbours here at St. Mary's Clitheroe.

Yours in Christ,

Fr. Paul

(Gloria watching Crufts!)



Churchwarden's Report – Howard Riley

GENERAL : This last year has seen the appointment of Revd Paul Sherwood as priest for the new benefice of St Mary's Clitheroe and St Leonards, Downham. He has been most welcome and his ministry goes from strength to strength with the refreshed Sunday services, regular morning prayer and midweek communion plus bible study and the recruitment of a new and dedicated Director of Music in Mr James

Chaucer. Following a sometimes troublesome interregnum our church is getting back on its feet and to help us do that, Jo Robinson has stepped up as a second church warden.

FINANCES: Our treasurer has raised the key issue of our diminishing financial resources as our congregation shrunk in 2025/26 and outgoings overtook our income. The question of meeting the full payment of our parish share was integral to our current and projected position therefore the treasurer arranged a meeting with the diocesan finance board to identify the emerging problem and establish options for the financial future of the church. In consequence we received a significant reduction in our parish share for the year. Our thanks to our treasurer for his dogged services in this respect. With quinquennial works looming we have no choice but to examine our personal giving, consider fundraising options and most importantly to do our level best to grow our church. The establishment of a dedicated fundraising team was agreed at the 16/3/26 PCC meeting.

SIDESPERSIONS:

Thanks to all on the rota for your commitment over this last year and for all those who help open and close the church most days. Special thanks goes to Keith Robinson who modestly supports so much at St Mary's. Keith oversees all our funeral arrangements with Jenni and has recently organised the 5 yearly renewal of our Parish Electoral Roll. Serving the parish since an incredible 1961 Keith has decided it is time to retire which he does with our sincere blessing and gratitude for all he has done over the decades. Bishop Philip has written to Keith on the occasion of his retirement at the age of 86! Thanks to Steve Cunliffe who has covered more than his share of funerals over recent months ably supported by Keith Jackson. Howard Riley will temporarily work to the vicar in overseeing funeral arrangements with four new volunteers having kindly stepped forward to assist.

PARISH ADMIN : Jenni has been such a good catch and works so efficiently in the office always ready with a smile and a chat with the many visitors whilst keeping us all organised and resourced. During interregnum Jenni worked hard with Patricia Duxbury in keeping all our services up and running by securing regular ministry cover, planning the services and choosing hymns and music for our worship. Can we record our heartfelt thanks to them both and those faithful retired clergy who still supporting us through periods of uncertainty.

BUILDINGS: Our 2025 quinquennial inspection went ahead the last year with our new conservation architect Jill Cowgill from North West design collective of Preston.

The leaking roof above the organ has been fixed with a repair to the lead flashing. Work for the 2020 inspection has not all been completed so some issues will roll over into the next five year programme. The full inspection by Jill Cowgill took place on 20th March 2025 and we are in receipt the full report. We need to prioritise the water ingress and damp in the walls of the ringing room, south east nave and Alleys Chapel. The repair to the roof flashing above the organ has proved successful. On receipt of the inspection report we have drawn up a work schedule and specification to put out to tender identifying 12 priority pieces of work to the fabric and roof. Following recent receipt of a diocesan list of conservation heritage builders we are progressing the invitations to tender for the work.

On receipt of all the quotes we can then look at what range of grant funding is available to apply for and consult with the fund raising team.

The church floodlights were condemned in 2023 and we appealed to our congregation for funds to replace them in 2024 and received a number of generous donations. The Town Council committed to match funding the project which has been quoted to include anti vandal cages to protect the new LED lights which can be seasonally removable. The replacement system was installed in 2025 and is working well highlighting the presence of our church on dark evenings.

Our church clock stopped working a long time ago and requires a significant up grade. The engineer has recommended a complete new system that has automatic winding and seasonal adjustment and which can be adjusted remotely via a phone App at a cost of £3850 with a ten year warranty. RVBC annually

cover the annual maintenance cost for the clock and have generously agreed to fully fund the new installation. This option 'future proofs' the clock and we are in receipt of the funds from RVBC and the work is planned to commence in April this year.

So, we have soldiered on as a team to meet a range of challenges. There are so many willing helpers and unsung heroes who give hours of their time cleaning the church, making the brews, our Ladies Group, the 'Flower People', the churchyard gardeners, our organist and choir, our servers and home communion team, our Mums and Toddlers volunteers, our sides persons, our baptism team, our magazine editor and vision champion, our PCC and secretariat, our funeral vergers and our 'locker uppers', so the list goes on including those who faithfully attend and worship on Sundays!

A huge thankyou to our organist Simon Emery who has done so much to keep us worshipping and our steadfast choristers singing. Simon and the choir set up the St Marys Pop Choir who have occasionally supported our regular singers for events and special services. We remain grateful for the commitment of our choir who have kept going through 'thick and thin' and look forward to their development under our new Director of Music.

I would also like to pay tribute to our stalwart team of bellringers and Tower Captains who ring so regularly and continue to develop quality bell ringing performance in the tower whilst encouraging visits from other ringing bands and pealing across our town and the valley putting our church on the map. Thank you all for all those hours of regular commitment to keeping our church functioning, may God hold you all in His hands.

PCC Secretary's Report – Merle Allen

The Parochial Church Council (PCC) At the beginning of last year the PCC consisted of one Churchwarden - Howard Riley - plus nine elected members – Linda Ainsworth, Merle Allen (Deputy Warden and Secretary), Ann Binnie, Patricia Duxbury, Keith Jackson, Luke Lowry, Ken Robinson (Treasurer), Susan Robinson, and Diana Wilkins. In addition, the two Deanery Synod representatives – Colin Scott and Jo Robinson - attend the meetings.

Now, happily, we have a new Vicar – Rev Paul Sherwood, who started his ministry with us in November of last year. We hope he has settled in and look forward to many years under his leadership.

Sadly Patricia will not be standing for re-election this year – she blames old age but where are her wrinkles?!!

The PCC will have met for formal business, on six occasions from May 2024 to March 2025, not including the APCM.

The Standing Committee – The Vicar, Churchwardens, Treasurer, Special Advisor during the Interregnum – Patricia Duxbury - and Secretary met for business on seven occasions. Patricia has now stood down as advisor, now that our Vicar is in post.

The work of the council is supported by nine committees – Finance, Magazine, SMC (St Mary's Centre) Hall Management Team, Social committee, and Clitheroe Christians in Partnership.

Other officials;

Our 'Vision 2026' Vision Champion is Linda Ainsworth. Our Associate Champion is Patricia Duxbury.

Our Safeguarding Officer is now Luke Lowry.

Our Data Protection Officer and now our new Electoral Roll Officer is Jenni Carysforth – our Parish Administrator.

Keith Robinson has stepped back from being our Electoral Roll Officer (and many other roles) - due to ill health.

Our Archivist is Dorothy Jackson.

Our Calligrapher is now Norman Kelly.

I personally would like to thank all of the above and in fact everyone who is part of one or the other 'teams' which contribute in a very vital way to the running of the church. There are several such teams;

Church coffee rota

The Flower Ladies

All the sides persons

Counting team

The Cleaning Team

Play Group helpers

Chalice Bearers / People who deliver home communion

People who write and deliver intercessions

People on the 'prayer network'

There is always room on any / all of the rotas for more volunteers!

Readers

Key-holders who close the church

Holy washers

Treasurer's Report – Ken Robinson

We have experienced another hard year: Rev Judith was on long-term sick leave from September 2024 and left the post at the end of April 2025. We have effectively been in vacancy for 25 of the last 36 months. This has caused weekly attendance to decrease, whilst expenditure has been kept almost

Income

The budget figure for income in the calendar year 2025 was set at £89,000. The actual total amount for our income was £134,013.

Income was therefore £45,000 above budget.

This is mainly attributable to:

- reclaiming costs of vicars covering services during vacancy
- renegotiating the parish share request. The Diocese have supported the parish share by allocating us £29,760 to set against it.
- Payments for funerals and weddings and other items that do not have budget estimates due to their unpredictability.
- Special donations for floodlighting and the tower clock

Planned Giving [bank standing orders and pledged envelopes] reached £44,407, which is 10% less than the average of the previous five years, although along with gift-aided white envelopes and loose-plate giving has increased slightly from 2024.

Fund-raising events added £2,500 more than in 2024.

Ladies Group have recently donated £500. Ken will send a letter of thanks.

Expenditure

The budget figure for expenditure was set at £134,960. The actual total expenditure was £124,811. Very few areas exceeded budget estimates, one being insurance due to the revised charges after the St. Mary's Centre took out their own insurance.

We renegotiated our Parish Share, but the full amount of £74,960 is shown in the accounts, as the Diocese allocated support to the request, saving £29,960 but didn't reduce it.

Assets

At the end of 2024, our assets had a value of £106,040, this year the balance on 31st December 2025 is £101,960 showing a decrease in assets of £4,080 due to a volatile share price.

Our assets comprise:

- Varley Bequest £62,526
- Varley Income £11,192
- Organ Maintenance Fund £ 4,280
- General Purposes Fund £19,958
- Deposit Account £ 4,001

The Future

We will have another challenging year ahead but can face it with optimism following the arrival in November 2025 of Fr. Paul as our new Vicar.

Our parish share is due to be reviewed in September 2026, as the Diocese want to support us in our efforts to grow the church.

We still have a lot of repair work planned to go ahead in 2026 following on from the quinquennial report this year, which will require grant aid to accomplish. The organ also requires major work to bring it to full working condition.

Budget 2026

Ken has increased all categories by 4%.

Church Insurance Policy – Our updated policy has now been received. Our premium is £800 per month

Fundraising Committee – It was agreed that a small committee of suitable people could be formed to address fundraising and would include applying for external grants. Paul and Ken have volunteered. Other possible interested parties will be approached.

Parochial Fees 2025 / 2026

	2025	Proposed for 2026
Heating	£50	£60
Verger	£55	
Organist Funeral	£90	
Wedding	£140	
(If a professional videographer is present - an extra £100 will go to the organist)		
Travel [if not in undertaker's vehicle]	£10	£15
Bells	£240	
Flowers [weddings]	£80	£100
Live streaming [£100 to organist]	£125	
Recorded/Projected Material	£50 - this has never been charged but will be in future	
Orders of Service [unlimited]	£60 - this seems a random figure – needs investigation.	

Vision Champion's Report – Linda Ainsworth & Patricia Duxbury

In 2025/6, the Vision Champion and/or the Assistant Vision Champion:

- Maintained links with Beavers and Cubs, inviting them to services and delivering input for badge activities.
- Publicised and updated events on the A Church Near You website and the Church website and revised the information under the Prayer tab.
- Established the Manga Café, a Fresh Expression of Church for teenagers aged 13+, providing the opportunity to read manga, enjoy free south-east Asian-themed cup noodles, snacks and drinks and talk with adults in a relaxed setting.
- Produced, distributed and displayed publicity material for special events in Church.
- Maintained the Prayer Board, praying for all those using it and those for whom they pray and arranging for space to be available for new posts.
- Continued to lead the after-service Prayer Group on Sundays to pray for St Mary's, our community and the wider world and to supply a prayer based on what had been prayed for to be printed on the weekly notices for general use.
- Produced AI copyright-free images and PowerPoint presentations for services and publicity.
- Reported through articles and photos for the Parish Magazine on the search for and appointment of a new incumbent to inform readers about the changes taking place in our Church.
- Updated and rewrote the St Mary Magdalene's Statements of Need and Significance as part of a programme of funding bids for grants to repair the fabric and furnishings of the Church, making them available for use by all bidders.
- Joined the proposed new fundraising group and shared ideas about future possible events.

Safeguarding Officer – Luke Lowry / Howard Riley

There have not been any reported incidents during the year 2025 – 2026. DBS checks for PCC members, Home Communion Visitors, Tower Captains, Music Director and Toddler Group Leader are all due for renewal this spring. All those individuals who are eligible for DBS certification have already undergone the mandatory online Foundation refresher training including the Domestic Violence package to increase our awareness. We still have permission from the diocese to do the online training as a group where some others are doing it online themselves. The group sessions proved to be successful with the subject matter provoking meaningful discussions.

Luke Lowry has taken over as PSO and the necessary notices been amended. Both Luke and Revd Paul have been enabled on the Parish Safeguarding Dashboard system and will be maintaining the necessary oversight. Similarly, they have both been registered with the diocese DBS desk for access to the 31:8 Basic to Enhanced Recruiters DBS online system. Both are undertaking the necessary diocesan training programs.

The Parish Safeguarding Dashboard is an online comprehensive software package that covers every aspect of our safeguarding requirements. We have identified all the specific church activities that we routinely engage with looking at any risk associated with participation by children, young people or vulnerable adults. Matters such as risk assessment, insurance cover and related policy and procedural issues are all involved in populating the dashboard which is monitored from the Diocese.

We have identified the following Church Activities to date:

- PCC members (Church based)
- Holy Communion Pastoral Visitors (Home visits)
- Music director and Choir Master (Church based)
- Bell Tower Captain & Deputy (Church based)
- Visiting Bell Ringers (Church based)
- Toddler Playgroup (St Mary Community Centre based)
- Clitheroe Christians in Partnership (CCP) Events

On the 16th March 2026 the PCC endorsed the Safeguarding Action Plan and the reviewed risk assessments for the aforementioned church activities.

The whole Parish Dashboard and previously been signed off as fully compliant by the Diocese and we have now updated it as of the 16/3 PCC meeting endorsements.

Role profiles have been compiled by the Parish Safeguarding Officer (PSO) to support the CofE Safer Recruitment Strategy and the role risk assessment process. This can now be managed via the new Parish Safeguarding Hub which compliments and underpins the main Dashboard. This program can be used to design and record role profiles and associated risk assessments and may be developed to do that for us by the PSO during 2026. Luke Lowry has recently been enabled on the parish admin computer on which he will conduct his safeguarding work and use to access the Dashboard and Hub going forward. The church safeguarding policy remains featured on the St Mary's website with the 2024 revised reporting procedures.

Both the Vicar and Howard Riley have completed the safer recruiting training and were able to lead the recruitment and selection process for the new Director of Music who will formally be appointed 1st April 2026.

Thanks to all for their willing commitment to the safeguarding procedures.

Health & Safety Officer – Howard Riley

There have been no reportable H&S incidents during this last year 2025 to 2026 . Following the 2024/5 incident in the churchyard where a lady walking her dog left the footpath and slipped on a gravestone and broke her pelvis, the incident was reported according to H&S Executive process, and I reported the matter to our insurers. In consequence we have erected three signs warning off slippery gravestones and directing people to remain on the pathway.

Following a bush fire in the northeast corner of the churchyard our treasurer liaised with the RVBC and facilitated the removal of the tree and bush to recent further risk. The Police were asked to patrol the churchyard and there have been no further incidents to date.

Following the tragic death of a child last year caused by a toppled gravestone RVBC/LCC have inspected our churchyard and erected two warning signs.

The existing risk documents have been reviewed by the H&S officer and remain fit for purpose. The documents are available for scrutiny at the west door entrance to the nave. Any issues then please contact a church warden.

All the necessary inspections and surveys have been completed to date.

The poor state of repair of the pathways and some lighting issues have been repeatedly reported to the Council and Highways Authority with little progress to date although a couple of lights have been replaced on the rear passageway and steps.

Deanery Synod Report – Jo Robinson

- **26/3/2025 at St. Peter's Church, Salesbury**

Led by Bishop Jill this meeting focused on how Vision 2026 came into being, what it has done for the Diocese and what has it done for our Parishes.

Carolyn Barton, Director of Vision Delivery at Blackburn Diocese, then presented the major themes emerging from Parish consultation on the NEW VISION. At this stage she emphasized that this was a listening phase. It is hoped that the New Vision would be launched by November 2026. We must now look forward to 2033- 2000 years since Christ's death.

- **10/6/2025 at St. Paul's Church, Clitheroe**

Hosted by Assistant Area Dean Catherine Hale- Highway and opened by Ruth Haldene.

Rev. Steve Hackett and Sarah O'Donoghue, from the Diocesan Growth and Renewal team, set the scene for the Diocesan Centenary celebrations in 2026. A Whit walk event in Blackpool. We were shown a video from Bishop Philip encouraging us to look back over the last 100 years and to look forwards with a renewed commitment to spreading the Gospel. He hopes every Parish will put on simple events over the Mission weekend aiming for out-reach growth and mission.

Mission weekend September 11-13. It should not be about fund-raising!

A video message from Bishop Joe reminded us that mission is always invitational and that we should not be afraid of personal invites.

- **3/12/2025 at St. Peter and St. Paul's, Rishton and AGM**

The meeting began with a Eucharist service lead by Father Eddie Carr.

Rev. Liz McLean opened the meeting with a round-up of the year and asking "Where has God been with us this year".

The New Vision was announced "Joyful followers of Jesus" to be launched to coincide with the Diocesan centenary on 12th November 2026.

Lead by Ruth Haldene ideas were discussed about the Mission and Outreach weekend 11-13th September 2026.

AGM business- Whalley Deanery representatives up for election in 2026.

- **18/3/2026 St. Leonards Langho.**

The meeting was opened by Rev'd Liz McLean with the Leading Your Church Into Growth

prayer(LYCIG).

Rev. Karen Herschell gave an overview of her role in the Diocesan Renewal Programme. She described three main types of growth:-

Numerical (numbers coming to church).

Spiritual (becoming more like Jesus)

Missional (taking more of Jesus' mission to the world).

The programme is extended to 2027. Funding for this is not from the Parish Shares or Diocese.

Three clergy who are on/ have done the renewal programme shared their pearls of wisdom.

We were then split into groups to discuss how different churches were achieving growth.

Finally we were given notices including the Archbishop of Yorks 'Pilgrim Places' initiative encouraging our churches to be welcoming and reflective spaces. An invitation was given to attend a morning at Whalley Abbey where Theo Sheridan-Watts will give help and advice.

Next meetings:

- 29.07.26 – St Mary's Gisburn – AGM
- 17.11.26 – St Mary Magdalene Clitheroe

New members would be welcomed – Jo is stepping down since she will have extra duties as a new Churchwarden. Minutes of the meetings are circulated and available from the website. Colin Scott was elected as our representative on the Deanery Synod for the next three years.

Reports of Parochial and General Interest

St Mary's Centre – Lesley Howarth

The St. Mary's Centre continues to offer the local community a very flexible building to put on activities. But, yet again, over the last 12 months we have seen energy costs continue to increase significantly and our financial reserves are continuing to deplete.

Our diary of regular users continues to be very active although we always have room for new groups to meet on a regular basis, especially during the daytime. New activities over the last 12 months have seen a regular Line Dance class on a Thursday evening, a monthly junior herbalist's class, and Dog Behavioural classes.

We have hosted several Valuation Days, Residents meeting groups, several Dance Shows, the annual Operatic Society Musical, and Play, a Burlesque evening, an Abba tribute band and other Summer and Christmas shows.

We also hosted several concerts as part of the Ribble Valley Jazz and Blues Festival weekend and will once again be hosting more concerts this year.

The Hall Management committee has also started fundraising by holding a Tabletop sale and a Family Bingo Night. Both proved popular and we're hoping to continue to hold these in the coming year along with other events. A Ladies Fashion Show is planned for May.

The Mutual Room continues to hold many workshops and on-off meetings.

Some of our regular users have also run extra one-off full day events, including Hush Art Group, Jujitsu and Line Dancing.

We are actively trying to recruit new regular user groups and would like to thank the whole St. Mary's Centre team for their continued hard work on this. Marketing leaflets continue to be distributed, and the website and Facebook page continue to be used to publicise the space and flexibility that we have as a venue within Clitheroe. We also send out a monthly Newsletter to our distribution list of schools, regular users, volunteers, and potential users giving details of what's currently going on at the Centre.

The last of the money set aside from the sale of the Institute, (retained in a separate account, opened by the Trustees of the St. Mary's Centre, to be used for specified jobs that had been agreed with Ribble Valley Borough Council, for work within the St. Mary's Centre) has now been spent on the repointing, replacement gutters, downspouts and valley gutters on the North side of the building where there was significant water ingress. This work has now been completed. There is however, still work to be completed in the Main Hall to replaster the wall where the water damage has caused the plaster to come away from the wall.

Grants have been secured from several sources including the Lancashire Environmental Fund to carry out work on the internal insulation of the Main Hall roof. The plan is to complete this work over the summer months when many users will be on summer break, as the Main Hall and stage will be out of action for approximately four weeks. This is necessary work following an energy survey completed on the Hall showed the significant heat loss through the Main Hall roof was contributing to the Hall being cold during the winter months. This was affecting users and complaints had been received about the cool temperatures.

A grant has been received from Ribble Valley Borough Council, along with a donation from the Operatic Society towards replacing the projector in the Main Hall. This has now been replaced and is fully functioning and used by groups showing slideshows and films etc.

Turnover for the year to 31st December 2025 is down in 2025 at just under £55k compared to just over £75k in the previous year. However, the previous year includes just over £16k received from Lancashire Environmental Fund for the grant towards the solar panel installation.

We continue to look for ways to save money and apply for grant funding to carry out much needed work within the building. We are also looking at more fundraising ideas, and we are approaching our user groups to see if they would be willing to help with this.

We continue to be very grateful to our volunteers without whom we could not run the Hall, and we look forward to being able to continue to involve them with our activities. The Bar continues to raise much needed funds, and we continue to be very grateful to all the volunteers who staff and help run the bar. New volunteers are always welcome.

In conclusion the St. Mary's Centre is not in a good financial position and the coming year will again prove another challenging one, but thanks must go to the Centre staff, Management Team, and volunteers for their invaluable work.

Susan Robinson – Ladies Group

Well, what a busy, fulfilling and enjoyable first year it has been for me in my role as Chairperson for the group. I feel both privileged and blessed to be an integral part of this wonderful group. Each member is so precious and brings a special value to each meeting.

During the year we welcomed, Alison, Christine and Lorraine to the group, with membership now standing at 21.

2025 brought a full calendar of very interesting speakers and events. We were thrilled to be able to donate to the charities linked to the speakers, and in doing so helped to support their excellent work. The May Fair was a very successful event, which brought everyone in the church together in terms of donations and practical support. A real day of fellowship. - hard work of course, but very rewarding. We had our own stalls as well as outside stalls. How wonderful it was to have comments from these stall holders saying that our church is most welcoming, caring, and has a wonderful atmosphere. For the first time we held a Mango Café, run by Linda Ainsworth. Monies raised from the Fair were given to Christian Aid, UNICEF and our church.

In June our outing took us to visit Salmesbury Hall, which was very interesting, as we explored the ancient rooms, priest hides, visited the former Chapel and enjoyed the elegance of the stately rooms. Afternoon Tea at The Garden Room Eatery was then enjoyed by all.

In July the ladies had a delicious cream tea at Corbridge Court where the AGM was also held in December, followed by an excellent Christmas lunch provided by outside caterers. At this meeting Father Paul was welcomed as the new President of the Ladies Group.

The Christmas Fayre had many seasonal stalls and even brought Father Christmas from the North Pole to visit and sample our mince pies and mulled wine,(non-alcoholic of course)

At the end of the year we had surplus in our financial account and were thrilled to be able to donate to the Nightsafe Project, the Melanesian Brothers and our church.

I would like to sincerely thank Christine, Anne, Jenny and Janet for all their constant support on the Committee, John Wilkinson for setting up the Mutual Room at the St Mary's Centre, Jenni Carysforth for her tireless support to me in the Parish Office and to our dear friend Howard Riley for looking after us in the absence of having a Vicar. Grateful thanks must go also to the Reverend Jane Bury for stepping in and officiating our Corporate Communion earlier in the year.

Finally to the ladies in the group - thank you from the bottom of my heart for your love, care and most loyal support, both to me and in attendance at the meetings - coming out in all weathers.

We pray that God will guide and richly bless our group in 2026 and take special care of those members going through difficult times at the moment.

St Mary's Play Group – Sarah Dent

Play Group numbers have increased steadily over the last few months, with some weeks seeing 20+ children with Grandparents, Mums and Dads. Which is great to see.

Our team remains unchanged with a coffee and snack rotation from Anne, Jo, and Diane.

Julie Ascroft continues to come up with weekly craft activities which often link to the seasons and festivals.

Play dough continues to be popular it allows great opportunities to chat whilst manipulating the dough. The jigsaws are a weekly activity with some added threading and board games. We have purchased a play table which is multipurpose, so far we have used it for sand and wood savings very messy but great fun. In the summer we hope to add some compost and plant pots and maybe some water on a hot day so it becomes a shallow water tray.

Play group provides a great space to run ride and scoot and of course slide as the weekly "sit on toys" Slide etc are always available. We have a quieter area for reading and babies, with books and play mats baby chairs etc.

The small world toys such as the farm cars and train sets remain and we look out for bargains from local charity shops to top up and replenish our stock.

Patricia and Sue arrive around 10 for song and story time. Patricia always says a prayer and keeps us up to date with church news and events. Sue keeps us on our toes learning new songs as she guides us with her great guitar playing .

Patricia more recently has taken photos of our weekly antics and posted them on the Church Facebook page, which I hope people have enjoyed. Play group has its own Facebook page so its really helpful to be able to reshare the post. Keeping our presence on social media is important to help keep numbers up.

We've had some lovely comments from families recently who have said how much they enjoy coming and what a lovely group it is. This is great to hear, we have a fantastic team of volunteers who continue to make this such a lovely experience for everyone.

Parish Magazine – Linda Ainsworth

The Parish Magazine for the church of St Mary Magdalene aims to provide information, seasonal resources, articles and material for reflection to build up our common life, and to reach out to those in the local community, that they may see in it something of the Lord's glory reflected, and desire to know more of Him. Subscriber numbers stand at around 100 copies a month.

The magazine continues to generate some income from advertising, but we have still been unable to replace the majority of our half-page ads. This has necessitated an increase in the cover minimum price to 80p and for subscribers to £6 minimum for 10 issues. Thanks go to those advertisers who have stuck with us, and Jenni, our Parish Administrator, is seeking any suggestions as to whom we might approach to advertise in the magazine: please contact her in the parish office if you have any ideas. Advertising costs remain at £40 for a one-sixth page and £80 for a half-page advertisement for 10 insertions: in the current economic crisis afflicting small businesses, it might well prove counter-productive to raise prices. Annual postal subscriptions are available for £20.

Articles on any subject are always welcome, especially when accompanied by photographs. In order to facilitate editing, contributors are asked to submit articles as Word files, preferably unformatted, rather than PDFs, and any accompanying pictures as separate files not integrated into the text. Those without word processing facilities may submit articles in longhand to the Parish Office for typing. We look forward to hearing from you.

A new method of collecting subscriptions seems to have proved practicable this year: recycled church envelopes labelled with the subscriber's name and instructions for payment being attached to each magazine and being returned either to the magazine deliverer or directly to the Parish Office (via the letterbox if necessary). Thanks go to Jenni for her work on this innovation. Our distributors continue to take out the magazines efficiently and in a timely way. I can only thank you all very much for your assistance.

Clitheroe Christians in Partnership – Howard Riley

CCP has continued to meet each quarter. They continue to promote the monthly prayer theme for use across the fellowships and which St Mary's has contributed to and published in the parish magazine. A number of us assisted on the setting up and delivery of this year's Carols at the Castle which attracted over 2000 people.

We have continued to support the CCP door to door delivery of HOPE and EXLORE magazines to most of the housing estates in the town. CCP continues to support the Ribble Valley Climate Action Network (RVCAN) although St Mary's contribution has been minimal. CCP has facilitated the establishment of community warm spaces over the winter, but St Mary's was not considered a viable venue but volunteer support was offered. CCP have run holiday club style venues with activities and provision of refreshments over February half term at St James's, Trinity and the Community Church and are planning to run some sessions over the summer holiday period. This will be published in the newsletter with an invitation for volunteer support. CCP have continued to work with Turret House on Edisford Road offering thematic organised prayer and fellowship sessions at this attractive venue throughout the year. The CCP remains in support of outreach through drama using church space with the Lamps Drama Company 'PASSION' being performed at St Pauls Low Moor and 'The Romans at Easter' performed at Trinity

Coming up there will be a CCP Good Friday service and Walk of Witness at the URC and then walk up to the castle with the cross for outdoor worship. The Summer Town BBQ went ahead with a number of our fellowship assisting in various roles. There was an emphasis on reaching young people in the park area for this event. CCP will be overseeing Christian Aid week as usual. This summer offers an exciting weekend of 'Love Clitheroe' outreach with Live at the Castle and Church at the castle events. Publicity material has been sent to CCP churches.

The organisation is closely linked with the activities of the Gateway Trust which includes the Foodbank and they need more trustees to sit above this valuable local charity and ministry. Please speak to the churchwarden if you feel you wish to get involved.

**PCC of St Mary Magdalene,
Clitheroe - 1139479**

**End Of Year Financial
Statements**

**Year Ending 31st December
2025**


Statement of the Responsibilities of the Parochial Church Council

The PCC is responsible for all parish finance, its management and control. These responsibilities include:-

- a) Keeping "proper accounting records" which are sufficient to show and explain all the PCC's transactions and must include a record of all relevant assets and liabilities,
 - b) Ensuring that the finances of the PCC are under its control and only delegated if the PCC can ensure its wishes will be followed,
 - c) Preparing annual financial statements and reports which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church Representation Rules,
 - d) Arranging for a suitable independent examination of the financial statements.
-

The financial statements and reports for the year ending 31st December 2025 have been produced and independently examined.

They have been approved by the Parochial Church Council and authorised for issue on 16th March 2026.



Fr. Paul Sherwood (Incumbent)



Kenneth John Robinson (Treasurer)

Accounts of the PCC of St. Mary Magdalene Parish Church, Clitheroe to 31st December 2025

Treasurer's Report

We have experienced another hard year: Rev Judith was on long-term sick leave from September 2024 and left the post at the end of April 2025. We have effectively been in vacancy for 25 of the last 36 months. This has caused weekly attendance to decrease, whilst expenditure has been kept almost at a level due to parish share, insurance, utilities and salary of the parish administrator still having to be paid.

Income

The budget figure for income in the calendar year 2025 was set at £89,000. The actual total amount for our income was £133,987.

Income was therefore £45,000 above budget.

This is mainly attributable to:

- reclaiming costs of vicars covering services during vacancy
- renegotiating the parish share request. The Diocese have supported the parish share by allocating us £29,760 to set against it.
- Payments for funerals and weddings and other items that do not have budget estimates due to their unpredictability.
- Special donations for floodlighting and the tower clock

Planned Giving [bank standing orders and pledged envelopes] reached £43,398, which is 10% less than the average of the previous five years, although along with gift-aided white envelopes and loose-plate giving has increased slightly from 2024.

Fund-raising events added £2,500 more than in 2024.

Expenditure

The budget figure for expenditure was set at £134,960. The actual total expenditure was £123,785. Very few areas exceeded budget estimates, one being insurance due to the revised charges after the St. Mary's Centre took out their own insurance.

We renegotiated our Parish Share, but the full amount of £74,960 is shown in the accounts, as the Diocese allocated support to the request, saving £29,960 but didn't reduce it.

Assets

At the end of 2024, our assets had a value of £106,040, this year the balance on 31st December 2025 is £101,960 showing a decrease in assets of £4,080 due to a volatile share price.

Our assets comprise:

- | | |
|--------------------------|---------|
| • Varley Bequest | £62,530 |
| • Varley Income | £11,192 |
| • Organ Maintenance Fund | £ 4,280 |
| • General Purposes Fund | £19,958 |
| • Deposit Account | £ 4,001 |

Reserves Policy

It is PCC policy to try to maintain a balance on unrestricted funds that equates to at least three months' unrestricted payments. This is equivalent to £33,740. It is held to smooth out fluctuations in cash flow and to meet emergencies.

In addition, £2,567 is being held back to fund the repairs to the church tower clock. This money was given to us in 2025 by Ribble Valley Borough Council for this purpose, but the repairs are not expected to start before the end of April 2026.

The Future

We will have another challenging year ahead but can face it with optimism following the arrival in November 2025 of Fr. Paul as our new Vicar.

Our parish share is due to be reviewed in September 2026, as the Diocese want to support us in our efforts to grow the church.

We still have a lot of repair work planned to go ahead in 2026 following on from the quinquennial report this year, which will require grant aid to accomplish. The organ also requires major work to bring it to full working condition.

Personal

I would like to thank all who assist with the financial dealings of the Church, and to everyone in the congregation who has continued giving generously via envelopes, standing orders and loose plate collections.

Ken Robinson — PCC Treasurer

St Mary Magdalene Clitheroe - 1139479

Balance sheet (Church of England)

As at: 31 December 2025

	As at 31/12/2025	As at 31/12/2024
	£	£
Fixed assets		
Investments	97,964	102,039
	<u>97,964</u>	<u>102,039</u>
Current assets		
Debtors	1,297	2,117
Investments	4,001	4,001
Cash at bank and in hand	13,555	10,095
	<u>18,853</u>	<u>16,213</u>
Liabilities		
Creditors: Amounts falling due in one year	2,044	9,447
Net current assets less current liabilities	<u>16,809</u>	<u>6,766</u>
Total assets less current liabilities	<u>114,773</u>	<u>108,805</u>
Total net assets less liabilities	<u>114,773</u>	<u>108,805</u>
Represented by		
Unrestricted		
Unrestricted - General fund	33,119	25,818
Designated		
Designated - General Purpose 6001D CB3020559	4,001	4,001
Restricted		
Restricted - Organ Maintenance Fund	4,284	4,458
Restricted - Varley Income 006S CB3020563	11,192	11,658
Restricted - Agency collection	(353)	(2,264)
Endowment		
Endowment - Varley Bequest CB 3020560	62,530	65,133
Funds of the church	<u>114,773</u>	<u>108,804</u>

There may be minor discrepancies in the totals if the pence are not being shown

St Mary Magdalene Clitheroe - 1139479

Statement of Financial Activities

For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Voluntary income	109,359	(26)	—	109,333	73,567
Activities for generating funds	8,220	—	—	8,220	4,817
Investment income	3,013	—	—	3,013	3,046
Incoming resources from charitable activities	7,028	—	—	7,028	9,044
Other incoming resources	6,144	250	—	6,394	11,054
Total income	133,763	224	—	133,987	101,528
Resources used					
Cost of generating funds	574	—	—	574	973
Cost of generating voluntary income	1,165	—	—	1,165	191
Charitable activities	110,295	807	—	111,102	110,076
Grants	542	—	—	542	773
Governance costs	314	—	—	314	1,633
Support Costs	8,321	—	—	8,321	9,080
Other resources used	1,766	—	—	1,766	1,146
Total expenditure	122,978	807	—	123,785	123,872
Gains / losses on investment assets	(831)	(640)	(2,604)	(4,075)	(2,705)
Net income / (expenditure) resources before transfer	9,954	(1,223)	(2,604)	6,127	(25,049)
Transfers					
Gross transfers between funds - in	—	—	—	—	5,100
Gross transfers between funds - out	—	—	—	—	(5,100)
Other recognised gains / losses					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	9,954	(1,223)	(2,604)	6,127	(25,049)
Reconciliation of funds					
Total funds brought forward	24,049	9,622	75,134	108,805	133,854
Total funds carried forward	34,003	8,399	72,530	114,932	108,805

There may be minor discrepancies in the totals if the pence are not being shown

St Mary Magdalene Clitheroe - 1139479

Analysis of income and expenditure
Selected period: 01 January 2025 to 31 December 2025

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Incoming resources						
<i>Incoming resources from generated funds</i>						
0101 - Pledged Gift Aid - Bank	32,495	—	—	—	32,495	32,111
0110 - Pledged Gift Aid - Envelopes	10,903	—	—	—	10,903	10,232
0201 - White Envelopes	6,513	—	—	—	6,513	6,370
0301 - Loose plate collections	5,998	—	—	—	5,998	5,391
0401 - Regular gift days	—	—	—	—	—	—
0410 - Collections from Church wall safe	620	—	—	—	620	553
0420 - Well Court Communion Collection	373	—	—	—	373	401
0430 - Sum Up Donations	184	—	—	—	184	85
0501 - One-off Gift Aid gifts	66	—	—	—	66	94
0510 - Donations via QR Code	815	—	—	—	815	446
0520 - Special Donations	5,316	—	—	—	5,316	2,640
0530 - Website Donations	14	—	—	—	14	42
0540 - Redevelopment Donations	—	—	—	—	—	—
0550 - Donations from appeals	—	—	—	—	—	—
0560 - Small Donations	2,002	—	44	—	2,046	504
0601 - Tax recoverable on Gift Aid	13,809	—	—	—	13,809	13,853
0701 - Legacies and Bequests	—	—	—	—	—	500
0801 - Recurring grants	—	—	—	—	—	—
08A1 - Non-recurring one-off grants	30,210	—	—	—	30,210	216
1360 - Flower Donations	40	—	(70)	—	(30)	130
0901 - Other funds generated....events	2,434	—	—	—	2,434	—
0902 - Organ Recital Receipts	1,841	—	—	—	1,841	723
1210 - Catering	—	—	—	—	—	—
1220 - Fair Trade Stall	—	—	—	—	—	—
1240 - Hire of Church Rooms	2,675	—	—	—	2,675	2,590
1250 - Magazine income - advertising	280	—	—	—	280	532
1260 - Magazine income - sales	990	—	—	—	990	972
1001 - CCLA Investment Income	3,013	—	—	—	3,013	3,046
1015 - Short Term Deposits Interest Retained	—	—	—	—	—	—
1020 - Bank and building society interest	—	—	—	—	—	—
1030 - Rent from lands or buildings	—	—	—	—	—	—
<i>Incoming resources from generated funds Totals</i>	120,592	—	(26)	—	120,566	81,429
<i>Incoming resources from charitable activities</i>						
1101 - PCC Fees for weddings and funerals	2,681	—	—	—	2,681	4,025
1102 - Assigned Fees for weddings and funerals	—	—	—	—	—	—
1103 - Clergy Travel to Funerals and Weddings	130	—	—	—	130	150
1230 - Parish Hall Reimbursements	4,217	—	—	—	4,217	4,869
<i>Incoming resources from charitable activities Totals</i>	7,028	—	—	—	7,028	9,044

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Other incoming resources						
1110 - Fees for Bell ringers at weddings	640	—	—	—	640	1,200
1270 - Salt and Light	—	—	—	—	—	—
1280 - Sunday School and Education	—	—	—	—	—	—
1290 - Organ Maintenance receipts	20	—	250	—	270	5,115
1310 - Insurance claims	—	—	—	—	—	—
1320 - Surplus - sales of fixed assets	—	—	—	—	—	—
1330 - Printing Services	509	—	—	—	509	324
1350 - VAT Refunds received	—	—	—	—	—	—
1370 - Live Streaming of Services	250	—	—	—	250	125
1400 - Organist & Verger Fees for weddings & fu	2,485	—	—	—	2,485	3,305
1410 - St Leonards Reimbursements	—	—	—	—	—	—
1420 - Chatburn Church Reimbursements	—	—	—	—	—	—
1430 - St Pauls Reimbursements	—	—	—	—	—	900
1500 - Other Sundry Income	2,240	—	—	—	2,240	85
Other incoming resources Totals	6,144	—	250	—	6,394	11,054
Incoming resources Grand totals	133,763	—	224	—	133,987	101,528

Resources used

Cost of generating funds

2501 - Magazine expenses	574	—	—	—	574	973
2510 - Fair Trade Stall costs	—	—	—	—	—	—
1710 - Costs of applying for grants	—	—	—	—	—	—
1730 - Costs of fetes & other events	1,124	—	—	—	1,124	178
1735 - Organ Recital costs	42	—	—	—	42	13
1740 - Investment management costs	—	—	—	—	—	—
Cost of generating funds Totals	1,739	—	—	—	1,739	1,164

Charitable activities

1910 - Parish Share	74,960	—	—	—	74,960	63,414
1920 - Clergy Assigned Fees	1,727	—	—	—	1,727	454
2101 - Vicars Expenses	699	—	—	—	699	—
2106 - Support Staff Expenses	57	—	—	—	57	56
2120 - Vicarage Council tax	1,435	—	—	—	1,435	3,318
2130 - Vicarage other house expenses	342	—	—	—	342	—
2140 - Vicarage Water Rates	60	—	—	—	60	—
2150 - Office Phone	266	—	—	—	266	879
2151 - Vicarage Broadband & Landline Phone	210	—	—	—	210	407
2152 - Church Internet, Website, Zoom etc	1,444	—	—	—	1,444	1,199
2170 - Sunday School and Education	—	—	—	—	—	—
2175 - Payments to Bell Ringers for Weddings	720	—	—	—	720	1,200
2180 - Organists Honorarium ONLY	390	—	—	—	390	2,747
2190 - Choir Fees and Expenses	137	—	—	—	137	348
2200 - Salt and Light	—	—	—	—	—	—
2301 - Church running - insurance	7,263	—	—	—	7,263	6,455
2320 - Organ / piano tuning and repairs	—	—	807	—	807	7,105
2330 - Church maintenance & repairs	2,111	—	—	—	2,111	4,170
2331 - Cleaning	279	—	—	—	279	161
2335 - Quinquennial Survey	959	—	—	—	959	—
2340 - Altar and General	987	—	—	—	987	1,252
2350 - Church Opening Group Expenses	—	—	—	—	—	—

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
2360 - Printing and Stationery	1,021	—	—	—	1,021	1,959
2370 - Payment to Organist/Verger funeral/weddi	1,360	—	—	—	1,360	1,880
2401 - Church running - electric	1,744	—	—	—	1,744	1,528
2410 - Church running - gas	4,399	—	—	—	4,399	4,814
2420 - Church running - water	665	—	—	—	665	377
2520 - Catering costs	—	—	—	—	—	—
2590 - Parish Hall Rechargeable costs	4,217	—	—	—	4,217	4,869
2650 - Church Equipment for Church	1,707	—	—	—	1,707	1,028
2701 - Church major repairs - structure	—	—	—	—	—	—
2710 - Church major repairs - installation	1,137	—	—	—	1,137	—
2715 - Churchyard/garden maintainance	—	—	—	—	—	359
2720 - Church interior and exterior decorating	—	—	—	—	—	98
1801 - Giving to missionary societies	350	—	—	—	350	100
1830 - Giving - relief and development agencies	26	—	—	—	26	—
1850 - Grants	166	—	—	—	166	673
Charitable activities Totals	110,837	—	807	—	111,644	110,849
Governance costs						
2601 - Governance costs examination/audit fee	314	—	—	—	314	1,633
Governance costs Totals	314	—	—	—	314	1,633
Support Costs						
2001 - Assistant staff costs	31	—	—	—	31	2,032
2050 - Salary of parish administrator	8,140	—	—	—	8,140	6,897
2741 - Finance System Licence / Maintenance	150	—	—	—	150	150
Support Costs Totals	8,321	—	—	—	8,321	9,080
Other resources used						
2380 - Other Sundry Payments	799	—	—	—	799	335
2390 - Write Off	65	—	—	—	65	—
2560 - St Pauls Low Moor Rechargeable costs	501	—	—	—	501	327
2570 - Downham St Leonards Rechargeable Costs	1	—	—	—	1	13
2580 - Chatburn Christ Church Rechargeable Cost	—	—	—	—	—	30
2740 - Bank Charges	401	—	—	—	401	441
Other resources used Totals	1,766	—	—	—	1,766	1,146
Resources used Grand totals	122,978	—	807	—	123,785	123,872

There may be minor discrepancies in the totals if the pence are not being shown

St. Mary Magdalene Parish Church – Charity No. 1139479

Independent Examiner's Report
For The Year Ended 31 December 2025

This report on the financial statements of the PCC for the year ended 31 December 2025, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s. 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the Parochial Church Council and examiner

As members of the PCC, you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s. 144 (2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission and to be found in the Church guidance 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures to the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention: -

1) which gives 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; and

- to prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.

Signature: S. J Higson

Name: STEPHEN JOHN HIGSON

Qualification: CHARTERED ACCOUNTANT

Address: 14 BROWN HILL GROVE

..... CLITHEROE, LANC'S

..... B.B.7 1FJ

Date: 12th March 2026

**PCC of St Mary Magdalene,
Clitheroe - 1139479**

**End Of Year Financial
Statements**

**Year Ending 31st December
2025**


Statement of the Responsibilities of the Parochial Church Council

The PCC is responsible for all parish finance, its management and control. These responsibilities include:-

- a) Keeping "proper accounting records" which are sufficient to show and explain all the PCC's transactions and must include a record of all relevant assets and liabilities,
 - b) Ensuring that the finances of the PCC are under its control and only delegated if the PCC can ensure its wishes will be followed,
 - c) Preparing annual financial statements and reports which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church Representation Rules,
 - d) Arranging for a suitable independent examination of the financial statements.
-

The financial statements and reports for the year ending 31st December 2025 have been produced and independently examined.

They have been approved by the Parochial Church Council and authorised for issue on 16th March 2026.



Fr. Paul Sherwood (Incumbent)



Kenneth John Robinson (Treasurer)

Accounts of the PCC of St. Mary Magdalene Parish Church, Clitheroe to 31st December 2025

Treasurer's Report

We have experienced another hard year: Rev Judith was on long-term sick leave from September 2024 and left the post at the end of April 2025. We have effectively been in vacancy for 25 of the last 36 months. This has caused weekly attendance to decrease, whilst expenditure has been kept almost at a level due to parish share, insurance, utilities and salary of the parish administrator still having to be paid.

Income

The budget figure for income in the calendar year 2025 was set at £89,000. The actual total amount for our income was £133,987.

Income was therefore £45,000 above budget.

This is mainly attributable to:

- reclaiming costs of vicars covering services during vacancy
- renegotiating the parish share request. The Diocese have supported the parish share by allocating us £29,760 to set against it.
- Payments for funerals and weddings and other items that do not have budget estimates due to their unpredictability.
- Special donations for floodlighting and the tower clock

Planned Giving [bank standing orders and pledged envelopes] reached £43,398, which is 10% less than the average of the previous five years, although along with gift-aided white envelopes and loose-plate giving has increased slightly from 2024.

Fund-raising events added £2,500 more than in 2024.

Expenditure

The budget figure for expenditure was set at £134,960. The actual total expenditure was £123,785. Very few areas exceeded budget estimates, one being insurance due to the revised charges after the St. Mary's Centre took out their own insurance.

We renegotiated our Parish Share, but the full amount of £74,960 is shown in the accounts, as the Diocese allocated support to the request, saving £29,960 but didn't reduce it.

Assets

At the end of 2024, our assets had a value of £106,040, this year the balance on 31st December 2025 is £101,960 showing a decrease in assets of £4,080 due to a volatile share price.

Our assets comprise:

- | | |
|--------------------------|---------|
| • Varley Bequest | £62,530 |
| • Varley Income | £11,192 |
| • Organ Maintenance Fund | £ 4,280 |
| • General Purposes Fund | £19,958 |
| • Deposit Account | £ 4,001 |

Reserves Policy

It is PCC policy to try to maintain a balance on unrestricted funds that equates to at least three months' unrestricted payments. This is equivalent to £33,740. It is held to smooth out fluctuations in cash flow and to meet emergencies.

In addition, £2,567 is being held back to fund the repairs to the church tower clock. This money was given to us in 2025 by Ribble Valley Borough Council for this purpose, but the repairs are not expected to start before the end of April 2026.

The Future

We will have another challenging year ahead but can face it with optimism following the arrival in November 2025 of Fr. Paul as our new Vicar.

Our parish share is due to be reviewed in September 2026, as the Diocese want to support us in our efforts to grow the church.

We still have a lot of repair work planned to go ahead in 2026 following on from the quinquennial report this year, which will require grant aid to accomplish. The organ also requires major work to bring it to full working condition.

Personal

I would like to thank all who assist with the financial dealings of the Church, and to everyone in the congregation who has continued giving generously via envelopes, standing orders and loose plate collections.

Ken Robinson — PCC Treasurer

St Mary Magdalene Clitheroe - 1139479

Balance sheet (Church of England)
As at: 31 December 2025

	As at 31/12/2025	As at 31/12/2024
	£	£
Fixed assets		
Investments	97,964	102,039
	<u>97,964</u>	<u>102,039</u>
Current assets		
Debtors	1,297	2,117
Investments	4,001	4,001
Cash at bank and in hand	13,555	10,095
	<u>18,853</u>	<u>16,213</u>
Liabilities		
Creditors: Amounts falling due in one year	2,044	9,447
Net current assets less current liabilities	<u>16,809</u>	<u>6,766</u>
Total assets less current liabilities	<u>114,773</u>	<u>108,805</u>
Total net assets less liabilities	<u>114,773</u>	<u>108,805</u>
Represented by		
Unrestricted		
Unrestricted - General fund	33,119	25,818
Designated		
Designated - General Purpose 6001D CB3020559	4,001	4,001
Restricted		
Restricted - Organ Maintenance Fund	4,284	4,458
Restricted - Varley Income 006S CB3020563	11,192	11,658
Restricted - Agency collection	(353)	(2,264)
Endowment		
Endowment - Varley Bequest CB 3020560	62,530	65,133
Funds of the church	<u>114,773</u>	<u>108,804</u>

There may be minor discrepancies in the totals if the pence are not being shown

St Mary Magdalene Clitheroe - 1139479

Statement of Financial Activities

For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Voluntary income	109,359	(26)	—	109,333	73,567
Activities for generating funds	8,220	—	—	8,220	4,817
Investment income	3,013	—	—	3,013	3,046
Incoming resources from charitable activities	7,028	—	—	7,028	9,044
Other incoming resources	6,144	250	—	6,394	11,054
Total income	133,763	224	—	133,987	101,528
Resources used					
Cost of generating funds	574	—	—	574	973
Cost of generating voluntary income	1,165	—	—	1,165	191
Charitable activities	110,295	807	—	111,102	110,076
Grants	542	—	—	542	773
Governance costs	314	—	—	314	1,633
Support Costs	8,321	—	—	8,321	9,080
Other resources used	1,766	—	—	1,766	1,146
Total expenditure	122,978	807	—	123,785	123,872
Gains / losses on investment assets	(831)	(640)	(2,604)	(4,075)	(2,705)
Net income / (expenditure) resources before transfer	9,954	(1,223)	(2,604)	6,127	(25,049)
Transfers					
Gross transfers between funds - in	—	—	—	—	5,100
Gross transfers between funds - out	—	—	—	—	(5,100)
Other recognised gains / losses					
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	9,954	(1,223)	(2,604)	6,127	(25,049)
Reconciliation of funds					
Total funds brought forward	24,049	9,622	75,134	108,805	133,854
Total funds carried forward	34,003	8,399	72,530	114,932	108,805

There may be minor discrepancies in the totals if the pence are not being shown

St Mary Magdalene Clitheroe - 1139479

Analysis of income and expenditure
Selected period: 01 January 2025 to 31 December 2025

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Incoming resources						
<i>Incoming resources from generated funds</i>						
0101 - Pledged Gift Aid - Bank	32,495	—	—	—	32,495	32,111
0110 - Pledged Gift Aid - Envelopes	10,903	—	—	—	10,903	10,232
0201 - White Envelopes	6,513	—	—	—	6,513	6,370
0301 - Loose plate collections	5,998	—	—	—	5,998	5,391
0401 - Regular gift days	—	—	—	—	—	—
0410 - Collections from Church wall safe	620	—	—	—	620	553
0420 - Well Court Communion Collection	373	—	—	—	373	401
0430 - Sum Up Donations	184	—	—	—	184	85
0501 - One-off Gift Aid gifts	66	—	—	—	66	94
0510 - Donations via QR Code	815	—	—	—	815	446
0520 - Special Donations	5,316	—	—	—	5,316	2,640
0530 - Website Donations	14	—	—	—	14	42
0540 - Redevelopment Donations	—	—	—	—	—	—
0550 - Donations from appeals	—	—	—	—	—	—
0560 - Small Donations	2,002	—	44	—	2,046	504
0601 - Tax recoverable on Gift Aid	13,809	—	—	—	13,809	13,853
0701 - Legacies and Bequests	—	—	—	—	—	500
0801 - Recurring grants	—	—	—	—	—	—
08A1 - Non-recurring one-off grants	30,210	—	—	—	30,210	216
1360 - Flower Donations	40	—	(70)	—	(30)	130
0901 - Other funds generated....events	2,434	—	—	—	2,434	—
0902 - Organ Recital Receipts	1,841	—	—	—	1,841	723
1210 - Catering	—	—	—	—	—	—
1220 - Fair Trade Stall	—	—	—	—	—	—
1240 - Hire of Church Rooms	2,675	—	—	—	2,675	2,590
1250 - Magazine income - advertising	280	—	—	—	280	532
1260 - Magazine income - sales	990	—	—	—	990	972
1001 - CCLA Investment Income	3,013	—	—	—	3,013	3,046
1015 - Short Term Deposits Interest Retained	—	—	—	—	—	—
1020 - Bank and building society interest	—	—	—	—	—	—
1030 - Rent from lands or buildings	—	—	—	—	—	—
<i>Incoming resources from generated funds Totals</i>	120,592	—	(26)	—	120,566	81,429
<i>Incoming resources from charitable activities</i>						
1101 - PCC Fees for weddings and funerals	2,681	—	—	—	2,681	4,025
1102 - Assigned Fees for weddings and funerals	—	—	—	—	—	—
1103 - Clergy Travel to Funerals and Weddings	130	—	—	—	130	150
1230 - Parish Hall Reimbursements	4,217	—	—	—	4,217	4,869
<i>Incoming resources from charitable activities Totals</i>	7,028	—	—	—	7,028	9,044

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Other incoming resources						
1110 - Fees for Bell ringers at weddings	640	—	—	—	640	1,200
1270 - Salt and Light	—	—	—	—	—	—
1280 - Sunday School and Education	—	—	—	—	—	—
1290 - Organ Maintenance receipts	20	—	250	—	270	5,115
1310 - Insurance claims	—	—	—	—	—	—
1320 - Surplus - sales of fixed assets	—	—	—	—	—	—
1330 - Printing Services	509	—	—	—	509	324
1350 - VAT Refunds received	—	—	—	—	—	—
1370 - Live Streaming of Services	250	—	—	—	250	125
1400 - Organist & Verger Fees for weddings & fu	2,485	—	—	—	2,485	3,305
1410 - St Leonards Reimbursements	—	—	—	—	—	—
1420 - Chatburn Church Reimbursements	—	—	—	—	—	—
1430 - St Pauls Reimbursements	—	—	—	—	—	900
1500 - Other Sundry Income	2,240	—	—	—	2,240	85
Other incoming resources Totals	6,144	—	250	—	6,394	11,054
Incoming resources Grand totals	133,763	—	224	—	133,987	101,528

Resources used

Cost of generating funds

2501 - Magazine expenses	574	—	—	—	574	973
2510 - Fair Trade Stall costs	—	—	—	—	—	—
1710 - Costs of applying for grants	—	—	—	—	—	—
1730 - Costs of fetes & other events	1,124	—	—	—	1,124	178
1735 - Organ Recital costs	42	—	—	—	42	13
1740 - Investment management costs	—	—	—	—	—	—
Cost of generating funds Totals	1,739	—	—	—	1,739	1,164

Charitable activities

1910 - Parish Share	74,960	—	—	—	74,960	63,414
1920 - Clergy Assigned Fees	1,727	—	—	—	1,727	454
2101 - Vicars Expenses	699	—	—	—	699	—
2106 - Support Staff Expenses	57	—	—	—	57	56
2120 - Vicarage Council tax	1,435	—	—	—	1,435	3,318
2130 - Vicarage other house expenses	342	—	—	—	342	—
2140 - Vicarage Water Rates	60	—	—	—	60	—
2150 - Office Phone	266	—	—	—	266	879
2151 - Vicarage Broadband & Landline Phone	210	—	—	—	210	407
2152 - Church Internet, Website, Zoom etc	1,444	—	—	—	1,444	1,199
2170 - Sunday School and Education	—	—	—	—	—	—
2175 - Payments to Bell Ringers for Weddings	720	—	—	—	720	1,200
2180 - Organists Honorarium ONLY	390	—	—	—	390	2,747
2190 - Choir Fees and Expenses	137	—	—	—	137	348
2200 - Salt and Light	—	—	—	—	—	—
2301 - Church running - insurance	7,263	—	—	—	7,263	6,455
2320 - Organ / piano tuning and repairs	—	—	807	—	807	7,105
2330 - Church maintenance & repairs	2,111	—	—	—	2,111	4,170
2331 - Cleaning	279	—	—	—	279	161
2335 - Quinquennial Survey	959	—	—	—	959	—
2340 - Altar and General	987	—	—	—	987	1,252
2350 - Church Opening Group Expenses	—	—	—	—	—	—

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	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
2360 - Printing and Stationery	1,021	—	—	—	1,021	1,959
2370 - Payment to Organist/Verger funeral/weddi	1,360	—	—	—	1,360	1,880
2401 - Church running - electric	1,744	—	—	—	1,744	1,528
2410 - Church running - gas	4,399	—	—	—	4,399	4,814
2420 - Church running - water	665	—	—	—	665	377
2520 - Catering costs	—	—	—	—	—	—
2590 - Parish Hall Rechargeable costs	4,217	—	—	—	4,217	4,869
2650 - Church Equipment for Church	1,707	—	—	—	1,707	1,028
2701 - Church major repairs - structure	—	—	—	—	—	—
2710 - Church major repairs - installation	1,137	—	—	—	1,137	—
2715 - Churchyard/garden maintainance	—	—	—	—	—	359
2720 - Church interior and exterior decorating	—	—	—	—	—	98
1801 - Giving to missionary societies	350	—	—	—	350	100
1830 - Giving - relief and development agencies	26	—	—	—	26	—
1850 - Grants	166	—	—	—	166	673
Charitable activities Totals	110,837	—	807	—	111,644	110,849
Governance costs						
2601 - Governance costs examination/audit fee	314	—	—	—	314	1,633
Governance costs Totals	314	—	—	—	314	1,633
Support Costs						
2001 - Assistant staff costs	31	—	—	—	31	2,032
2050 - Salary of parish administrator	8,140	—	—	—	8,140	6,897
2741 - Finance System Licence / Maintenance	150	—	—	—	150	150
Support Costs Totals	8,321	—	—	—	8,321	9,080
Other resources used						
2380 - Other Sundry Payments	799	—	—	—	799	335
2390 - Write Off	65	—	—	—	65	—
2560 - St Pauls Low Moor Rechargeable costs	501	—	—	—	501	327
2570 - Downham St Leonards Rechargeable Costs	1	—	—	—	1	13
2580 - Chatburn Christ Church Rechargeable Cost	—	—	—	—	—	30
2740 - Bank Charges	401	—	—	—	401	441
Other resources used Totals	1,766	—	—	—	1,766	1,146
Resources used Grand totals	122,978	—	807	—	123,785	123,872

There may be minor discrepancies in the totals if the pence are not being shown

St. Mary Magdalene Parish Church – Charity No. 1139479

Independent Examiner's Report
For The Year Ended 31 December 2025

This report on the financial statements of the PCC for the year ended 31 December 2025, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s. 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the Parochial Church Council and examiner

As members of the PCC, you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s. 144 (2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission and to be found in the Church guidance 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures to the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention: -

1) which gives 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; and

- to prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.

Signature: S. J Higson

Name: STEPHEN JOHN HIGSON

Qualification: CHARTERED ACCOUNTANT

Address: 14 BROWN HILL GROVE

..... CLITHEROE, LANC'S

..... B.B.7 1FJ

Date: 12th March 2026

Accounts

PARISH CHURCH OF ST MARY MAGDALENE CLITHEROE

Annual Vestry Meeting – 6th April 2025 – 10.30am in St Mary’s Church

Number of attendees; 25

Prayers;

Apologies for absence; Linda Ainsworth, Joan Moore, Chris Baker, Kath Rawlinson, Peter Houldsworth.

Minutes of the last Parishioners’ Meeting – 22nd April 2025

Proposed as a true record by Patricia Duxbury, seconded by Ken Robinson, and carried.

Election of Churchwardens

Nomination received;: *Howard Riley* – All were in favour and he was duly elected.

Annual Parochial Church Meeting 6th April 2025

Welcome and introduction

Minutes of last APCM – 22nd April 2024

Proposed as a true record by Patricia Duxbury, seconded by Keith Jackson, and carried.

Annual Reports 2024 / 2025

Churchwarden & Worship Report – Howard Riley

The past 12 months have been something of a challenge for us all.

We have mourned the loss of our senior church warden, Howard Blackburn, who cared for us so well as a fellowship and every practical aspect of looking after the whole church so very thoroughly. Janet remains our living link with Howard and with her we honour his memory and example.

We saw the appointment of a promising young Vicar for the benefice which unfortunately did not stand the test of time leading to Reverend Judith’s sickness absence and then resignation from the post effective from mid-April 2025. We find ourselves in another period of interregnum with a significant range of both mission and fabric challenges ahead of us as a parish church.

As an outcome of the departure of our vicar, the diocese is reviewing the shape of the benefice to hopefully make the task of being vicar of Clitheroe a more manageable and attractive prospect for fresh applicants. The PCC has commenced work assessing the implications of the new parish profile template but are unable to complete the same until the reordered parish boundaries have been identified. This process requires ongoing negotiation between the diocese and all of our current four church fellowships and PCCs as we aim to develop two more streamlined partnerships whereby a priest has responsibility for two churches and not four.

Our treasurer has raised the key issue of our diminishing financial resources as our congregation has shrunk over the last 12 months and outgoings overtake our income. The question of meeting the full payment of our parish share is integral to our current and projected position therefore the treasurer has arranged a meeting with the diocesan finance board to identify the emerging problem and establish options for the financial future of the church. The shape of any new parish mergers will have some impact on who pays for what which as stated will require negotiation. We have no choice but to examine our personal giving, consider fundraising options and most importantly to do our level best to grow our church.

Thanks go to Keith Robinson who modestly supports so much at St Mary’s. Keith oversees all our funeral arrangements with Jenni and has recently organised the six yearly renewal of our Parish Electoral Roll and in consequence he is now officially qualified to ‘herd cats’.

This past year we have said goodbye to our faithful parish administrator Katie Capstick as she moves on to pastures new. We are ever thankful to Katie for her work and ministry as such a central figure in supporting us for so long and we all wish her well and are thankful she remains a valued and active member of our fellowship. Katie helped us in the recruitment of her replacement and we have recently been pleased to welcome Jenni Carysforth to the post.

Katie and now Jenni have worked hard with Patricia Duxbury in keeping all our services up and running by securing regular ministry cover, planning services and choosing hymns and music for our worship. Can we record our heartfelt thanks to them and those faithful retired clergy who still supporting us through this period of uncertainty.

Work in preparation for our 2025 quinquennial inspection has progressed over the last year with three surveys and quotes for the tower, walls and roof works.

The leaking roof above the organ has been fixed with a repair to the lead flashing. Work for the 2020 inspection has not all been completed so some issues will roll over into the next five year programme. The full inspection by our new church architect Jill Cowgill took place on 20th March and we await the report. We need to prioritise the water ingress and damp in the walls of the ringing room, south east nave and Alleys Chapel. The repair to the roof flashing above the organ has proved successful. On receipt of the inspection report we will draw up a work specification to put out to tender and then look at what range of grant funding there is to apply for.

This past year we have placed signs warning pedestrians to keep on the proper pathway to avoid graveyard accidents plus two prominent signs asking visitors and pedestrians to treat the churchyard with respect and clean up any dog waste.

The church floodlights were condemned in 2023 and we have appealed for funds to replace them in 2024 and received a number of generous donations. The Town Council have committed to match funding the project which has been quoted to include anti vandal cages to protect the new LED lights which can be seasonally removable.

Our church clock has stopped working and requires an overhaul and replacement winding motor at a quote for circa £950. RVBC cover the annual maintenance cost for the clock. The engineer has recommended a complete new system that has automatic winding and seasonal adjustment and which can be adjusted remotely via a phone App at a cost of £3850 with a ten year warranty. This option would future proof the clock and the Borough Engineer is currently considering the options.

Alison Wilbourn suggested that should RVBC be unwilling to cover this cost, a public appeal for funds would probably raise the necessary amount – many people in town have said how much they miss the clock!

So, we soldier on as a team to meet these challenges and there are so many willing helpers and unsung heroes who give hours of their time cleaning the church, making the brews, our Ladies Group, the 'Flower People', the churchyard gardeners, our organist and choir, our servers and home communion team, our Mums and Toddlers volunteers, our sides persons, our baptism team, our magazine editor and vision champion, our PCC and secretariat, our funeral vergers and our 'locker uppers', so the list goes on including those who faithfully attend and worship on Sundays!

A huge thankyou to our organist Simon Emery who is doing so much to keep us worshipping and our steadfast choristers singing. Simon and the choir have set up a St Marys 'Pop-up' Choir to occasionally support our regular singers for events and special services. This is a real and enjoyable process. We remain grateful for the commitment of our choir who have kept going through 'thick and thin'.

I would also like to pay tribute to our stalwart team of bellringers and Tower Captains who continue to develop quality bell ringing performance in the tower whilst encouraging visits from other ringing bands and pealing across our town and the valley putting our church on the map. In the recent snow bound weekend 90% of the team trudged through the weather to ring for us with real commitment. Our ringers have facilitated the acquisition of a handsome tower plaque to go in the ringing room in memory of Eric Musson. In addition, the Musson family have funded new 'rope-guides', which will prolong the life of the ropes. There is to be a short service of dedication (in memory of Eric) at 2pm, Saturday 10th May 2025. There will also be a three hour peal of the bells.

Thanks to you all for all those hours of regular commitment to keeping our church functioning, may God hold you all in His hands.

CCP – Howard Riley

CCP has continues to meet each quarter. They continue to promote the monthly prayer theme for use across the fellowships and which St Mary's has contributed to and published in the parish magazine. A number of us assisted on the setting up and delivery of this year's Carols at the Castle which attracted over 2000 people.

We have continued to support the CCP door to door delivery of HOPE magazine to most of the housing estates in the town. CCP continues to support the Ribble Valley Climate Action Network (RVCAN) although St Mary's contribution has been minimal. CCP has facilitated the establishment of community warm spaces over the winter but St Mary's was not considered a viable venue but volunteer support was offered. CCP have run holiday club style venues with activities and provision of

refreshments over February half term at St James's, Trinity and the Community Church and are planning to run some sessions over the summer holiday period. This will be published in the newsletter with an invitation for volunteer support. CCP have continued to work with Turret House on Edisford Road offering thematic organised prayer and fellowship sessions at this attractive venue throughout the year.

Coming up there will be a CCP Good Friday service and Walk of Witness at St Mary's and then walk up to the castle with the cross. The Summer Town BBQ went ahead with a number of our fellowship assisting in various roles. There was an emphasis on reaching young people in the park area for this event. CCP will be overseeing Christian Aid week as usual.

The overheads for the Castle Carol Service and BBQ have increased significantly so churches have been asked to consider an increased annual payment to CCP which has been agreed in order to maintain the outreach.

The organisation is closely linked with the activities of the Gateway Trust which includes the Foodbank and they need more trustees to sit above this valuable local charity and ministry. Please speak to the churchwarden if you feel you wish to get involved.

PCC Secretary's Report – Merle Allen

The Parochial Church Council (PCC) At the beginning of last year the PCC consisted of the Vicar, Rev Dr Judith Clark (Chairman), two Churchwardens - Howard Blackburn and Howard Riley plus ten elected members – Linda Ainsworth, Merle Allen (Deputy Warden and Secretary), Christine Baker, Janet Blackburn, Patricia Duxbury, Keith Jackson, Ken Robinson (Treasurer), Susan Robinson, Janet Thornton and Diana Wilkins. Sadly, by the end of the last year and into this year the PCC has consisted of one Churchwarden – Howard Riley (Howard Blackburn died in September last year – a great loss), and the previously elected members (less Janet Thornton. Chris Baker and Janet Blackburn who all resigned) plus a co-opted new member – Anne Binnie. In addition, the two Deanery Synod representatives – Colin Scott and Jo Robinson - attend the meetings.

The PCC will have met for formal business, on six occasions from May 2024 to March 2025, not including the APCM.

The Standing Committee – The Vicar, Churchwardens, Treasurer, Special Advisor during the Interregnum – Patricia Duxbury - and Secretary met for business on seven occasions.

The work of the Council is supported by several committees – Finance, Magazine, Social, Mission / Ministry/ Vision. It also has representatives on CCP, Deanery Synod, SMC HMT.

Other officials;

Our 'Vision 2026' Vision Champion is Linda Ainsworth. Our Associate Champion is Patricia Duxbury. Our Safeguarding Officer is Howard Riley.

Our Data Protection Officer was Katie Capstick – now Jenni Carysforth – our new Parish Administrator

Our Archivist is Dorothy Jackson.

Our Calligrapher was Stephanie Dugdale – now Norman Kelly.

I personally would like to thank all of the above and in fact everyone who is part of one or the other 'teams' which contribute in a very vital way to the running of the church. There are several such teams:

Church coffee rota

The flower ladies

All the sides-men

Chalice Bearers / People who deliver home communion

People who write and deliver intercessions

People on the 'prayer network'

Counting team

the cleaning team

Toddler Group helpers

Readers

Key-holders who close the church

Holy washers

There is always room on any / all of the rotas for more volunteers!

Electoral Roll Officer – Keith Robinson

Keith thanked Katie, Jenni, Howard and Merle for their help with this year's complete revision of the Electoral Roll (ER). The next complete revision will be in 2031.

We have thus far received 145 applications from those persons wishing to be included – 86 of which live within the parish – 56 elsewhere. All are listed on the ER displayed at the back of church.

There are a few more applications which were received too late to be included. These will be dealt with by the PCC in the usual way. Howard then asked for approval of the new ER – All were in favour.

Treasurer's Report – Ken Robinson

This year has continued the challenging theme of the last few years. As will have been reported elsewhere, our Vicar has been on long term sick leave for much of the year, and this has seriously curtailed efforts to grow the church. The number of regular worshippers fell, with a corresponding fall in regular givers. This has had the predictable result of reducing our income.

Income

The budget figure for income in the calendar year 2024 was set at £101,123. This budgeted amount was not met by £15,593. However, the total amount for our income, including items that had no set budget, was £101,144.

We were below budget for planned giving, by 16% compared with the average of the previous four years. This correspondingly reduced the amount of Gift Aid we could claim.

Fundraising events included Ken's Quiz, which raised £900, and we received £350 from the folk concert held in church in November.

Overall, therefore, our income was £4,500 down compared with the previous year.

Expenditure

The budget figure for expenditure was set at £109,514 after the Diocese reduced the parish share request by £10,000. Due to our falling income, payment of the parish share bank standing order of £5,800 was suspended before the October payment, because there was only £4,000 in our current account. However, we did manage to pay the full parish share of £63,414 by the end of the year. We exceeded the budgeted expenditure by £4700 due to replacing the organ humidifier, but we sold shares in the organ maintenance fund to compensate for this. Total actual expenditure for the year was £123,219.

Overall, expenditure exceeded income by £22,075. This amount was balanced by allowing our bank current account to reduce by a corresponding amount.

There is no leeway to do this again, so other solutions will have to be found if we are to pay the requested parish share of £75,000 in 2025.

Assets

At the end of 2023, our assets in restricted funds amounted to £84,431 and in unrestricted funds £24,790. We sold shares valued at £5,100 during 2023, and after various fluctuations, the share price finished the year strongly, resulting in our assets decreasing in value by only £3,800.

We also had £8,100 cash in our Reliance Bank current account.

The Future

We will have another challenging year ahead in our second interregnum during my 3-year period as Treasurer. Our parish share before any Diocesan support we can negotiate is set at £75,000 and our income is likely to fall short of our expenditure by £46,000.

I would like to thank all who assist with the financial dealings of the Church, and to everyone in the congregation who has continued giving via envelopes and standing orders and loose plate collections. Last year I informed Rev Judith of my intention to retire as Treasurer at the APCM in 2026, and that remains the case. I am very willing to assist the new post-holder in any way I can.

Vision Champion's Report – Linda Ainsworth & Patricia Duxbury

In 2024-25, the Vision Champion/ Assistant Vision Champion:

Assisted with the layout and design of the new noticeboard in the Church Garden.

Maintained links with Beavers and Cubs, inviting them to services and delivering input for badge activities.

Contributed to the publicity, planning and delivery of special and all-age services for St Georges' Day, Candlemas, Epiphany and Mothering Sunday;

Attended the Leading Your Church into Growth course at Swanwick and implemented some of its recommendations, for example using the Prayer for Growth as a regular part of intercessions;

Attended a Leading Your Church into Growth session at Whalley Abbey;

Attended the Deanery Synod meeting and provided input to the planning process for Vision 2033, the successor to Vision 2026.

Distributed Lent booklets provided to St Mary Magdalene's by Rev Catherine to congregation in church

Updated the Mission Action Plan and presented it to the PCC.

Prepared a plan to write, organize and set up the church garden Experience Easter Outdoors activity at Passiontide.

Maintained and updated events on the A Church Near You website and implemented the much-needed reorganization of the Church website.

Produced, distributed and displayed publicity material for special events in Church.
Maintained the Prayer Board, praying for all those using it and those for whom they pray and arranging for space to be available for new posts.
Set up an after-service Prayer Group to pray about the vacancy, growth in numbers attending and other related issues.
Produced AI copyright-free images and PowerPoint presentations for services.
Provided a flow of articles and photos for the Parish Magazine to engage with and inform readers about changes afoot in our Church.
In Linda's absence, Patricia highlighted a few of their thoughts going forward.
Vision should be looking 'outward' not 'inward'. They hope that in the future the church could be used for more 'social' events which might attract non-regular church attenders. Some authorities are not in agreement with this – that there should be an element of 'preaching' at church gatherings. Those present agreed that the opportunity to engage with those who are not regular church goers and the sensitive introduction of Christian content, eg. a blessing, at the end of an event would be appropriate.

Safeguarding Officer – Howard Riley

There have not been any reported incidents during the year 2024 – 2025. DBS checks for PCC members, Home Communion Visitors, Tower Captains, Music Director and Toddler Group Leader were all renewed during 2023. All those individuals who are eligible for DBS certification have undergone the mandatory online Foundation refresher training including the Domestic Violence package to increase our awareness. We were granted permission from the diocese for some of us to do the training as a group where others are doing it online themselves. The group sessions proved to be successful with the subject matter provoking meaningful discussions. Luke Lowry is now DBS compliant for his role on the PCC

The Parish Safeguarding Dashboard is an online comprehensive software package that covers every aspect of our safeguarding requirements. We have identified all the specific church activities that we routinely engage with looking at any risk associated with participation by children, young people or vulnerable adults. Matters such as risk assessment, insurance cover and related policy and procedural issues are all involved in populating the dashboard which is monitored from the Diocese.

We have identified the following Church Activities to date:

PCC members (Church based)
Holy Communion Pastoral Visitors (Home visits)
Music director and Choir Master (Church based)
Bell Tower Captain & Deputy (Church based)
Visiting Bell Ringers (Church based)
Toddler Playgroup (St Mary Community Centre based)
Clitheroe Christians in Partnership (CCP) Events

I am pleased to report that during last year we have completed the whole Dashboard and been signed off as fully compliant by the Diocese.

Role profiles have been compiled by the Parish Safeguarding Officer (PSO) to support the CofE Safer Recruitment Strategy and the role risk assessment process. The church safeguarding policy remains featured on the St Mary's website with a revised reporting procedures plan having been ratified at PCC on 18th March 2024.

I completed the safer recruiting training and was able to lead the recruitment and selection process for the parish administrator who is now in post.

Thanks to all for their willing commitment to the safeguarding procedures.

Health & Safety Officer – Howard Riley

There has been one H&S incident during this last year 2024 to 2025. This was in the churchyard where a lady walking her dog left the footpath and slipped on a gravestone and broke her pelvis. The incident was reported according to H&S Executive process and I reported the matter to our insurers. In consequence we have erected three signs warning off slippery gravestones and directing people to remain on the pathway.

Following a bush fire in the north east corner of the churchyard our treasurer liaised with the RVBC and facilitated the removal of the tree and bush to recent further risk. The Police have been asked to patrol the churchyard.

The existing risk documents have been reviewed by the H&S officer and remain fit for purpose. The documents are available for scrutiny at the west door entrance to the nave. Any issues then please contact a church warden.

All the necessary inspections and surveys have been completed to date.

The poor state of repair of the pathways and some lighting issues have been repeatedly reported to the Council and Highways Authority with little progress to date although a couple of lights have been replaced on the rear passageway and steps.

Howard is presently undertaking a risk assessment for the Ladies Group May Fayre – 17th May 2025. Katie asked if there need to be more First Aid training sessions for those (relevant people) who missed the previous ones. Jenni will look into this.

Election to Deanery Synod; Current representatives – Colin Scott, Jo Robinson. Both will retire in 2026.

Deanery Synod Report – Jo Robinson

Jo outlined the activities of the Deanery Synod meetings. New members would be welcomed.

Minutes of the meetings are circulated and available from Jo.

Election of PCC Members - New nominations; Ken Robinson; Anne Binnie; Keith Jackson

All were elected along with the existing members of the PCC.

Appointment of Auditor for 2024 / 2025

It is thought that Stephen Higson is willing to continue filling this role. Grateful thanks go to him.

All were in agreement that Stephen continue in this role.

Signing of Terrier & Inventory

This was agreed and signed off by Howard Riley and Diana Wilkins.

St Mary's Toddler Group – Sarah Dent

Numbers have grown steadily over the year, with lots of new families attending. Between 17 to 21 children come with Mums Dads and Grandparents.

We have the same brilliant set of volunteers making the children's snack and adult tea and coffee.

Anne Binnie, Diane Hunt, and Jo Robinson work out a rota, so there are always two people in the kitchen with the occasional stand in from husbands Peter and Ken. We have introduced reusable cups with a non-spill lid making it safer taking hot drinks into the hall. These were kindly donated from Brian Dent LTD (Clitheroe). Snacks for the children include a biscuit and fruit with the occasional cake from parents when there's a birthday and buns for the end of term. We have included on the registration document and the "sign in register" a space for allergies, so parents/carers document and make us aware if children have food allergies or intolerance.

Sue Piercy arrives at 10am with her guitar to guide us through song time following the weekly story. Sue also ensures that everyone leaves the hall safely making sure the children don't leave without their guardians!

Patricia Duxbury is a welcome visitor to playgroup sharing Church News and joining in with song and story time. Patricia says a short prayer whilst the children are gathered for snack.

Julie Ashcroft brings her creative talent to the craft table so the children get the opportunity to get messy, whilst creating their own masterpieces. We continue to base these crafts around the seasons and festivals. The play dough table is always busy with children and adults!

We introduced a toy kitchen sourced from the YMCA which has proved very popular as children enjoy role play from an early age making lots of cups of tea serving cake and play dough!

We regularly sort through the toys making sure things are fit for purpose the cupboards look a little more organized. It is however a constant battle to keep the cupboards in order.

Play Group now has its own notice board where safe guarding notices and food allergy awareness is displayed along with some very creative art pieces.

Going forward a changing table would be very beneficial to parents and grandparents. Currently we provide a changing mat which is placed on the floor either in the toilet or in the hall which is difficult and not very dignified or hygienic. Ideally a drop-down table in the toilet would be ideal and best practice in terms of safe guarding.

Playgroup continues to provide a safe enjoyable space for young children and their families.

St. Mary's Centre – Lesley Haworth

The St. Mary's Centre continues to offer the local community a very flexible building to put on activities. However, over the last 12 months we have seen energy costs continue to increase significantly and our financial reserves are depleting rapidly.

Our diary of regular users continues to be very active although we always have room for new groups to meet on a regular basis, especially during the daytime. A new regular user was secured for Monday evenings in the Lower Hall, A-Team Dance and Fitness, and on a Thursday evening, a Meditation Class.

We have hosted several Valuation Days, a Northern Soul Disco, Residents meeting groups, the Ladies Group Christmas Fair. Plus, several Dance Shows, the annual Operatic Society Musical, and Play, and other Summer and Christmas shows.

We also hosted several concerts as part of the Ribble Valley Jazz and Blues Festival weekend and will once again be hosting more concerts this year.

The Mutual Room continues to hold many workshops and meetings.

Some of our regular users have also run extra one-off full day events, including Hush Art Group, Jujitsu and Line Dancing.

We are actively trying to recruit new regular user groups and would like to thank the whole St. Mary's Centre team for their continued hard work on this. Marketing leaflets continue to be distributed, and the website and Facebook page continue to be used to publicise the space and flexibility that we have as a venue within Clitheroe. We also send out a monthly Newsletter to our distribution list of schools, regular users, volunteers, and potential users giving details of what's currently going on at the Centre.

The last of the money set aside from the sale of the Institute, (which is still retained in a separate account, opened by the Trustees of the St. Mary's Centre, to be used for specified jobs that had been agreed with Ribble Valley Borough Council, for work within the St. Mary's Centre) will be spent on the repointing, replacement gutters, downspouts and valley gutters on the North side of the building where there has been significant water ingress. And on the plastering and redecoration of the damage caused by the water in the Main Hall.

Due to limited funds being available we have not been able to carry out as much work on the Hall as we would have liked, however, some electrical work has been carried out with new light shades replacing broken and missing ones in the Main Hall and a new dimmer system replacing the old one which would not work properly with the LED lights.

We have applied to Ribble Valley Borough Council for a grant towards replacing the projector in the Main Hall which is used by many groups for showing slideshows and films etc but are still waiting a decision from them.

Turnover for the year to 31st December 2024 is up in 2024 at just over £75k compared to just over £62k in the previous year. However, this includes just over £16k received from Lancashire Environmental Fund for the grant towards the solar panel installation. This also reflects some of the money already spent from the Sale of the Institute. Overall, the balance in the Bank at the end of December 2024 is down again by just under £2.5k on the same time the previous year. And if we continue to run at a loss each year this is not sustainable for the future.

We are looking at ways to save money and apply for grant funding to carry out much needed work within the building. We are also looking at fundraising ideas and we are approaching our user groups to see if they would be willing to help with this.

We continue to be very grateful to our volunteers without whom we could not run the Hall, and we look forward to being able to continue to involve them with our activities. The Bar continues to raise much needed funds and we continue to be very grateful to all the volunteers who staff and help run the bar. New volunteers are always welcome.

In conclusion the St. Mary's Centre is not in a good financial position and the coming year will again prove another challenging one, but thanks must go to the Centre staff, Management Team, and volunteers for their invaluable work.

Ladies Group – Chris Baker - Susan Robinson

Chris Baker – Last year we sadly lost our Church Warden Howard Blackburn. He supported our group in many ways and we will miss the talks he gave us of his travels around the country. Also we lost one of our long time members Erica Pollitt, although she was unable to come to meetings recently.

We managed to fill our meetings with either a speaker or some in house quizzes and games.

We all enjoyed our summer outing for an afternoon tea at the Stirk House. It was also good that

Judith was able to join us. We look forward to another year of meeting together.

Last year we returned to St Mary's Centre for our meetings - this has proved to be much easier for us, having the room set up for us and the kitchen facilities are much easier to use. Thank you to John Wilkinson for his work in setting up for us.

We welcomed 2 new members this year, Susan Robinson and Ann Isherwood.

The treasurer's report shows that we lost £81.22 this year - not a large amount. However, with paying speakers and giving to charity we are really not covering our costs - mainly due to the lack of members.

We have discussed this and feel perhaps meeting once per month would be more sensible, or meeting twice per month but only arranging speakers once per month, the other week could just be for coffee and a chat or a game of Beetle or a quiz.

Also St Marys centre have requested that we change our meetings to the 1st and 3rd or 2nd and 4th Tuesdays in the month rather than fortnightly, this will give them more flexibility for other user groups.

We still do not have a chairperson and we really need to appoint someone. I had agreed to be treasurer and doing both roles is not ideal for me, although we have agreed to take turns in chairing the meeting there is much more involved than this, and I do not feel capable of doing both posts along with other duty rotas. I propose this year that we do not give to charities but concentrate on "charity begins at home". Our Church needs a lot of work on the tower, approximately £40k therefore I am suggesting that our group give them £500 towards this work. Finally my thanks to Howard Riley for agreeing to come to chair the AGM.

Susan Robinson - I took over the role of Chairperson at the Annual Meeting in December 2024, knowing that I had some very big shoes to fill, following on from excellent Chairpersons in the past. I feel both privileged and blessed to be an integral part of this wonderful group. Each member is so precious and brings a special value to each meeting.

During the last few months, we welcomed Jean Green, Kath Dinsdale and Jean Parkinson to the group, with membership now standing at 18. We recently sadly lost Madeline Turner, who was formerly a keen member and greatly involved in the meetings. Kath Rawlinson gave a wonderful insight into both Madeline's life and longstanding friendship with her. Thank you Kath.

2025 brings another full calendar of interesting speakers and events. We are thrilled to be giving donations to the charities linked to the speakers and in doing so will be helping to support their excellent work.

The group is in the throes of planning for the May Fayre (17th May) and it is hoped that this will be a well-attended, joyous event for all, especially families and the Church family, raising monies for Christian Aid, UNICEF and our Church.

Our Summer Outing will be on June 10th, when we have booked to look around Sablesbury Hall, followed by a meal or Afternoon Tea in the Garden Room Eatery.

I would like to thank Anne Binnie, Christine Baker, Jenny Hunter and Janet Blackburn for all their support on the Committee, John Wilkinson at the St Mary's Centre for setting up the Mutual Room, Jenni Carysforth for her tireless support in the Parish Office and to our dear friend Howard Riley for popping on the heating and looking after us. Finally a special thank you to all the ladies for welcoming me into the group and constantly being a source of joy and support. May God guide and richly bless our group as we move through 2025 together.

Magazine Report – Linda Ainsworth

The Parish Magazine for the church of St Mary Magdalene aims to provide information, seasonal resources, articles and material for reflection to build up our common life, and to reach out to those in the local community, that they may see in it something of the Lord's glory reflected, and desire to know more of Him. Its circulation has declined a little this year because of a fall in numbers of subscribers consequent upon the decline in those attending our Church.

The magazine continues to generate some income from advertising, but we have lost the majority of our half-page ads. Bee Creative, Home Instead, Stones Young and Clitheroe Funerals have all not renewed, a loss of £320, and Affordable Mobility and Brooklyn Guest House have left at a cost of £80. Edward Hacking has retired, and no longer needs to advertise, so the total fall in revenue amounts to £440. This has necessitated an increase in the cover minimum price to 80p and for subscribers to £6 minimum for 10 issues. Thanks go to those advertisers who have stuck with us, and Jenni, our Parish Administrator, has asked for any suggestions as to whom we might approach to advertise in the magazine: please contact her in the parish office if you have any ideas.

Advertising costs remain at £40 for a one-sixth page and £80 for a half-page advertisement for 10

insertions: in the current economic crisis afflicting small businesses, it might well prove counter-productive to raise prices. Annual postal subscriptions are available for £20.

Articles on any subject are always welcome, especially when accompanied by photographs. In order to facilitate editing, contributors are asked to submit articles as Word files, preferably unformatted, rather than PDFs, and any accompanying pictures as separate files not integrated into the text.

Those without word processing facilities may submit articles in longhand to the Parish Office for typing. We look forward to hearing from you.

Thanks are due, as ever, to Patricia Duxbury for the management of subscriber records, with subscriptions going directly to the Parish Office wherever possible, and thanks are also due to her, for her tireless encouragement to subscribers to remember to pick up their magazines in Church. Jenni has greatly assisted her in her work by updating the subscriber database and me by her work with our advertisers, and our distributors continue to take out the magazines efficiently and in a timely way. I can only thank you all very much for your assistance.

Linda Ainsworth, Editor

April 2025

Dates for Your Diary

VE Day – 8th May 2025. Preparations are in hand for a celebration in the evening, prior to lighting the town beacon in the castle grounds – choir, bands. sing-a-long etc.

May Fayre – Saturday 17th May 2025. Donations for the stalls / tombola would be greatly appreciated.

AOB

Next APCM – Date to be arranged - April 2026

**PCC of St Mary Magdalene,
Clitheroe - 1139479**

**End Of Year Financial
Statements**

**Year Ending 31st December
2024**

Statement of the Responsibilities of the Parochial Church Council

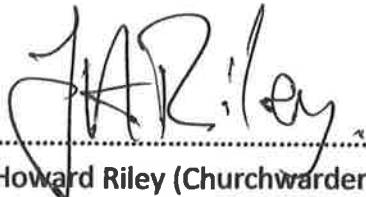
The PCC is responsible for all parish finance, its management and control. These responsibilities include:-

- a) Keeping "proper accounting records" which are sufficient to show and explain all the PCC's transactions and must include a record of all relevant assets and liabilities,
- b) Ensuring that the finances of the PCC are under its control and only delegated if the PCC can ensure its wishes will be followed,
- c) Preparing annual financial statements and reports which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church Representation Rules,
- d) Arranging for a suitable independent examination of the financial statements.

The financial statements and reports for the year ending 31st December 2023 have been produced and independently examined.

They have been approved by the Parochial Church Council and authorised for issue on

Date:..... 8/6/25

.....


John Howard Riley (Churchwarden)

.....


Kenneth John Robinson (Treasurer)

Report of the PCC Treasurer 2024

This year has continued the challenging theme of the last few years. Our Vicar has been on long term sick leave for much of the year, and this has seriously curtailed efforts to grow the church. The number of regular worshippers fell, with a corresponding fall in regular givers. This has had the predictable result of reducing our income.

Income

The budget figure for income in the calendar year 2024 was set at £101,123. This budgeted amount was not met by £15,593. However, the total amount for our income, including items that had no set budget, was £101,122.

We were below budget for planned giving, by 16% compared with the average of the previous four years. This correspondingly reduced the amount of Gift Aid we could claim.

Fundraising events included Ken's Quiz, which raised £900, and we received £350 from the folk concert held in church in November.

Overall, therefore, our income was £4,900 down compared with the previous year.

Expenditure

The budget figure for expenditure was set at £109,514 after the Diocese reduced the parish share request by £10,000. Due to our falling income, payment of the parish share bank standing order of £5,800 was suspended before the October payment, because there was only £4,000 in our current account. However, we did manage to pay the full parish share of £63,414 by the end of the year. We exceeded the budgeted expenditure by £4700 due to replacing the organ humidifier, but we sold shares in the organ maintenance fund to compensate for this. Total actual expenditure for the year was £123,364, an increase of £13,000 over 2023.

Overall, expenditure exceeded income by £22,242. This amount was funded by allowing our bank current account to reduce by a corresponding amount.

There is no leeway to do this again, so other solutions will have to be found if we are to pay the requested parish share of £75,000 in 2025.

Assets

At the end of 2023, our assets in restricted funds amounted to £84,431 and in unrestricted funds £24,790. We sold shares valued at £5,100 during 2024, and after various fluctuations, the share price finished the year strongly, resulting in our assets decreasing in value by only £3,800 overall.

We also had £9886 cash in our Reliance Bank current account.

St Mary Magdalene Clitheroe Charity No 1139479

Statement of Assets and Liabilities

	As at 31/12/2024	As at 31/12/2023
Fixed Assets		
6435: General Purposes Fund 6003S CB3020561	£ 20,788.46	£ 20,323.29
6440: General Purposes Fund 6001F	£ -	£ -
6445: Sunday School Fund 6002S	£ -	£ -
6450: Organ Maintenance Fund 6005S CB3020562	£ 4,458.38	£ 9,347.07
6455: Varley Income Account 6006S CB3020563	£ 11,658.00	£ 11,397.14
6460: Varley Bequest 6001S CB3020560	£ 65,133.87	£ 63,676.42
Total Fixed Assets	£ 102,038.71	£ 104,743.92
Current Assets		
6503: Rellance Bank Current Account	£ 9,886.44	£ 25,244.00
6510: CCLA General Purpose Fund 60001D	£ 4,001.04	£ 4,001.04
6520: CCLA Organ Repair Fund 6004D	£ -	£ -
6530: CCLA Speak Bequest 6003D	£ -	£ -
6540: CCLA Varley Income Account 6007D	£ -	£ -
6550: CCLA St. Mary's Junior Choir 6005D	£ -	£ -
6560: CCLA Spire Fund 6006D	£ -	£ -
6590: Cash in hand	£ 278.77	£ 331.33
Z05: Accounts Receivable	£ 2,116.51	£ 2,500.65
Total Current Assets	£ 16,282.76	£ 32,077.02
Liabilities		
6699: Agency collections	£ 2,264.54	£ 975.47
Z04: Accounts Payable	£ 7,252.24	£ 1,991.43
Total Liabilities	£ 9,516.78	£ 2,966.90
Net Asset surplus (defect)	£ 108,804.69	£ 133,854.04
Reserves		
Excess / (Defecit) to date	-£ 22,344.14	-£ 4,091.31
Z01: Starting balances	£ 133,854.04	£ 127,644.37
Z02: Other gains / (losses)	-£ 2,705.21	£ 10,300.98
Total Reserves	£ 108,804.69	£ 133,854.04

St Mary Magdalene Clitheroe - 1139479

Analysis of income and expenditure
Selected period: 01 January 2024 to 31 December 2024

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Incoming resources						
Incoming resources from generated funds						
0101 - Pledged Gift Aid - Bank	32,111	—	—	—	32,111	33,198
0110 - Pledged Gift Aid - Envelopes	10,232	—	—	—	10,232	11,200
0201 - White Envelopes	6,370	—	—	—	6,370	6,667
0301 - Loose plate collections	5,391	—	—	—	5,391	9,066
0401 - Regular gift days	—	—	—	—	—	—
0410 - Collections from Church wall safe	552	—	—	—	552	376
0420 - Well Court Communion Collection	400	—	—	—	400	400
0430 - Sum Up Donations	104	—	(19)	—	85	235
0501 - One-off Gift Aid gifts	93	—	—	—	93	350
0510 - Donations via QR Code	445	—	—	—	445	—
0520 - Special Donations	2,640	—	—	—	2,640	495
0530 - Website Donations	41	—	—	—	41	348
0540 - Redevelopment Donations	—	—	—	—	—	—
0550 - Donations from appeals	—	—	—	—	—	—
0560 - Small Donations	503	—	—	—	503	2,356
0601 - Tax recoverable on Gift Aid	13,852	—	—	—	13,852	18,428
0701 - Legacies and Bequests	500	—	—	—	500	—
0801 - Recurring grants	—	—	—	—	—	100
08A1 - Non-recurring one-off grants	216	—	—	—	216	—
1360 - Flower Donations	130	—	—	—	130	—
0901 - Other funds generated...events	—	—	—	—	—	94
0902 - Organ Recital Receipts	722	—	—	—	722	352
1210 - Catering	—	—	—	—	—	—
1220 - Fair Trade Stall	—	—	—	—	—	—
1240 - Hire of Church Rooms	2,590	—	—	—	2,590	1,295
1250 - Magazine income - advertising	532	—	—	—	532	320
1260 - Magazine income - sales	967	—	—	—	967	779
1001 - CCLA Investment Income	3,046	—	—	—	3,046	3,015
1015 - Short Term Deposits Interest Retained	—	—	—	—	—	—
1020 - Bank and building society interest	—	—	—	—	—	—
1030 - Rent from lands or buildings	—	—	—	—	—	—
Incoming resources from generated funds Totals	81,444	—	(19)	—	81,424	89,080
Incoming resources from charitable activities						
1101 - PCC Fees for weddings and funerals	4,025	—	—	—	4,025	4,140
1102 - Assigned Fees for weddings and funerals	—	—	—	—	—	99
1103 - Clergy Travel to Funerals and Weddings	150	—	—	—	150	129
1230 - Parish Hall Reimbursements	4,468	—	—	—	4,468	4,683
Incoming resources from charitable activities Totals	8,643	—	—	—	8,643	9,051

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Other incoming resources						
1110 - Fees for Bell ringers at weddings	1,200	—	—	—	1,200	1,400
1270 - Salt and Light	—	—	—	—	—	1,196
1280 - Sunday School and Education	—	—	—	—	—	—
1290 - Organ Maintenance receipts	—	—	5,115	—	5,115	31
1310 - Insurance claims	—	—	—	—	—	—
1320 - Surplus - sales of fixed assets	—	—	—	—	—	—
1330 - Printing Services	324	—	—	—	324	253
1350 - VAT Refunds received	—	—	—	—	—	—
1370 - Live Streaming of Services	125	—	—	—	125	—
1400 - Organist & Verger Fees for weddings & fu	3,305	—	—	—	3,305	3,624
1410 - St Leonards Reimbursements	—	—	—	—	—	143
1420 - Chatburn Church Reimbursements	—	—	—	—	—	129
1430 - St Pauls Reimbursements	900	—	—	—	900	989
1500 - Other Sundry Income	84	—	—	—	84	111
Other incoming resources Totals	5,939	—	5,115	—	11,054	7,879
Incoming resources Grand totals	96,026	—	5,095	—	101,122	106,010

Resources used

Cost of generating funds

2501 - Magazine expenses	973	—	—	—	973	695
2510 - Fair Trade Stall costs	—	—	—	—	—	—
1710 - Costs of applying for grants	—	—	—	—	—	—
1730 - Costs of fetes & other events	177	—	—	—	177	693
1735 - Organ Recital costs	13	—	—	—	13	—
1740 - Investment management costs	—	—	—	—	—	—
Cost of generating funds Totals	1,163	—	—	—	1,163	1,389

Charitable activities

1910 - Parish Share	63,414	—	—	—	63,414	51,189
1920 - Clergy Assigned Fees	454	—	—	—	454	810
2101 - Vicars Expenses	—	—	—	—	—	400
2106 - Support Staff Expenses	56	—	—	—	56	54
2120 - Vicarage Council tax	3,318	—	—	—	3,318	(335)
2130 - Vicarage other house expenses	—	—	—	—	—	1,021
2140 - Vicarage Water Rates	—	—	—	—	—	76
2150 - Office Phone	878	—	—	—	878	649
2151 - Vicarage Broadband & Landline Phone	406	—	—	—	406	722
2152 - Church Internet, Website, Zoom etc	1,199	—	—	—	1,199	1,035
2170 - Sunday School and Education	—	—	—	—	—	—
2175 - Payments to Bell Ringers for Weddings	1,200	—	—	—	1,200	1,400
2180 - Organists Honorarium ONLY	2,746	—	—	—	2,746	3,999
2190 - Choir Fees and Expenses	348	—	—	—	348	615
2200 - Salt and Light	—	—	—	—	—	1,075
2301 - Church running - insurance	6,454	—	—	—	6,454	6,144
2320 - Organ / piano tuning	—	—	7,104	—	7,104	911
2330 - Church maintenance & repairs	4,170	—	—	—	4,170	2,462
2331 - Cleaning	161	—	—	—	161	260
2335 - Quinquennial Survey	—	—	—	—	—	—
2340 - Altar and General	1,251	—	—	—	1,251	1,776
2350 - Church Opening Group Expenses	—	—	—	—	—	—

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2410 - Church running - gas	4,813	—	—	—	4,813	7,423
2420 - Church running - water	376	—	—	—	376	3
2520 - Catering costs	—	—	—	—	—	10
2590 - Parish Hall Rechargeable costs	4,869	—	—	—	4,869	4,683
2650 - Church Equipment for Church	1,027	—	—	—	1,027	1,550
2701 - Church major repairs - structure	—	—	—	—	—	—
2710 - Church major repairs - installation	—	—	—	—	—	—
2715 - Churchyard/garden maintainance	359	—	—	—	359	245
2720 - Church interior and exterior decorating	98	—	—	—	98	281
1801 - Giving to missionary societies	100	—	—	—	100	554
1830 - Giving - relief and development agencies	—	—	—	—	—	32
1850 - Grants	673	—	—	—	673	748
Charitable activities Totals	103,744	—	7,104	—	110,849	97,151
Governance costs						
2601 - Governance costs examination/audit fee	1,124	—	—	—	1,124	1,175
Governance costs Totals	1,124	—	—	—	1,124	1,175
Support Costs						
2001 - Assistant staff costs	2,032	—	—	—	2,032	1,248
2050 - Salary of parish administrator	6,897	—	—	—	6,897	7,345
2741 - Finance System Licence / Maintenance	150	—	—	—	150	—
Support Costs Totals	9,079	—	—	—	9,079	8,593
Other resources used						
2380 - Other Sundry Payments	335	—	—	—	335	339
2390 - Write Off	—	—	—	—	—	42
2560 - St Pauls Low Moor Rechargeable costs	327	—	—	—	327	569
2570 - Downham St Leonards Rechargeable Costs	13	—	—	—	13	138
2580 - Chatburn Christ Church Rechargeable Cost	29	—	—	—	29	158
2740 - Bank Charges	441	—	—	—	441	544
Other resources used Totals	1,146	—	—	—	1,146	1,792
Resources used Grand totals	116,259	—	7,104	—	123,364	110,102

There may be minor discrepancies in the totals if the pence are not being shown

St Mary Magdalene Clitheroe Charity No 1139479

Balance Sheet (Church of England)

As at 31st December 2024

		As at 31/12/2024 £	As at 31/12/2023 £
Fixed Assets			
	Investments	£ 102,038	£ 104,743
		<u>£ 102,038</u>	<u>£ 104,743</u>
Current Assets			
	Debtors	£ 2,116	£ 2,500
	Investments	£ 4,001	£ 4,001
	Cash at bank and in hand	£ 10,165	£ 25,575
		<u>£ 16,282</u>	<u>£ 32,076</u>
Liabilities			
	Creditors: Amounts falling due in one year	£ 9,516	£ 2,966
Net current assets less current liabilities		<u>£ 6,766</u>	<u>£ 29,110</u>
Total assets less current liabilities		<u>£ 108,804</u>	<u>£ 133,854</u>
Total net assets less liabilities		<u>£ 108,804</u>	<u>£ 133,854</u>
Represented by:			
Unrestricted			
	Unrestricted - General Fund	6 £ 25,818	£ 46,408
Designated			
	Designated - General Purpose 6001D CB3020559	1 £ 4,001	£ 4,001
Restricted			
	Restricted - Organ Maintenance Fund	2 £ 4,458	£ 9,347
	Restricted - Varley Income 6006S CB3020563	3 £ 11,658	£ 11,397
	Restricted - Agency collections	5 -£ 2,264	-£ 975
Endowment			
	Restricted - Varley Bequest 6001S CB3020560	4 £ 65,133	£ 63,676
Funds of the church		<u>£ 108,804</u>	<u>£ 133,854</u>

The Future

We will have another challenging year ahead in our second interregnum during my 3-year period as Treasurer. Our parish share before any Diocesan support we can negotiate is set at £75,000 and our income is likely to fall short of our expenditure by £46,000.

I would like to thank all who assist with the financial dealings of the Church, and to everyone in the congregation who has continued giving via envelopes and standing orders and loose plate collections. Last year I informed Rev Judith of my intention to retire as Treasurer at the APCM in 2026, and that remains the case. I am very willing to assist the new post-holder in any way I can. **Ken Robinson – Hon. Treasurer**

St. Mary Magdalene Parish Church – Charity No. 1139479

Independent Examiner's Report For The Year Ended 31 December 2024

This report on the financial statements of the PCC for the year ended 31 December 2024, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s. 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the Parochial Church Council and examiner

As members of the PCC, you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s. 144 (2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission and to be found in the Church guidance 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures to the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention: -

1) which gives 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; and

- to prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.

Signature: Stephen Higson

Name: Stephen Higson

Qualification: A.C.A.

Address: 2 Claremont Avenue
Clitheroe, Lancs, BB7 1JN

Date: 24 May 2025

**PCC of St Mary Magdalene,
Clitheroe - 1139479**

**End Of Year Financial
Statements**

**Year Ending 31st December
2024**

Statement of the Responsibilities of the Parochial Church Council

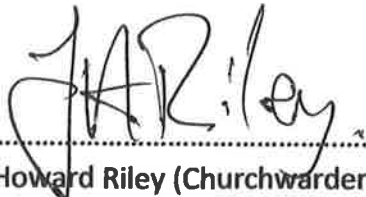
The PCC is responsible for all parish finance, its management and control. These responsibilities include:-

- a) Keeping "proper accounting records" which are sufficient to show and explain all the PCC's transactions and must include a record of all relevant assets and liabilities,
- b) Ensuring that the finances of the PCC are under its control and only delegated if the PCC can ensure its wishes will be followed,
- c) Preparing annual financial statements and reports which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church Representation Rules,
- d) Arranging for a suitable independent examination of the financial statements.

The financial statements and reports for the year ending 31st December 2023 have been produced and independently examined.

They have been approved by the Parochial Church Council and authorised for issue on

Date:..... 8/6/25

.....


John Howard Riley (Churchwarden)

.....


Kenneth John Robinson (Treasurer)

Report of the PCC Treasurer 2024

This year has continued the challenging theme of the last few years. Our Vicar has been on long term sick leave for much of the year, and this has seriously curtailed efforts to grow the church. The number of regular worshippers fell, with a corresponding fall in regular givers. This has had the predictable result of reducing our income.

Income

The budget figure for income in the calendar year 2024 was set at £101,123. This budgeted amount was not met by £15,593. However, the total amount for our income, including items that had no set budget, was £101,122.

We were below budget for planned giving, by 16% compared with the average of the previous four years. This correspondingly reduced the amount of Gift Aid we could claim.

Fundraising events included Ken's Quiz, which raised £900, and we received £350 from the folk concert held in church in November.

Overall, therefore, our income was £4,900 down compared with the previous year.

Expenditure

The budget figure for expenditure was set at £109,514 after the Diocese reduced the parish share request by £10,000. Due to our falling income, payment of the parish share bank standing order of £5,800 was suspended before the October payment, because there was only £4,000 in our current account. However, we did manage to pay the full parish share of £63,414 by the end of the year. We exceeded the budgeted expenditure by £4700 due to replacing the organ humidifier, but we sold shares in the organ maintenance fund to compensate for this. Total actual expenditure for the year was £123,364, an increase of £13,000 over 2023.

Overall, expenditure exceeded income by £22,242. This amount was funded by allowing our bank current account to reduce by a corresponding amount.

There is no leeway to do this again, so other solutions will have to be found if we are to pay the requested parish share of £75,000 in 2025.

Assets

At the end of 2023, our assets in restricted funds amounted to £84,431 and in unrestricted funds £24,790. We sold shares valued at £5,100 during 2024, and after various fluctuations, the share price finished the year strongly, resulting in our assets decreasing in value by only £3,800 overall.

We also had £9886 cash in our Reliance Bank current account.

St Mary Magdalene Clitheroe Charity No 1139479

Statement of Assets and Liabilities

	As at 31/12/2024	As at 31/12/2023
Fixed Assets		
6435: General Purposes Fund 6003S CB3020561	£ 20,788.46	£ 20,323.29
6440: General Purposes Fund 6001F	£ -	£ -
6445: Sunday School Fund 6002S	£ -	£ -
6450: Organ Maintenance Fund 6005S CB3020562	£ 4,458.38	£ 9,347.07
6455: Varley Income Account 6006S CB3020563	£ 11,658.00	£ 11,397.14
6460: Varley Bequest 6001S CB3020560	£ 65,133.87	£ 63,676.42
Total Fixed Assets	£ 102,038.71	£ 104,743.92
Current Assets		
6503: Rellance Bank Current Account	£ 9,886.44	£ 25,244.00
6510: CCLA General Purpose Fund 60001D	£ 4,001.04	£ 4,001.04
6520: CCLA Organ Repair Fund 6004D	£ -	£ -
6530: CCLA Speak Bequest 6003D	£ -	£ -
6540: CCLA Varley Income Account 6007D	£ -	£ -
6550: CCLA St. Mary's Junior Choir 6005D	£ -	£ -
6560: CCLA Spire Fund 6006D	£ -	£ -
6590: Cash in hand	£ 278.77	£ 331.33
Z05: Accounts Receivable	£ 2,116.51	£ 2,500.65
Total Current Assets	£ 16,282.76	£ 32,077.02
Liabilities		
6699: Agency collections	£ 2,264.54	£ 975.47
Z04: Accounts Payable	£ 7,252.24	£ 1,991.43
Total Liabilities	£ 9,516.78	£ 2,966.90
Net Asset surplus (defect)	£ 108,804.69	£ 133,854.04
Reserves		
Excess / (Defecit) to date	-£ 22,344.14	-£ 4,091.31
Z01: Starting balances	£ 133,854.04	£ 127,644.37
Z02: Other gains / (losses)	-£ 2,705.21	£ 10,300.98
Total Reserves	£ 108,804.69	£ 133,854.04

St Mary Magdalene Clitheroe - 1139479

Analysis of income and expenditure
Selected period: 01 January 2024 to 31 December 2024

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Incoming resources						
Incoming resources from generated funds						
0101 - Pledged Gift Aid - Bank	32,111	—	—	—	32,111	33,198
0110 - Pledged Gift Aid - Envelopes	10,232	—	—	—	10,232	11,200
0201 - White Envelopes	6,370	—	—	—	6,370	6,667
0301 - Loose plate collections	5,391	—	—	—	5,391	9,066
0401 - Regular gift days	—	—	—	—	—	—
0410 - Collections from Church wall safe	552	—	—	—	552	376
0420 - Well Court Communion Collection	400	—	—	—	400	400
0430 - Sum Up Donations	104	—	(19)	—	85	235
0501 - One-off Gift Aid gifts	93	—	—	—	93	350
0510 - Donations via QR Code	445	—	—	—	445	—
0520 - Special Donations	2,640	—	—	—	2,640	495
0530 - Website Donations	41	—	—	—	41	348
0540 - Redevelopment Donations	—	—	—	—	—	—
0550 - Donations from appeals	—	—	—	—	—	—
0560 - Small Donations	503	—	—	—	503	2,356
0601 - Tax recoverable on Gift Aid	13,852	—	—	—	13,852	18,428
0701 - Legacies and Bequests	500	—	—	—	500	—
0801 - Recurring grants	—	—	—	—	—	100
08A1 - Non-recurring one-off grants	216	—	—	—	216	—
1360 - Flower Donations	130	—	—	—	130	—
0901 - Other funds generated...events	—	—	—	—	—	94
0902 - Organ Recital Receipts	722	—	—	—	722	352
1210 - Catering	—	—	—	—	—	—
1220 - Fair Trade Stall	—	—	—	—	—	—
1240 - Hire of Church Rooms	2,590	—	—	—	2,590	1,295
1250 - Magazine income - advertising	532	—	—	—	532	320
1260 - Magazine income - sales	967	—	—	—	967	779
1001 - CCLA Investment Income	3,046	—	—	—	3,046	3,015
1015 - Short Term Deposits Interest Retained	—	—	—	—	—	—
1020 - Bank and building society interest	—	—	—	—	—	—
1030 - Rent from lands or buildings	—	—	—	—	—	—
Incoming resources from generated funds Totals	81,444	—	(19)	—	81,424	89,080
Incoming resources from charitable activities						
1101 - PCC Fees for weddings and funerals	4,025	—	—	—	4,025	4,140
1102 - Assigned Fees for weddings and funerals	—	—	—	—	—	99
1103 - Clergy Travel to Funerals and Weddings	150	—	—	—	150	129
1230 - Parish Hall Reimbursements	4,468	—	—	—	4,468	4,683
Incoming resources from charitable activities Totals	8,643	—	—	—	8,643	9,051

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	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Other incoming resources						
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1270 - Salt and Light	—	—	—	—	—	1,196
1280 - Sunday School and Education	—	—	—	—	—	—
1290 - Organ Maintenance receipts	—	—	5,115	—	5,115	31
1310 - Insurance claims	—	—	—	—	—	—
1320 - Surplus - sales of fixed assets	—	—	—	—	—	—
1330 - Printing Services	324	—	—	—	324	253
1350 - VAT Refunds received	—	—	—	—	—	—
1370 - Live Streaming of Services	125	—	—	—	125	—
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Incoming resources Grand totals	96,026	—	5,095	—	101,122	106,010

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Cost of generating funds

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1710 - Costs of applying for grants	—	—	—	—	—	—
1730 - Costs of fetes & other events	177	—	—	—	177	693
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Cost of generating funds Totals	1,163	—	—	—	1,163	1,389

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Charitable activities Totals	103,744	—	7,104	—	110,849	97,151
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Governance costs Totals	1,124	—	—	—	1,124	1,175
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Resources used Grand totals	116,259	—	7,104	—	123,364	110,102

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St Mary Magdalene Clitheroe Charity No 1139479

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As at 31st December 2024

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	Investments	£ 102,038	£ 104,743
		<u>£ 102,038</u>	<u>£ 104,743</u>
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	Investments	£ 4,001	£ 4,001
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		<u>£ 16,282</u>	<u>£ 32,076</u>
Liabilities			
	Creditors: Amounts falling due in one year	£ 9,516	£ 2,966
Net current assets less current liabilities		<u>£ 6,766</u>	<u>£ 29,110</u>
Total assets less current liabilities		<u>£ 108,804</u>	<u>£ 133,854</u>
Total net assets less liabilities		<u>£ 108,804</u>	<u>£ 133,854</u>
Represented by:			
Unrestricted			
	Unrestricted - General Fund	6 £ 25,818	£ 46,408
Designated			
	Designated - General Purpose 6001D CB3020559	1 £ 4,001	£ 4,001
Restricted			
	Restricted - Organ Maintenance Fund	2 £ 4,458	£ 9,347
	Restricted - Varley Income 6006S CB3020563	3 £ 11,658	£ 11,397
	Restricted - Agency collections	5 -£ 2,264	-£ 975
Endowment			
	Restricted - Varley Bequest 6001S CB3020560	4 £ 65,133	£ 63,676
Funds of the church		<u>£ 108,804</u>	<u>£ 133,854</u>

The Future

We will have another challenging year ahead in our second interregnum during my 3-year period as Treasurer. Our parish share before any Diocesan support we can negotiate is set at £75,000 and our income is likely to fall short of our expenditure by £46,000.

I would like to thank all who assist with the financial dealings of the Church, and to everyone in the congregation who has continued giving via envelopes and standing orders and loose plate collections. Last year I informed Rev Judith of my intention to retire as Treasurer at the APCM in 2026, and that remains the case. I am very willing to assist the new post-holder in any way I can. **Ken Robinson – Hon. Treasurer**

St. Mary Magdalene Parish Church – Charity No. 1139479

Independent Examiner's Report For The Year Ended 31 December 2024

This report on the financial statements of the PCC for the year ended 31 December 2024, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s. 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the Parochial Church Council and examiner

As members of the PCC, you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s. 144 (2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission and to be found in the Church guidance 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures to the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention: -

1) which gives 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; and

- to prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.

Signature: Stephen Higson

Name: Stephen Higson

Qualification: A.C.A.

Address: 2 Claremont Avenue
Clitheroe, Lancs, BB7 1JN

Date: 24 May 2025

Accounts

PARISH CHURCH OF ST MARY MAGDALENE CLITHEROE

Annual Vestry Meeting - 22nd April 2024 – 7.00pm in St Mary's Church

Number of attendees; 25

Prayers; Judith opened the meeting with a prayer

Apologies for absence; Kath Rawlinson, Howard & Janet Blackburn, Diana Wilkins, Hannah Robinson.

Minutes of the last Parishioners' Meeting – 17th April 2023

Proposed as a true record by Barry Lancaster, seconded by Chris Baker and carried.

Election of Churchwardens

Nomination received: *Howard Riley* – proposed by Merle Allen, seconded by Howard Blackburn and duly elected with great thanks.

Judith then went on to thank Howard Blackburn for his years as Churchwarden – and especially for his commitment throughout the Interregnum. He has now stepped down.

Annual Parochial Church Meeting 22nd April 2024

Welcome and introduction

Minutes of last APCM – 17th April 2023

Proposed as a true record by Luke Lowry, seconded by Jo Robinson, and carried.

Annual Reports 2023

Vicar's Report – Rev Dr. Judith Clark

As this APCM covers Church life and business between 1st January 2023 and 31st December 2023, I cannot talk into it very much, given that my installation and induction wasn't until 19th November 2023. Still what a six weeks! I moved house, area and started a new job just before Advent. This means that by the end of my second week, on behalf of St Mary Magdalene's alone, I had led the town's Crib Dedication Service, CCiP Advent Carol Service and participated in the 'Carols at the Castle' event. All whilst still trying to locate light switches and unpack boxes! However, it was wonderful to be able to meet so many people and make so many connections during my first few weeks, and to celebrate with everyone as Clitheroe prepared for Christmas. Alongside our usual Sunday services, we welcomed Clitheroe Grammar School, Moorland and Pendle Schools for their Carol services. We also held a Church Carol Service, as well as A Nativity/Christingle service and a Midnight Service on Christmas Eve. Obviously, this is only a fraction of the events undertaken in those six weeks, given that we are part of a wider benefice of four churches - a somewhat active start! As many of you know, it was a Christmas of mixed emotions for me, as my aunt died suddenly and unexpectedly on Christmas Day. I would like to personally thank all those who have supported me in my grief since then. I would also like to take this opportunity to thank everyone for their warm and kind welcome since I arrived in post. My thanks also go to all those who ensured the continuation of services and ministry throughout the vacancy. I would like to particularly acknowledge The Rev'd Catherine Hale-Heighway for the extra help and support she gave St Mary Magdalene's during the vacancy and especially for all the Baptisms, Weddings and Funerals which she covered alongside others across the benefice. In 2023 at St Mary Magdalene's alone, there were 21 Baptisms, 9 weddings and 13 Funerals. Here's to 2024!

Keith Robinson suggested that King Charles should be prayed for every week in the intercessions along with churches / schools in the 'Diocesan Cycle of Prayer'. This does happen at the 9.30 service (when the intercessions are composed by a team of readers) - but not at the 8am.

Churchwardens – Howard Blackburn & Howard Riley

To say that the year has been a challenge would be somewhat of an understatement.

As we continued dealing with the interregnum, along with the work preparing for Rev. Judith's Installation took a great amount of time, not just for the wardens but for everyone on the PCC.

We succeeded in getting clergy cover for all Sunday services, except one 8am communion when HB lead Sunday Morning Prayer. Also, thanks to Patricia Duxbury for the daily morning prayers on You Tube, this is a massive commitment.

There have throughout the year been the usual repair and maintenance issues to deal with, servicing of boilers, safety inspections etc. One major problem appeared when a serious ingress of rain directly above the organ keyboard caused an extensive survey of the roof, with several areas were identified as in need of attention. This work has commenced and will continue throughout the summer.

During the Interregnum, the PCC made the decision not to pay the full Parish share (as we did not have an incumbent). This was challenged by the Diocese and following a meeting with the Archdeacon and Board of finance a compromise was reached. This meant whilst we paid something towards the shortfall, we were also granted a significant reduction in our Parish Share for 2024.

In 2020 the National Church introduced the Safeguarding Dashboard, this was revised in 2023. Each Church in the country is asked to work through the three levels of the Dashboard to implement best practice. We, along with every other church in the country, are continuing to work our way through the Dashboard by implementing the necessary changes, modifications and adaptations.'

There are still some issues from the last Quinquennial that still need attention, these are being dealt with and are, we hope not going to cost too much. Improvements, repairs, and redecoration have taken place, most notably to the entrance doors and railings.

The church inventory and Terrier is up to date and correct.

We would like to thank everyone who has helped over the last year, Katie in the office, Merle as Parish Secretary and all PCC members, and everyone who serve the church.

Howard Blackburn resigned as Churchwarden on 2nd April 2024.

Worship Report - Howard Blackburn

As from the last APCM, with the Interregnum still affecting our ability to provide the full ministry to our parish and beyond, we continued steadfast in our mission to provide the best we could.

The availability of Clergy to cover all services proved difficult, especially Friday communion. This service, partly due to low attendance was suspended, however it started again as a monthly service with our Home Communion team officiating, proving a great success. Morning Prayer continued six days a week on You Tube. We are much indebted to our Home Communion team and Patricia Duxbury for their work in these services.

For other regular services we continued to receive tremendous support from retired Clergy from the surrounding area. With a special mention for Rev. Catherine for her support for funerals and weddings.

Throughout the period we continued to be lead in our worship by David Thornton and the choir for which we are grateful.

We continued until the final day of the Interregnum and the organisation of the Induction and welcome for Rev. Judith.

Thank you to everyone throughout the St Mary's family for their work and support.

CCP – Howard Riley

CCP has continues to meet each quarter. They continue to promote the monthly prayer theme for use across the fellowships and which St Mary's has contributed to and published in the parish magazine. A number of us assisted on the setting up and delivery of this year's Carols at the Castle which attracted over 2000 people. Revd Judith introduced herself to the town at the close of the service and gave the blessing. The CCP Advent Carol Service was held at St Mary's and was well attended and they have asked if we will host the service for 2024.

Part funded by the CCP, St Mary's hosted the theatrical and musical Gospel outreach event 'Salt and Light' performed by the Lamps Theatre Company which attracted over 600 visitors. All comers were invited to a follow up 'What Do You Think' discussion evening to explore the validity and meaning of Christ's miracles.

It was noted that all churches involved with CCP (even though their forms of worship are radically different) are committed to the idea of partnership. Howard thanked everyone for supporting the work of CCP.

We have continued to support the CCP in several ways; door to door delivery of HOPE magazine to most of the housing estates in the town. CCP continues to support the Ribble Valley Climate Action Network (RVCAN) although St Mary's contribution has been minimal. CCP has facilitated the establishment of community warm spaces over the winter but St Mary's was not considered a viable venue but volunteer support was offered. CCP have run holiday club style venues with activities and provision of refreshments over February half term at St James's, Trinity and the Community Church and are planning to run some sessions over the summer holiday period. This will be published in the newsletter with an invitation for volunteer support. CCP have continued to work with Turret House on Edisford Road offering thematic organised prayer and fellowship sessions at this attractive venue throughout the year.

Coming up there will be a CCP Easter service and Walk of Witness at Trinity Methodists plus an Easter play 'The Seeker' during Holy Week. The Summer Town BBQ is in the planning and is considering extending one part of arrangements to reach the many young people who routinely frequent the park. CCP will be overseeing Christian Aid week as usual.

The organisation is closely linked with the activities of the Gateway Trust which includes the Foodbank and they need more trustees to sit above this valuable local charity and ministry. Please speak to a churchwarden if you feel you wish to get involved.

PCC Secretary's Report – Merle Allen

The Parochial Church Council (PCC) consists of the Vicar, Rev Dr Judith Clark (Chairman), two Churchwardens - Howard Blackburn and Howard Riley (Team Howard), plus ten elected members – Linda Ainsworth, Merle Allen (Deputy Warden and Secretary), Christine Baker, Janet Blackburn, Patricia Duxbury, Keith Jackson, Ken Robison (Treasurer), Susan Robinson, Janet Thornton and Diana Wilkins.

The PCC has been represented at Deanery Synod meetings by Colin Scott and Jo Robinson, who also attend PCC meetings.

The PCC will have met for formal business, on nine occasions from May 2023 to March 2024, not including the APCM.

The Standing Committee – The Vicar, Churchwardens, Treasurer, Special Advisor during the Interregnum – Patricia Duxbury - and Secretary met for business on eleven occasions. Jo Robinson has recently volunteered to replace Patricia on the committee.

The work of the council is supported by nine committees – Finance, Building, Vision 2026 / Mission and Ministry Team, Magazine, Children, the (St Mary's Centre) Hall Management Team, Social committee, and Clitheroe Christians in Partnership.

Other officials;

Our 'Vision 2026' Vision Champion is Linda Ainsworth. Our Associate Champion is Patricia Duxbury.

Our Safeguarding Officer is Howard Riley.

Our Data Protection Officer is Katie Capstick.

Our Archivist is Dorothy Jackson.

Our Calligrapher is Stephanie Dugdale.

I personally would like to thank all of the above and in fact everyone who is part of one or the other 'teams' which contribute in a very vital way to the running of the church. There are several such teams;

Church coffee rota

The flower ladies

The sides-men

Chalice Bearers / People who deliver home communion

People who write and deliver intercessions

People on the 'prayer network'

Toddler Group helpers

There is always room on any / all of the rotas for more volunteers!

Counting team

The cleaning team

Readers

Key-holders who close the church

Holy washers

Sound system operators

Electoral Roll Officer – Keith Robinson

Since the last revision there have been twelve people removed from the roll and six added.

Number on Electoral Roll for 2024 = 208 For 2025 = 202

Keith expressed his thanks to Katie for her help with compiling the data. He also pointed out that there will be a full revision of the roll in 2025. Judith thanked Keith for his sterling work on keeping the roll up to date.

Treasurer's Report – Ken Robinson

We have experienced a year like no other since 2009, when the last interregnum came to an end. With no vicar for 10 ½ months, our incoming resources fell by nearly £20,000. As reported last year, the PCC decided to reduce our payments of the parish share by the amount identified as paying for local ministry [on the grounds that we were without local ministry]. This allowed our expenditure to stay well below our income for most of the year. The Diocese became aware of the situation in November when we reinstated the full parish share payments at the end of the interregnum. It was pointed out that local ministry is averaged across the Diocese and so is payable whether the Parish is in vacancy or not.

At a meeting to discuss how our £36,000 shortfall could be managed and how the Parish could be supported in Rev Judith's first year, the Diocese offered to reduce the parish share request by £15,000 in 2023 and by £10,000 in 2024.

Income

The budget figure for income in the calendar year 2023 was set at £93,450. This budgeted amount was exceeded by £1,500. The total amount for our income, including items that had no set budget, was £106,011.

We were below budget for planned giving, by 15% compared with the average of the previous three years. However, we were above budget on collections via white envelopes and loose plate, and on tax reclaimed from donations, by £10,000.

Due to the enormous efforts by the PCC and congregation to maintain the spiritual life of the church during the interregnum, few resources were available for fund-raising events. No bequests or one-off windfalls occurred this year, compared to £9,000 received in 2022.

Overall, therefore, our income was £19,674 down compared with the previous year.

Expenditure

The budget figure for expenditure was set with the expectation that parish share would be roughly half that requested, but was revised upwards to £128,800. Due to Diocesan support and reclaimed costs of substitute clergy, the actual expenditure against budgeted headings was £98,500, with total actual expenditure of £109,400.

Overall, expenditure exceeded income by £3,391.

Assets

At the end of 2022, our assets in restricted funds amounted to £77,200 and in unrestricted funds £22,500. We did not sell any shares during 2023, and after various fluctuations, the share price finished the year strongly, resulting in our assets increasing in value by over £9,000.

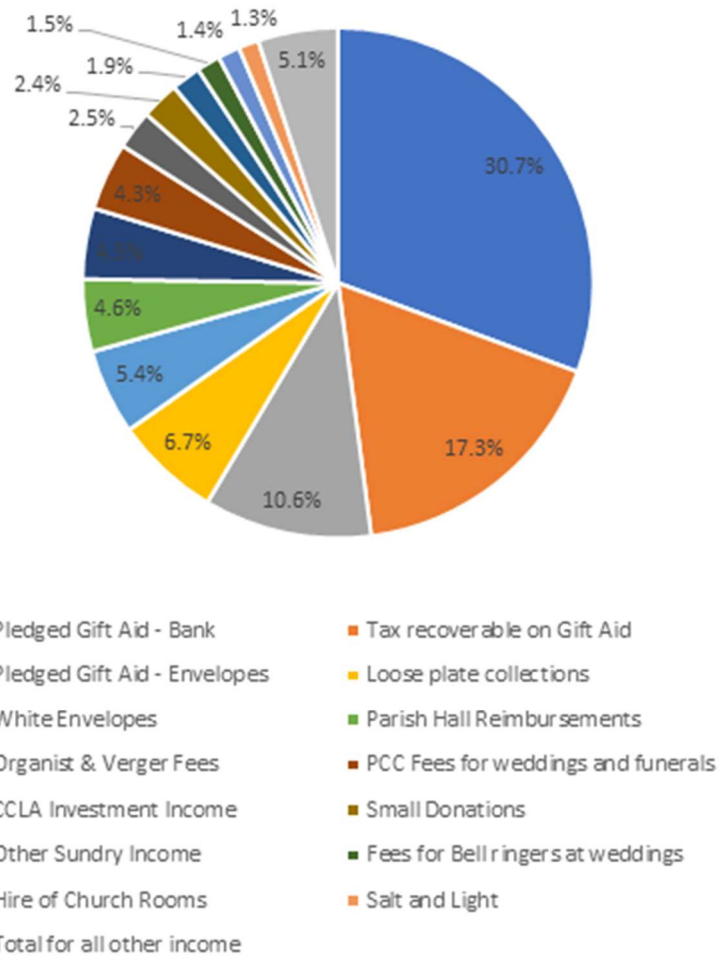
We also had £25,200 cash in our Reliance Bank current account.

The Future

We will have another challenging year ahead. Our parish share after Diocesan support is set at £63,414 and our income is likely to fall short of our expenditure by £8,000. However, our mission to bring more people to know Jesus should have the secondary benefit of increasing the number of givers and the amount of giving.

I would like to thank all who assist with the financial dealings of the Church, and to everyone in the congregation who have continued giving via envelopes and standing orders and loose plate collections. The pie chart below shows where our income comes from:

Sources of Income at St Mary's



We have 88 regular giving households who are known by name: 56 pay regular standing orders from their bank, 16 use the pledged envelope system and 16 use the white envelopes. Together with the income tax we can reclaim through Gift-Aid, these 88 households contribute 64% of all the income St Mary's receives.

Our anticipated expenditure next year is £120,000, 64% of which is £76,800 i.e. £73 a month for each regular giver if each could afford an equal share.

It is not possible to identify donors using the loose plate collections at services, weddings, baptisms and funerals.

Whilst holding fund-raising events generates extra income that is always welcome, what we need to do in the coming months is reflect on how we can increase the number of regular givers, make plans and put them into action.

This is why it is so important to regularly and prayerfully review how much we each give to the work of the Church. There has been heavy inflation over the last three years. If you gave £10 a month three years ago, that bought £120-worth of goods in that year. Those goods now cost £150, therefore if you haven't increased your giving for three years, the extra £30 has to come from somewhere or someone else, or we reduce what we can buy.

Food for thought [and prayer].

Ken suggested that we should have a fundraising & stewardship campaign in the not too distant future. Patricia Duxbury added that the need to increase church income should be an item on the agenda for the PCC.

Statement Of The Responsibilities Of The Parochial Church Council

The PCC is responsible for all parish finance, its management and control. These responsibilities include:-

Keeping "proper accounting records" which are sufficient to show and explain all the PCC's transactions and must include a record of all relevant assets and liabilities,
Ensuring that the finances of the PCC are under its control and only delegated if the PCC can ensure its wishes will be followed,

Preparing annual financial statements and reports which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church Representation Rules,
Arranging for a suitable independent examination of the financial statements.

The financial statements and reports for the year ending 31st December 2023 have been produced and independently examined by Mr Stephen Higson. They have been approved by the Parochial Church Council and authorised for issue on 19th February 2024 and were signed by The Reverend Dr Judith Clark (PCC Chairman) and Kenneth John Robinson (PCC Treasurer)

Judith proposed that we should have a 'fundraising team' (who would organise events and try to engage the wider community in support of the church) who would report to the PCC.

Susan Robinson proposed a vote of thanks to Ken for his work throughout the year.

Vision Champion's Report – Linda Ainsworth & Patricia Duxbury

In 2023-24, the Vision Champion and Assistant Vision Champion:

Updated the Mission Action Plan and presented it to the PCC;

Renewed the subscription to the Parish Pump Church magazine website, providing text and image resources for use on the magazine and church website;

Organized the display of the illuminated 'Glory to God in the Highest' sign over the church door at Christmas with Howard Riley's help;

Organized and participated in an expanded team of lockers – up so that the church can be open six days a week;

Promoted and facilitated the distribution of the Diocesan devotional booklets for Advent and Lent;

Encouraged the congregation to join in "Thy Kingdom Come" between Ascension and Pentecost 2023 by praying for others to come to know Jesus better;

Maintained the Alleys Chapel prayer board, praying for those who left prayer requests, moving notes to the book when the board filled up and supplying fresh sticky notes as necessary;

The Assistant Vision Champion maintained the church website and the benefice's 'A Church Near You' homepage;

The Assistant Vision Champion again organized and set up with the Vision Champion and helpers the church garden QR code Easter experience.

Safeguarding Officer – Howard Riley

There have not been any reported incidents during the year 2023 – 2024. DBS checks for PCC members, Home Communion Visitors, Tower Captains, Music Director and Toddler Group Leader were all renewed during 2023. All those individuals who are eligible for DBS certification have to undergo the mandatory online Foundation refresher training including the Domestic Violence package to increase our awareness. We have been granted permission from the diocese for some of us to do the training as a group where others are doing it online themselves. Dates of the group sessions are arranged.

A key progression is our use of the Parish Safeguarding Dashboard which is an online comprehensive software package that covers every aspect of our safeguarding requirements. We have to identify the specific church activities that we routinely engage with looking at any risk associated with participation by children, young people or vulnerable adults. Matters such as risk assessment, insurance cover and related policy and procedural issues are all involved in populating the dashboard which is monitored from the Diocese.

We have identified the following Church Activities to date:

PCC members (Church based)

Holy Communion Pastoral Visitors (Home visits)

Music director and Choir Master (Church based)

Bell Tower Captain & Deputy (Church based)

Visiting Bell Ringers (Church based)

Toddler Playgroup (St Mary Community Centre based)

Clitheroe Christians in Partnership (CCP) Events

Role profiles have been compiled by the Parish Safeguarding Officer (PSO) to support the CofE Safer Recruitment Strategy and the role risk assessment process. The church safeguarding policy is featured on the St Mary's website with a revised reporting procedures plan having been ratified at PCC on 18th March 2024.

Judith thanked Howard for the immense amount of time he has spent on safeguarding issues. Hopefully once all the groundwork has been completed (the diocese is very happy with progress so far) it should just be a case of updating / monitoring the system.

Health & Safety Officer – Howard Riley

There have not been any report H&S incidents in the church or churchyard nor any reported 'near misses'. The existing risk documents have been reviewed by the H&S officer and remain fit for purpose. The documents are available for scrutiny at the west door entrance to the nave. Any issues then please contact a church warden.

All the necessary inspections and surveys have been completed apart from the 5 yearly boiler electrical survey. The boiler system was installed in 2017 and arrangements are in progress for the electrical system to be inspected and certificated as soon as possible.

There are some leakage and maintenance issues being addressed on the church roof with diocesan approval. The work is being done in stages by a local company and has commenced with the upgrading of lead flashing and pointing in the area above the organ console.

The poor state of repair of the pathways and some lighting issues have been repeatedly reported to the Council and Highways Authority with little progress to date.

It was noted that should anyone fall on the paths this would be referred to RVBC.

Patricia Duxbury wanted to thank Howard on behalf of us all, for the amount of time and effort he has put in on the safeguarding / health and safety requirements laid down for all churches.

Election to Deanery Synod; Current representatives – Colin Scott, Jo Robinson. Both will retire in 2026. Acceptance was proposed by Howard Riley and seconded by Diana Wilkins. The motion was carried.

Deanery Synod Report – Jo Robinson

After a long break, due to Covid, the Deanery Synod met on July 23rd 2023 at St. Bartholomew's Church in Chipping. The meeting opened with a Eucharistic service led by Bishop Philip. He outlined his aims for Vision 2026 in the Blackburn Diocese which centres on 'Parish transformation'. The AGM followed led by the newly appointed Area Dean the Rev .Liz McLean. Ruth Haldene (St.James Clitheroe) was appointed as Lay Chair and Alex Dugdale(f) volunteered to be Deanery Secretary. The second meeting of the year was at St. John's Old School, Hurst Green on October 10th, 2023. Ruth Haldene began chairing the meeting and the focus was on developing young people within the diocese, with examples of youth work being given throughout the areas different churches. Liz McLean reminded us of Bishop Philips three areas of Joy, Justice and Children and Young people. A presentation was made by Ben Green and Sarah Earnshaw, from the Diocese, entitled 'Reaching the Next Generation.'

Ruth Haldene introduced the idea of a Market Place board where any church in the Diocese could advertise events to all members. This will be used at all Deanery Synod meetings.

Election of PCC Members

New nominations; *Diana Wilkins; Luke Lowry both were duly elected.*

Appointment of Auditor for 2024 / 2025

It was proposed by Patricia, seconded by Jo, that Stephen Higson (Auditor and Accountant) be asked to perform this function in 2024 / 2025. The motion was carried.

Our thanks go to Stephen for his help.

Signing of Terrier & Inventory

Carried out by team Howard

St Mary's Toddler Group – Sarah Dent

A hard act to follow Helen and the Roden family, who gave up their Sunday afternoons to ensure everything, was set up ready for Monday morning. Helen left Playgroup with a healthy cohort of

children and a rota of volunteers who are brilliant and without them Play Group really wouldn't function. Somehow or other after telling Helen I'd pop down one morning to help out I am now running the group. Early Years has been a big part of my life taking the lead really was a "no brainer" ensuring vital community groups such as St Mary's continue to thrive.

Jo, Dianne and Anne expertly prepare snack we continue to offer a selection of biscuits fruit and a drink for the children and a hot brew for the adults once the children have had theirs. One new addition to the volunteer team is Julie Ascroft. Julie has recently retired from Downham Pre School and has many years of experience of working with the under- fives. Her crafting skills are immense and somehow she manages to come up with amazing ideas for the children to recreate. We continue to use recycled resources and things that have been hidden in the craft cupboard for many years. We started back in September with an under the sea theme basing our activities around the book "Commotion in the ocean". Allowing the children to use different mediums to recreate Fish Jellyfish etc. Autumn saw the children making hedgehogs using spaghetti and using apples to print with. The seasons and festivals within those seasons continue to give us inspiration for our craft activities. Father Christmas made another appearance this year (Thank You KEN) the children and families loved their books and seeing Father Christmas.

During the session the children have access to the "sit on toys" slide and tunnel. There is always a "baby walker " or a pram to push and lots of room for the children to get mobile.. One activity, which is always busy, is the play dough table, the children love manipulating the dough using tools to cut slice and squish the dough. Providing opportunities for lots of fine motor skills practise. We also add numbers to the dough or things like pasta bows, twigs, pine, cones etc.

Each week there are lots of small world toys , train sets a doll house, cars farm animals, and dinosaurs . Julie and I have made a bit of a start on sorting through some of the resources and going forward we plan to tidy the cupboards and boxes.

We continue to have between 15 and 18 families per week with the age range 0 to 4 years. We now have our own Face book page, which is a useful tool to keep everyone up to date with holiday closures and to help promote the group. Going forward I will attempt to link this up to insta gram ! Sue plays an important role every week bringing her guitar and range of songs. It's my job to keep up with the actions as she plays. These songs and actions play an important role in the development of early communication so we are very lucky to have Sue and her musical talents.

Just before song time we do read a story and there are always books during the session for the children and their carer to share.

I am keen to get other volunteer storytellers into the session.

The group continues to offer a place for children to play and explore safely whilst their parents grandparent or carer get the chance to chat and form new friendships.

Ladies Group – Chris Baker

In my first year as Chairman we said goodbye to our Vicar and President Andy. We are now so pleased to welcome our new President Rev'd Dr Judith Clarke, and look forward to working with her and helping her in any way we can.

We managed to fill our meetings with either a speaker or some in house quizzes and games. We all thoroughly enjoyed our summer outing to Gibbon Bridge Hotel for a musical afternoon tea, we will look forward to another year of meeting together.

Last year we voted to use the choir vestry rather than St Mary's Centre, this was mainly down to the cost of hiring the room. Since then I have spoken to John Wilkinson and Lesley Haworth about us returning to the centre, I think we all find it difficult setting up the room and putting away in the choir vestry. In the past we paid the centre £400 per year, after negotiation and realising that we were overcharged I have now negotiated this down to £244 for meetings and £40 for the Christmas Fayre. We have more storage in the centre and also it makes it easier using kitchen facilities.

I propose that we give money to the Church this year for the use of the choir vestry and to help towards the utility bills, and the sum I suggest is £250 to £300.

I must give thanks to Jenny Hunter and Janet Blackburn for helping me to organise speakers. Also I need to thank Margaret Hogg for acting as Treasurer, Margaret does not want to continue with this and unfortunately I cannot do both the treasurer and chairman's tasks. I think therefore that it would be best for me to do the task which I am better suited to and take over the treasurer's role, therefore we will be looking for a new chairperson. Whoever takes over I will give them my utmost support, I have already set in motion the speakers for 2024.

Magazine Report – Linda Ainsworth

The Parish Magazine for the church of St Mary Magdalene aims to provide information, seasonal resources, articles and material for reflection to build up our common life, and to reach out to those in the local community, that they may see in it something of the Lord's glory reflected, and desire to know more of Him. It has a print run of 200 copies: 159 subscribers or complementary copies, 9 copies (3 each) for the other benefice churches, 20 copies for sale in church and a few to give away to newcomers.

Tribute must be paid this year to Patricia Duxbury, who has been invaluable in her meticulous organization of the magazine's distribution, the management of subscriber records, collection of subscriptions, printing, folding and stapling during the Parish Administrator's absence and not least for her tireless encouragement to subscribers to remember to pick up their magazines in Church. She is now relinquishing this role: we offer her our grateful thanks, and the loss of her contribution will be felt by us all. Her decision also means that we are seeking someone or some people to take over this task. More information about this is in this month's edition of the magazine, and if you are able to help, please let me know.

The magazine continues to generate income from advertising, and is self-financing, even with the inclusion of the coloured cover pages. Advertising costs remain at £40 for a one-sixth page and £80 for a half-page advertisement for 10 insertions. The cost of a ten-copy magazine subscription remains at £5.00, although some subscribers now voluntarily pay more, and annual postal subscriptions are available for £15. If no-one can be found to distribute the magazine, the minimum cover price, which has remained very low, so that the magazine can be a tool of mission available to the widest audience, may have to increase.

A growing number of new contributors have again submitted articles this year, and writing on any subject is always welcome, especially when accompanied by photographs: special thanks are due to Eva Kahan for her photography of productions and events last year. Contributors are asked to submit articles as Word files rather than PDFs and any accompanying pictures as separate files not integrated into the text. Those without word processing facilities may submit articles in longhand to the Parish Office.

Especial thanks go also to the Parish Administrator Katie, who has taken over the invoicing of advertisers and also collected subscriptions in the Parish Office. Shaun Smith continues his invaluable work of proofreading the magazine from Devon, and thanks also go to everyone for all their contributions, encouragement and efforts on the publication's behalf.

Dates for Your Diary

PCC meeting – 9.30am On Monday 20th May 2025 in the Choir Vestry

AOB

Muriel Ashcroft

Muriel has stepped down from her role with the pastoral care team. She has spent many years bringing comfort / communion to housebound parishioners. Our thanks and appreciation go to her.

The meeting closed at 7.45pm with The Grace.

Next APCM – Date to be arranged - April 2025

**PCC of St. Mary Magdalene
Parish Church, Clitheroe**

End of Year Financial Statements

Year Ending 31st December 2023

PCC of St. Mary Magdalene
Parish Church, Clifton

End of Year Financial Statements

Year Ending 31st December 2023

PCC of St Mary Magdalene, Clitheroe

End Of Year Financial Statements

Year Ending 31st December 2023

Statement Of The Responsibilities Of The Parochial Church Council

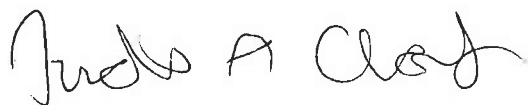
The PCC is responsible for all parish finance, its management and control. These responsibilities include:-

- a) Keeping "proper accounting records" which are sufficient to show and explain all the PCC's transactions and must include a record of all relevant assets and liabilities,
- b) Ensuring that the finances of the PCC are under its control and only delegated if the PCC can ensure its wishes will be followed,
- c) Preparing annual financial statements and reports which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church Representation Rules,
- d) Arranging for a suitable independent examination of the financial statements.

The financial statements and reports for the year ending 31st December 2023 have been produced and independently examined.

They have been approved by the Parochial Church Council and authorised for issue on

Date: 19th February 2024



.....
The Reverend Dr Judith Clark (Chairman)



.....
Kenneth John Robinson (Treasurer)

RCC of St Mary's Magisterial Church

End Of Year Financial Statements

Year Ending 31st December 2023

Statement Of The Responsibilities Of The Parochial Church Council

The RCC is responsible for the annual financial statements management statement of these responsibilities include:

- a) Keeping "proper accounting records" which are sufficient to show and explain the RCC's transactions and assets and liabilities
- b) Ensuring that the books of the RCC are kept in control and only changed by the RCC committee in order to be followed,
- c) Keeping annual financial statements and reports which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church's constitution rules.
- d) Arranging for suitable independent verification of the financial statements.

The financial statements and reports for the year ending 31st December 2023 have been audited and independently examined.

They have been approved by the Parochial Church Council and authorized for issue on

Date:

.....
Kirstin John P. Johnson (Chair)

.....
The Revend Dr Robert Clark (Chairman)

Parochial Church Council of St. Mary Magdalene, Clitheroe

Independent Examiner's Report for the Year Ending 31st December 2023

This report on the financial statements of the PCC for the year ending 31st December 2023 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the Parochial Church Council and Examiner

As members of the PCC, you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s144(2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of the Independent Examiner's report.

My examination was carried out in accordance with the General Directions given by the Charity Commission and to be found in the Church Guidance 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures to the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement.

In connection with my examination, no matter has come to my attention:-

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - a. To keep accounting records in accordance with s130 of the Act, and
 - b. To prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the Regulationshave 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.


.....

Stephen Higson

Date 13/2/2024

PCC of St Mary Magdalene, Clitheroe

Year Ending 31st December 2023

I have examined the books, invoices and accounts of the Church and have obtained all the explanations which I have required.

I hereby certify that the attached Receipts and Payments Accounts are in accordance with the books, vouchers and accounts produced to me for audit, and in my opinion present a true and correct view of the activities of the Church for the year ending 31st December 2023.

Signature..... S J Higson

Name..... S. J. Higson

Qualification..... A.C.A

Address..... 2 Claremont Avenue

Clitheroe, Lancs BB7 1JN

Date..... 13 February 2024

POC of St Mary Magdalene, Clitheroe

Year Ending 31st December 2023

I have examined the books, invoices and accounts of the Church and have obtained all the explanations which I have required

I hereby certify that the attached Receipts and Payments Accounts are in accordance with the books, vouchers and accounts produced to me for audit, and in my opinion present a true and correct view of the activities of the Church for the year ending 31st December 2023.

Signature

Name

Qualification

Address

Telephone No. / E-mail Address

Date

Report of the PCC Treasurer 2023

We have experienced a year like no other since 2009, when the last interregnum came to an end. With no vicar for 10 ½ months, our incoming resources fell by nearly £20,000. As reported last year, the PCC decided to reduce our payments of the parish share by the amount identified as paying for local ministry [on the grounds that we were without local ministry]. This allowed our expenditure to stay well below our income for most of the year. The Diocese became aware of the situation in November when we reinstated the full parish share payments at the end of the interregnum. It was pointed out that local ministry is averaged across the Diocese and so is payable whether the Parish is in vacancy or not. At a meeting to discuss how our £36,000 shortfall could be managed and how the Parish could be supported in Rev Judith's first year, the Diocese offered to reduce the parish share request by £15,000 in 2023 and by £10,000 in 2024.

Income

The budget figure for income in the calendar year 2023 was set at £93,450. This budgeted amount was exceeded by £1,500. The total amount for our income, including items that had no set budget, was £106,011.

We were below budget for planned giving, by 15% compared with the average of the previous three years. However, we were above budget on collections via white envelopes and loose plate, and on tax reclaimed from donations, by £10,000.

Due to the enormous efforts by the PCC and congregation to maintain the spiritual life of the church during the interregnum, few resources were available for fund-raising events. No bequests or one-off windfalls occurred this year, compared to £9,000 received in 2022.

Overall, therefore, our income was £19,674 down compared with the previous year.

Expenditure

The budget figure for expenditure was set with the expectation that parish share would be roughly half that requested, but was revised upwards to £128,800. Due to Diocesan support and reclaimed costs of substitute clergy, the actual expenditure against budgeted headings was £98,500, with total actual expenditure of £109,400.

Overall, expenditure exceeded income by £3,391.

Assets

At the end of 2022, our assets in restricted funds amounted to £77,200 and in unrestricted funds £22,500. We did not sell any shares during 2023, and after various fluctuations, the share price finished the year strongly, resulting in our assets increasing in value by over £9,000.

We also had £25,200 cash in our Reliance Bank current account.

The Future

We will have another challenging year ahead. Our parish share after Diocesan support is set at £63,414 and our income is likely to fall short of our expenditure by £8,000. However, our mission to bring more people to know Jesus should have the secondary benefit of increasing the number of givers and the amount of giving.

I would like to thank all who assist with the financial dealings of the Church, and to everyone in the congregation who have continued giving via envelopes and standing orders and loose plate collections.

Ken Robinson – Hon. Treasurer

StMaryMagdaleneClitheroe - 1139479

Balance Sheet detailed

	As at 31/12/2023	As at 31/12/2022
Fixed assets		
6435: General Purpose fund 6003S CB3020561	20,323	18,576
6440: General Purpose Fund 6001F	—	—
6445: Sunday School Fund 6002S	—	—
6450: Organ Maintenance Fund 6005S CB3020562	9,347	7,250
6455: Varley Income Account 6006S CB3020563	11,397	10,417
6460: Varley Bequest 6001S CB3020560	63,676	58,201
Total Fixed assets	104,744	94,443
Current assets		
6503: Reliance Bank Current Account	25,194	33,458
6510: CCLA General Purpose fund 6001D	4,001	4,001
6520: CCLA Organ Repair Fund 6004D	—	—
6530: CCLA Speak Bequest 6003D	—	—
6540: CCLA Varley Income Account 6007D	—	—
6550: CCLA St Mary's Junior Choir 6005D	—	—
6560: CCLA Spire Fund 6006D	—	—
6590: Cash in hand	331	278
Z05: Accounts Receivable	2,501	1,425
Total Current assets	32,027	39,162
Liabilities		
6699: Agency collections	975	1,630
Z04: Accounts Payable	1,848	4,330
Total Liabilities	2,823	5,960
Net Asset surplus (deficit)	133,948	127,644
Reserves		
Excess / (deficit) to date	(3,998)	(25,938)
Z01: Starting balances	127,644	169,672
Z02: Other gains/(losses)	10,301	(16,090)
Total Reserves	133,948	127,644

There may be minor discrepancies in the totals if the pence are not being shown

Represented by Funds		
Unrestricted	34,294	36,757
Designated	4,618	3,533
Restricted	21,359	19,154
Endowment	73,676	68,201
Total	133,948	127,644

There may be minor discrepancies in the totals if the pence are not being shown

Analysis of income and expenditure
Selected period: 01 January 2023 to 31 December 2023

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Incoming resources						
<i>Incoming resources from generated funds</i>						
0101 - Pledged Gift Aid - Bank	33,199	—	—	—	33,199	37,079
0110 - Pledged Gift Aid - Envelopes	11,201	—	—	—	11,201	11,123
0201 - White Envelopes	6,667	—	—	—	6,667	5,787
0301 - Loose plate collections	9,067	—	—	—	9,067	11,016
0401 - Regular gift days	—	—	—	—	—	—
0410 - Collections from Church wall safe	376	—	—	—	376	512
0420 - Well Court Communion Collection	400	—	—	—	400	394
0430 - Sum Up Donations	236	—	—	—	236	248
0501 - One-off Gift Aid gifts	350	—	—	—	350	80
0510 - Gifts of quoted securities	—	—	—	—	—	—
0520 - Special Donations	495	—	—	—	495	3,902
0530 - Website Donations	349	—	—	—	349	2,360
0540 - Redevelopment Donations	—	—	—	—	—	—
0550 - Donations from appeals	—	—	—	—	—	—
0560 - Small Donations	2,356	—	—	—	2,356	1,900
0601 - Tax recoverable on Gift Aid	18,429	—	—	—	18,429	14,488
0701 - Legacies and Bequests	—	—	—	—	—	3,000
0801 - Recurring grants	100	—	—	—	100	—
08A1 - Non-recurring one-off grants	—	—	—	—	—	1,625
1360 - Flower Donations	11	—	(11)	—	—	135
0901 - Other funds generated....events	95	—	—	—	95	3,156
0902 - Organ Recital Receipts	353	—	—	—	353	1,379
1210 - Catering	—	—	—	—	—	—
1220 - Fair Trade Stall	—	—	—	—	—	—
1240 - Hire of Church Rooms	1,295	—	—	—	1,295	6,000
1250 - Magazine income - advertising	320	—	—	—	320	420
1260 - Parish magazine sales	779	—	—	—	779	888
1001 - CCLA Investment Income	3,016	—	—	—	3,016	3,286
1015 - Short Term Deposits Interest Retained	—	—	—	—	—	0
1020 - Bank and building society interest	—	—	—	—	—	—
1030 - Rent from lands or buildings	—	—	—	—	—	—
<i>Incoming resources from generated funds Totals</i>	89,091	—	(11)	—	89,080	108,777
<i>Incoming resources from charitable activities</i>						
1101 - PCC Fees for weddings and funerals	4,122	—	18	—	4,140	3,210
1102 - Assigned Fees for weddings and funerals	99	—	—	—	99	—
1103 - Clergy Travel to Funerals and Weddings	129	—	—	—	129	254
1230 - Parish Hall Reimbursements	4,683	—	—	—	4,683	6,049
<i>Incoming resources from charitable activities Totals</i>	9,033	—	18	—	9,051	9,513

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Other incoming resources						
1110 - Fees for Bell ringers at weddings	1,400	—	—	—	1,400	600
1270 - Salt and Light	1,196	—	—	—	1,196	—
1280 - Sunday School and Education	—	—	—	—	—	—
1290 - Organ Maintenance receipts	32	—	—	—	32	—
1310 - Insurance claims	—	—	—	—	—	—
1320 - Surplus - sales of fixed assets	—	—	—	—	—	—
1330 - Printing Services	254	—	—	—	254	296
1350 - VAT Refunds received	—	—	—	—	—	913
1370 - Live Streaming of Services	—	—	—	—	—	100
1400 - Organist & Verger Fees for weddings & fu	3,624	—	—	—	3,624	3,760
1410 - St Leonards Reimbursements	143	—	—	—	143	428
1420 - Chatburn Church Reimbursements	129	—	—	—	129	23
1430 - St Pauls Reimbursements	989	—	—	—	989	827
1500 - Other Sundry Income	112	—	—	—	112	447
Other incoming resources Totals	7,879	—	—	—	7,879	7,394
Incoming resources Grand totals	106,003	—	8	—	106,011	125,685

Resources used

Cost of generating funds

2501 - Magazine expenses	745	—	—	—	745	802
2510 - Fair Trade Stall costs	—	—	—	—	—	—
1710 - Costs of applying for grants	—	—	—	—	—	—
1730 - Costs of fetes & other events	694	—	—	—	694	191
1735 - Organ Recital costs	—	—	—	—	—	770
1740 - Investment management costs	—	—	—	—	—	—
Cost of generating funds Totals	1,439	—	—	—	1,439	1,763

Charitable activities

1910 - Parish Share	51,189	—	—	—	51,189	68,179
1920 - Clergy Assigned Fees	811	—	—	—	811	—
2101 - Vicars Expenses	400	—	—	—	400	1,605
2106 - Support Staff Expenses	55	—	—	—	55	—
2120 - Vicarage Council tax	(335)	—	—	—	(335)	3,671
2130 - Vicarage other house expenses	1,022	—	—	—	1,022	—
2140 - Vicarage Water Rates	77	—	—	—	77	478
2150 - Office Phone	649	—	—	—	649	1,830
2151 - Vicarage Broadband & Landline Phone	723	—	—	—	723	—
2152 - Church Internet, Website, Zoom etc	1,035	—	—	—	1,035	—
2170 - Sunday School and Education	—	—	—	—	—	196
2175 - Payments to Bell Ringers for Weddings	1,400	—	—	—	1,400	600
2180 - Organists Honorarium ONLY	4,000	—	—	—	4,000	4,000
2190 - Choir Fees and Expenses	616	—	—	—	616	155
2200 - Salt and Light	1,075	—	—	—	1,075	—
2301 - Church running - insurance	6,144	—	—	—	6,144	5,640
2320 - Organ / piano tuning	32	—	880	—	912	865
2330 - Church maintenance & repairs	2,462	—	—	—	2,462	5,900
2331 - Cleaning	260	—	—	—	260	151
2335 - Quinquennial Survey	—	—	—	—	—	—
2340 - Altar and General	1,777	—	—	—	1,777	1,626
2350 - Church Opening Group Expenses	—	—	—	—	—	11

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
2360 - Printing and Stationery	1,246	—	—	—	1,246	1,920
2370 - Payment to Organist/Verger funeral/weddi	3,195	—	—	—	3,195	3,050
2401 - Church running - electric	2,762	—	—	—	2,762	1,773
2410 - Church running - gas	7,423	—	—	—	7,423	6,573
2420 - Church running - water	3	—	—	—	3	1,253
2520 - Catering costs	10	—	—	—	10	35
2590 - Parish Hall Rechargeable costs	4,683	—	—	—	4,683	6,049
2650 - Church Equipment for Church	1,551	—	—	—	1,551	25,974
2701 - Church major repairs - structure	—	—	—	—	—	—
2710 - Church major repairs - installation	—	—	—	—	—	—
2715 - Churchyard/garden maintainance	245	—	—	—	245	—
2720 - Church interior and exterior decorating	282	—	—	—	282	101
1801 - Giving to missionary societies	554	—	—	—	554	—
1830 - Giving - relief and development agencies	33	—	—	—	33	—
1850 - Grants	749	—	—	—	749	—
Charitable activities Totals	96,128	—	880	—	97,008	141,635
Governance costs						
2601 - Governance costs examination/audit fee	1,175	—	—	—	1,175	71
Governance costs Totals	1,175	—	—	—	1,175	71
Support Costs						
2001 - Assistant staff costs	1,248	—	—	—	1,248	—
2050 - Salary of parish administrator	7,346	—	—	—	7,346	5,721
2741 - Finance System Licence / Maintenance	—	—	—	—	—	—
Support Costs Totals	8,594	—	—	—	8,594	5,721
Other resources used						
2380 - Other Sundry Payments	340	—	—	—	340	513
2390 - Write Off	43	—	—	—	43	—
2560 - St Pauls Low Moor Rechargeable costs	569	—	—	—	569	827
2570 - Downham St Leonards Rechargeable Costs	138	—	—	—	138	423
2580 - Chatburn Christ Church Rechargeable Cost	158	—	—	—	158	—
2740 - Bank Charges	544	—	—	—	544	670
Other resources used Totals	1,792	—	—	—	1,792	2,433
Resources used Grand totals	109,129	—	880	—	110,009	151,622

There may be minor discrepancies in the totals if the pence are not being shown

StMaryMagdaleneClitheroe - 1139479
Statement of Assets and Liabilities (by code)
As at: 31 December 2023

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed assets - Investments						
6435 : General Purpose fund 6003S CB3020561	19,238	1,085	—	—	20,323	18,576
6440 : General Purpose Fund 6001F	(1,705)	1,705	—	—	—	—
6445 : Sunday School Fund 6002S	(2,270)	—	2,270	—	—	—
6450 : Organ Maintenance Fund 6005S CB3020562	(15,268)	1,061	23,554	—	9,347	7,250
6455 : Varley Income Account 6006S CB3020563	(10,697)	206	21,888	—	11,397	10,417
6460 : Varley Bequest 6001S CB3020560	(10,000)	—	—	73,676	63,676	58,201
Total	(20,701)	4,057	47,712	73,676	104,744	94,443
Current assets - Cash at bank and in hand						
6501 : Bank current account Yorkshire Bank	5,107	1,132	(6,239)	—	—	—
6503 : Reliance Bank Current Account	43,441	(100)	(18,147)	—	25,194	33,458
6590 : Cash in hand	542	100	(311)	—	331	278
Total	49,091	1,132	(24,698)	—	25,525	33,736
Current assets - Debtors						
Z05 : Accounts Receivable	5,091	—	(2,590)	—	2,501	1,425
Total	5,091	—	(2,590)	—	2,501	1,425
Current assets - Investments						
6510 : CCLA General Purpose fund 6001D	5,062	(1,061)	—	—	4,001	4,001
6520 : CCLA Organ Repair Fund 6004D	17	—	(17)	—	—	—
6530 : CCLA Speak Bequest 6003D	(83)	167	(84)	—	—	—
6540 : CCLA Varley Income Account 6007D	(2,018)	—	2,018	—	—	—
6550 : CCLA St Mary's Junior Choir 6005D	(320)	320	(1)	—	—	—
6560 : CCLA Spire Fund 6006D	(2)	2	—	—	—	—
Total	2,656	(571)	1,916	—	4,001	4,001
Liabilities - Agency accounts						

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
6699 : Agency collections	—	—	975	—	975	1,630
Total	—	—	975	—	975	1,630
Liabilities - Creditors: Amounts falling due in one year						
Z04 : Accounts Payable	1,842	—	6	—	1,848	4,330
Total	1,842	—	6	—	1,848	4,330
Net total assets	34,294	4,618	21,359	73,676	133,948	127,644

Represented by

Unrestricted - General	34,294	—	—	—	34,294	36,757
Designated - General1D	—	2,463	—	—	2,463	1,378
Designated - General1F	—	2,155	—	—	2,155	2,155
Restricted - JunChoir	—	—	(1)	—	(1)	(1)
Restricted - OrganMain	—	—	2,953	—	2,953	1,735
Restricted - Organrep	—	—	(17)	—	(17)	(17)
Restricted - SpeakB3D	—	—	(84)	—	(84)	(84)
Restricted - SundayScho	—	—	(4,707)	—	(4,707)	(4,707)
Restricted - Varley6S	—	—	21,377	—	21,377	20,397
Restricted - Varley7D	—	—	2,145	—	2,145	2,145
Restricted - None	—	—	(307)	—	(307)	(315)
Endowment - VarleyAcc	—	—	—	73,676	73,676	68,201
Total	34,294	4,618	21,359	73,676	133,948	127,644

PRINCIPAL ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The trust constitutes a public benefit entity as defined by FRS 102.

Funds

Unrestricted funds represent the funds of the PCC which are not subject to any restrictions regarding their use and are available for application on the general purpose of the PCC.

Designated funds are funds which the PCC decides to set aside for a particular purpose. The PCC may, at a future date, decide to rescind that decision and use the money for a different purpose.

Restricted funds are funds subject to specific conditions imposed by the donor or by specific terms of a trust deed or other legal measure.

Endowment funds represent money which has been given with an instruction by the donor that only the income gained from the money can be spent.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups which owe their main affiliation to another body nor those which are informal gatherings of Church members.

Incoming Resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under covenant is recognised only when received.

Income tax recoverable on covenants or gift aid donations is recognised when the income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Activities for generating funds

Income from activities for generating funds is recognised on an accruals basis.

Income from investments

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

Incoming resources from charitable activities

Income from charitable activities is recognised on an accruals basis.

Incoming resources from charitable activities

Income from charitable activities is recognised on an accruals basis.

Other incoming resources

Other incoming resources are recognised on an accruals basis.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources Expended

Unless otherwise stated, resources expended are accounted for on an accruals basis.

Costs of generating funds

Costs of generating funds are those incurred in fund-raising, publicity and public relations.

Grants

Grants and donations are accounted for when paid over or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

Activities directly relating to the work of the Church include both direct expenditure and allocated support costs.

The diocesan quota or parish share is accounted for when payable. Any quota unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Governance

Governance costs are those costs relating to the strategic management of the PCC. This includes the costs of examination or audit of the financial statements.

Support costs

Support costs represent the costs of managing and administering the PCC.

Assets and Liabilities

Consecrated land and building and moveable church furnishings

No valuation of the church and associated land and buildings has been included in these financial statements due to the cost of providing that valuation not deemed to be in the best interests of the PCC.

No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and moveable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Other fixtures, fittings and other equipment

Equipment is depreciated on a straight line basis over four years.

Investments

Investments are shown at market value at 31 December. Realised and unrealised gains and losses are recognised in the Statement of Financial Activities.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

**PCC of St. Mary Magdalene
Parish Church, Clitheroe**

End of Year Financial Statements

Year Ending 31st December 2023

PCC of St. Mary Magdalene
Parish Church, Clifton

End of Year Financial Statements

Year Ending 31st December 2023

PCC of St Mary Magdalene, Clitheroe

End Of Year Financial Statements

Year Ending 31st December 2023

Statement Of The Responsibilities Of The Parochial Church Council

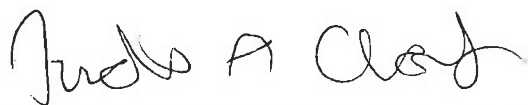
The PCC is responsible for all parish finance, its management and control. These responsibilities include:-

- a) Keeping "proper accounting records" which are sufficient to show and explain all the PCC's transactions and must include a record of all relevant assets and liabilities,
- b) Ensuring that the finances of the PCC are under its control and only delegated if the PCC can ensure its wishes will be followed,
- c) Preparing annual financial statements and reports which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church Representation Rules,
- d) Arranging for a suitable independent examination of the financial statements.

The financial statements and reports for the year ending 31st December 2023 have been produced and independently examined.

They have been approved by the Parochial Church Council and authorised for issue on

Date: 19th February 2024



.....
The Reverend Dr Judith Clark (Chairman)



.....
Kenneth John Robinson (Treasurer)

RCC of St Mary's Magisterial Church

End Of Year Financial Statements

Year Ending 31st December 2023

Statement Of The Responsibilities Of The Parochial Church Council

The RCC is responsible for the annual financial statements management statement of these responsibilities include:

- a) Keeping proper accounting records which are sufficient to show and explain all the RCC's transactions and assets and liabilities a record of all relevant assets and liabilities
- b) Ensuring that the interests of the RCC are protected and only charged where RCC consents in writing will be followed,
- c) Keeping annual financial statements and reports which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church Representation Rules.
- d) Arranging for suitable independent verification of the financial statements.

The financial statements and reports for the year ending 31st December 2023 have been audited and independently examined.

They have been approved by the Parochial Church Council and authorized for issue on

Date:

.....
Kirstin John P. Johnson (Chair)

.....
The Reverend Dr Robert Clark (Chairman)

Parochial Church Council of St. Mary Magdalene, Clitheroe

Independent Examiner's Report for the Year Ending 31st December 2023

This report on the financial statements of the PCC for the year ending 31st December 2023 is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the Parochial Church Council and Examiner

As members of the PCC, you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s144(2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of the Independent Examiner's report.

My examination was carried out in accordance with the General Directions given by the Charity Commission and to be found in the Church Guidance 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures to the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement.

In connection with my examination, no matter has come to my attention:-

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - a. To keep accounting records in accordance with s130 of the Act, and
 - b. To prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the Regulationshave 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.


.....

Stephen Higson

Date 13/2/2024

Parochial Church Council of St. Mary Magdalen, Clifton

Independent Examiner's Report for the Year Ending 31st December 2023

This report is the final statement of the PCC for the year ending 31st December 2023. It is a report of an examination carried out in accordance with the Church Accounting Regulations 2005 (the Regulations) and sets out the findings and conclusions of the examination.

Respective responsibilities of the Parochial Church Council and Examiner

A member of the PCC is responsible for the preparation of the financial statements you consider the most appropriate to the Regulations (s4(2)) of the Act. It is your responsibility to ensure the accuracy of those financial statements in accordance with the Regulations.

Basis of the Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission and is based on the Church Guidance 2005 edition. That examination included a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes any unusual items or transactions to the financial statements. My examination does not involve carrying out any other work. The procedures undertaken during the examination are set out in the report. It is not my responsibility to do any other work or to give any other opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements

- a. to keep accounting records in accordance with s170 of the Act, and
- b. to prepare financial statements which accord with the accounting records, comply with the requirements of the Act and the Regulations

have not been met;

2. which brings my opinion into question should be drawn to my attention in order to enable a proper understanding of the accounts to be reached.

DATE: _____

SIGNED: _____

Independent Examiner

PCC of St Mary Magdalene, Clitheroe

Year Ending 31st December 2023

I have examined the books, invoices and accounts of the Church and have obtained all the explanations which I have required.

I hereby certify that the attached Receipts and Payments Accounts are in accordance with the books, vouchers and accounts produced to me for audit, and in my opinion present a true and correct view of the activities of the Church for the year ending 31st December 2023.

Signature..... S J Higson

Name..... S. J. Higson

Qualification..... A.C.A

Address..... 2 Claremont Avenue

Clitheroe, Lancs BB7 1JN

Date..... 13 February 2024

POC of St Mary Magdalene, Clifton

Year Ending 31st December 2023

I have examined the books, invoices and accounts of the Church and have obtained all the explanations which I have required

I hereby certify that the attached Receipts and Payments Accounts are in accordance with the books, vouchers and accounts produced to me for audit, and in my opinion present a true and correct view of the activities of the Church for the year ending 31st December 2023.

Signature

Name

Qualification

Address

Telephone No. / Fax No. / E-mail Address

Date

Report of the PCC Treasurer 2023

We have experienced a year like no other since 2009, when the last interregnum came to an end. With no vicar for 10 ½ months, our incoming resources fell by nearly £20,000. As reported last year, the PCC decided to reduce our payments of the parish share by the amount identified as paying for local ministry [on the grounds that we were without local ministry]. This allowed our expenditure to stay well below our income for most of the year. The Diocese became aware of the situation in November when we reinstated the full parish share payments at the end of the interregnum. It was pointed out that local ministry is averaged across the Diocese and so is payable whether the Parish is in vacancy or not. At a meeting to discuss how our £36,000 shortfall could be managed and how the Parish could be supported in Rev Judith's first year, the Diocese offered to reduce the parish share request by £15,000 in 2023 and by £10,000 in 2024.

Income

The budget figure for income in the calendar year 2023 was set at £93,450. This budgeted amount was exceeded by £1,500. The total amount for our income, including items that had no set budget, was £106,011.

We were below budget for planned giving, by 15% compared with the average of the previous three years. However, we were above budget on collections via white envelopes and loose plate, and on tax reclaimed from donations, by £10,000.

Due to the enormous efforts by the PCC and congregation to maintain the spiritual life of the church during the interregnum, few resources were available for fund-raising events. No bequests or one-off windfalls occurred this year, compared to £9,000 received in 2022.

Overall, therefore, our income was £19,674 down compared with the previous year.

Expenditure

The budget figure for expenditure was set with the expectation that parish share would be roughly half that requested, but was revised upwards to £128,800. Due to Diocesan support and reclaimed costs of substitute clergy, the actual expenditure against budgeted headings was £98,500, with total actual expenditure of £109,400.

Overall, expenditure exceeded income by £3,391.

Assets

At the end of 2022, our assets in restricted funds amounted to £77,200 and in unrestricted funds £22,500. We did not sell any shares during 2023, and after various fluctuations, the share price finished the year strongly, resulting in our assets increasing in value by over £9,000.

We also had £25,200 cash in our Reliance Bank current account.

The Future

We will have another challenging year ahead. Our parish share after Diocesan support is set at £63,414 and our income is likely to fall short of our expenditure by £8,000. However, our mission to bring more people to know Jesus should have the secondary benefit of increasing the number of givers and the amount of giving.

I would like to thank all who assist with the financial dealings of the Church, and to everyone in the congregation who have continued giving via envelopes and standing orders and loose plate collections.

Ken Robinson – Hon. Treasurer

StMaryMagdaleneClitheroe - 1139479

Balance Sheet detailed

	As at 31/12/2023	As at 31/12/2022
Fixed assets		
6435: General Purpose fund 6003S CB3020561	20,323	18,576
6440: General Purpose Fund 6001F	—	—
6445: Sunday School Fund 6002S	—	—
6450: Organ Maintenance Fund 6005S CB3020562	9,347	7,250
6455: Varley Income Account 6006S CB3020563	11,397	10,417
6460: Varley Bequest 6001S CB3020560	63,676	58,201
Total Fixed assets	104,744	94,443
Current assets		
6503: Reliance Bank Current Account	25,194	33,458
6510: CCLA General Purpose fund 6001D	4,001	4,001
6520: CCLA Organ Repair Fund 6004D	—	—
6530: CCLA Speak Bequest 6003D	—	—
6540: CCLA Varley Income Account 6007D	—	—
6550: CCLA St Mary's Junior Choir 6005D	—	—
6560: CCLA Spire Fund 6006D	—	—
6590: Cash in hand	331	278
Z05: Accounts Receivable	2,501	1,425
Total Current assets	32,027	39,162
Liabilities		
6699: Agency collections	975	1,630
Z04: Accounts Payable	1,848	4,330
Total Liabilities	2,823	5,960
Net Asset surplus (deficit)	133,948	127,644
Reserves		
Excess / (deficit) to date	(3,998)	(25,938)
Z01: Starting balances	127,644	169,672
Z02: Other gains/(losses)	10,301	(16,090)
Total Reserves	133,948	127,644

There may be minor discrepancies in the totals if the pence are not being shown

Represented by Funds		
Unrestricted	34,294	36,757
Designated	4,618	3,533
Restricted	21,359	19,154
Endowment	73,676	68,201
Total	133,948	127,644

There may be minor discrepancies in the totals if the pence are not being shown

Analysis of income and expenditure
Selected period: 01 January 2023 to 31 December 2023

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Incoming resources						
Incoming resources from generated funds						
0101 - Pledged Gift Aid - Bank	33,199	—	—	—	33,199	37,079
0110 - Pledged Gift Aid - Envelopes	11,201	—	—	—	11,201	11,123
0201 - White Envelopes	6,667	—	—	—	6,667	5,787
0301 - Loose plate collections	9,067	—	—	—	9,067	11,016
0401 - Regular gift days	—	—	—	—	—	—
0410 - Collections from Church wall safe	376	—	—	—	376	512
0420 - Well Court Communion Collection	400	—	—	—	400	394
0430 - Sum Up Donations	236	—	—	—	236	248
0501 - One-off Gift Aid gifts	350	—	—	—	350	80
0510 - Gifts of quoted securities	—	—	—	—	—	—
0520 - Special Donations	495	—	—	—	495	3,902
0530 - Website Donations	349	—	—	—	349	2,360
0540 - Redevelopment Donations	—	—	—	—	—	—
0550 - Donations from appeals	—	—	—	—	—	—
0560 - Small Donations	2,356	—	—	—	2,356	1,900
0601 - Tax recoverable on Gift Aid	18,429	—	—	—	18,429	14,488
0701 - Legacies and Bequests	—	—	—	—	—	3,000
0801 - Recurring grants	100	—	—	—	100	—
08A1 - Non-recurring one-off grants	—	—	—	—	—	1,625
1360 - Flower Donations	11	—	(11)	—	—	135
0901 - Other funds generated....events	95	—	—	—	95	3,156
0902 - Organ Recital Receipts	353	—	—	—	353	1,379
1210 - Catering	—	—	—	—	—	—
1220 - Fair Trade Stall	—	—	—	—	—	—
1240 - Hire of Church Rooms	1,295	—	—	—	1,295	6,000
1250 - Magazine income - advertising	320	—	—	—	320	420
1260 - Parish magazine sales	779	—	—	—	779	888
1001 - CCLA Investment Income	3,016	—	—	—	3,016	3,286
1015 - Short Term Deposits Interest Retained	—	—	—	—	—	0
1020 - Bank and building society interest	—	—	—	—	—	—
1030 - Rent from lands or buildings	—	—	—	—	—	—
Incoming resources from generated funds Totals	89,091	—	(11)	—	89,080	108,777
Incoming resources from charitable activities						
1101 - PCC Fees for weddings and funerals	4,122	—	18	—	4,140	3,210
1102 - Assigned Fees for weddings and funerals	99	—	—	—	99	—
1103 - Clergy Travel to Funerals and Weddings	129	—	—	—	129	254
1230 - Parish Hall Reimbursements	4,683	—	—	—	4,683	6,049
Incoming resources from charitable activities Totals	9,033	—	18	—	9,051	9,513

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Other incoming resources						
1110 - Fees for Bell ringers at weddings	1,400	—	—	—	1,400	600
1270 - Salt and Light	1,196	—	—	—	1,196	—
1280 - Sunday School and Education	—	—	—	—	—	—
1290 - Organ Maintenance receipts	32	—	—	—	32	—
1310 - Insurance claims	—	—	—	—	—	—
1320 - Surplus - sales of fixed assets	—	—	—	—	—	—
1330 - Printing Services	254	—	—	—	254	296
1350 - VAT Refunds received	—	—	—	—	—	913
1370 - Live Streaming of Services	—	—	—	—	—	100
1400 - Organist & Verger Fees for weddings & fu	3,624	—	—	—	3,624	3,760
1410 - St Leonards Reimbursements	143	—	—	—	143	428
1420 - Chatburn Church Reimbursements	129	—	—	—	129	23
1430 - St Pauls Reimbursements	989	—	—	—	989	827
1500 - Other Sundry Income	112	—	—	—	112	447
Other incoming resources Totals	7,879	—	—	—	7,879	7,394
Incoming resources Grand totals	106,003	—	8	—	106,011	125,685

Resources used

Cost of generating funds

2501 - Magazine expenses	745	—	—	—	745	802
2510 - Fair Trade Stall costs	—	—	—	—	—	—
1710 - Costs of applying for grants	—	—	—	—	—	—
1730 - Costs of fetes & other events	694	—	—	—	694	191
1735 - Organ Recital costs	—	—	—	—	—	770
1740 - Investment management costs	—	—	—	—	—	—
Cost of generating funds Totals	1,439	—	—	—	1,439	1,763

Charitable activities

1910 - Parish Share	51,189	—	—	—	51,189	68,179
1920 - Clergy Assigned Fees	811	—	—	—	811	—
2101 - Vicars Expenses	400	—	—	—	400	1,605
2106 - Support Staff Expenses	55	—	—	—	55	—
2120 - Vicarage Council tax	(335)	—	—	—	(335)	3,671
2130 - Vicarage other house expenses	1,022	—	—	—	1,022	—
2140 - Vicarage Water Rates	77	—	—	—	77	478
2150 - Office Phone	649	—	—	—	649	1,830
2151 - Vicarage Broadband & Landline Phone	723	—	—	—	723	—
2152 - Church Internet, Website, Zoom etc	1,035	—	—	—	1,035	—
2170 - Sunday School and Education	—	—	—	—	—	196
2175 - Payments to Bell Ringers for Weddings	1,400	—	—	—	1,400	600
2180 - Organists Honorarium ONLY	4,000	—	—	—	4,000	4,000
2190 - Choir Fees and Expenses	616	—	—	—	616	155
2200 - Salt and Light	1,075	—	—	—	1,075	—
2301 - Church running - insurance	6,144	—	—	—	6,144	5,640
2320 - Organ / piano tuning	32	—	880	—	912	865
2330 - Church maintenance & repairs	2,462	—	—	—	2,462	5,900
2331 - Cleaning	260	—	—	—	260	151
2335 - Quinquennial Survey	—	—	—	—	—	—
2340 - Altar and General	1,777	—	—	—	1,777	1,626
2350 - Church Opening Group Expenses	—	—	—	—	—	11

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
2360 - Printing and Stationery	1,246	—	—	—	1,246	1,920
2370 - Payment to Organist/Verger funeral/weddi	3,195	—	—	—	3,195	3,050
2401 - Church running - electric	2,762	—	—	—	2,762	1,773
2410 - Church running - gas	7,423	—	—	—	7,423	6,573
2420 - Church running - water	3	—	—	—	3	1,253
2520 - Catering costs	10	—	—	—	10	35
2590 - Parish Hall Rechargeable costs	4,683	—	—	—	4,683	6,049
2650 - Church Equipment for Church	1,551	—	—	—	1,551	25,974
2701 - Church major repairs - structure	—	—	—	—	—	—
2710 - Church major repairs - installation	—	—	—	—	—	—
2715 - Churchyard/garden maintainance	245	—	—	—	245	—
2720 - Church interior and exterior decorating	282	—	—	—	282	101
1801 - Giving to missionary societies	554	—	—	—	554	—
1830 - Giving - relief and development agencies	33	—	—	—	33	—
1850 - Grants	749	—	—	—	749	—
Charitable activities Totals	96,128	—	880	—	97,008	141,635
Governance costs						
2601 - Governance costs examination/audit fee	1,175	—	—	—	1,175	71
Governance costs Totals	1,175	—	—	—	1,175	71
Support Costs						
2001 - Assistant staff costs	1,248	—	—	—	1,248	—
2050 - Salary of parish administrator	7,346	—	—	—	7,346	5,721
2741 - Finance System Licence / Maintenance	—	—	—	—	—	—
Support Costs Totals	8,594	—	—	—	8,594	5,721
Other resources used						
2380 - Other Sundry Payments	340	—	—	—	340	513
2390 - Write Off	43	—	—	—	43	—
2560 - St Pauls Low Moor Rechargeable costs	569	—	—	—	569	827
2570 - Downham St Leonards Rechargeable Costs	138	—	—	—	138	423
2580 - Chatburn Christ Church Rechargeable Cost	158	—	—	—	158	—
2740 - Bank Charges	544	—	—	—	544	670
Other resources used Totals	1,792	—	—	—	1,792	2,433
Resources used Grand totals	109,129	—	880	—	110,009	151,622

There may be minor discrepancies in the totals if the pence are not being shown

StMaryMagdaleneClitheroe - 1139479
Statement of Assets and Liabilities (by code)
As at: 31 December 2023

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed assets - Investments						
6435 : General Purpose fund 6003S CB3020561	19,238	1,085	—	—	20,323	18,576
6440 : General Purpose Fund 6001F	(1,705)	1,705	—	—	—	—
6445 : Sunday School Fund 6002S	(2,270)	—	2,270	—	—	—
6450 : Organ Maintenance Fund 6005S CB3020562	(15,268)	1,061	23,554	—	9,347	7,250
6455 : Varley Income Account 6006S CB3020563	(10,697)	206	21,888	—	11,397	10,417
6460 : Varley Bequest 6001S CB3020560	(10,000)	—	—	73,676	63,676	58,201
Total	(20,701)	4,057	47,712	73,676	104,744	94,443
Current assets - Cash at bank and in hand						
6501 : Bank current account Yorkshire Bank	5,107	1,132	(6,239)	—	—	—
6503 : Reliance Bank Current Account	43,441	(100)	(18,147)	—	25,194	33,458
6590 : Cash in hand	542	100	(311)	—	331	278
Total	49,091	1,132	(24,698)	—	25,525	33,736
Current assets - Debtors						
Z05 : Accounts Receivable	5,091	—	(2,590)	—	2,501	1,425
Total	5,091	—	(2,590)	—	2,501	1,425
Current assets - Investments						
6510 : CCLA General Purpose fund 6001D	5,062	(1,061)	—	—	4,001	4,001
6520 : CCLA Organ Repair Fund 6004D	17	—	(17)	—	—	—
6530 : CCLA Speak Bequest 6003D	(83)	167	(84)	—	—	—
6540 : CCLA Varley Income Account 6007D	(2,018)	—	2,018	—	—	—
6550 : CCLA St Mary's Junior Choir 6005D	(320)	320	(1)	—	—	—
6560 : CCLA Spire Fund 6006D	(2)	2	—	—	—	—
Total	2,656	(571)	1,916	—	4,001	4,001
Liabilities - Agency accounts						

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
6699 : Agency collections	—	—	975	—	975	1,630
Total	—	—	975	—	975	1,630
Liabilities - Creditors: Amounts falling due in one year						
Z04 : Accounts Payable	1,842	—	6	—	1,848	4,330
Total	1,842	—	6	—	1,848	4,330
Net total assets	34,294	4,618	21,359	73,676	133,948	127,644

Represented by

Unrestricted - General	34,294	—	—	—	34,294	36,757
Designated - General1D	—	2,463	—	—	2,463	1,378
Designated - General1F	—	2,155	—	—	2,155	2,155
Restricted - JunChoir	—	—	(1)	—	(1)	(1)
Restricted - OrganMain	—	—	2,953	—	2,953	1,735
Restricted - Organrep	—	—	(17)	—	(17)	(17)
Restricted - SpeakB3D	—	—	(84)	—	(84)	(84)
Restricted - SundayScho	—	—	(4,707)	—	(4,707)	(4,707)
Restricted - Varley6S	—	—	21,377	—	21,377	20,397
Restricted - Varley7D	—	—	2,145	—	2,145	2,145
Restricted - None	—	—	(307)	—	(307)	(315)
Endowment - VarleyAcc	—	—	—	73,676	73,676	68,201
Total	34,294	4,618	21,359	73,676	133,948	127,644

PRINCIPAL ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The trust constitutes a public benefit entity as defined by FRS 102.

Funds

Unrestricted funds represent the funds of the PCC which are not subject to any restrictions regarding their use and are available for application on the general purpose of the PCC.

Designated funds are funds which the PCC decides to set aside for a particular purpose. The PCC may, at a future date, decide to rescind that decision and use the money for a different purpose.

Restricted funds are funds subject to specific conditions imposed by the donor or by specific terms of a trust deed or other legal measure.

Endowment funds represent money which has been given with an instruction by the donor that only the income gained from the money can be spent.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups which owe their main affiliation to another body nor those which are informal gatherings of Church members.

Incoming Resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under covenant is recognised only when received.

Income tax recoverable on covenants or gift aid donations is recognised when the income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Activities for generating funds

Income from activities for generating funds is recognised on an accruals basis.

Income from investments

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

Incoming resources from charitable activities

Income from charitable activities is recognised on an accruals basis.

Incoming resources from charitable activities

Income from charitable activities is recognised on an accruals basis.

Other incoming resources

Other incoming resources are recognised on an accruals basis.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources Expended

Unless otherwise stated, resources expended are accounted for on an accruals basis.

Costs of generating funds

Costs of generating funds are those incurred in fund-raising, publicity and public relations.

Grants

Grants and donations are accounted for when paid over or when awarded, if that award creates a binding obligation on the PCC.

Activities directly relating to the work of the Church

Activities directly relating to the work of the Church include both direct expenditure and allocated support costs.

The diocesan quota or parish share is accounted for when payable. Any quota unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Governance

Governance costs are those costs relating to the strategic management of the PCC. This includes the costs of examination or audit of the financial statements.

Support costs

Support costs represent the costs of managing and administering the PCC.

Assets and Liabilities

Consecrated land and building and moveable church furnishings

No valuation of the church and associated land and buildings has been included in these financial statements due to the cost of providing that valuation not deemed to be in the best interests of the PCC.

No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and moveable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Other fixtures, fittings and other equipment

Equipment is depreciated on a straight line basis over four years.

Investments

Investments are shown at market value at 31 December. Realised and unrealised gains and losses are recognised in the Statement of Financial Activities.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Accounts

Registration Number 1139479

**PAROCHIAL CHURCH COUNCIL
OF ST. MARY MAGDALENE, CLITHEROE**

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2022

PAROCHIAL CHURCH COUNCIL OF ST. MARY MAGDALENE CLITHEROE

CHARITY INFORMATION FOR THE YEAR ENDED 31 DECEMBER 22

STATUS:	The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The Church was registered with the Charity Commission on 22 nd December 2010 (Registration No.: 1139479)
INCUMBENT:	The Rev Andrew Froud [to 1/1/2023]
ADDRESS:	The Vicarage Church Street Clitheroe Lancashire BB7 2DD
INDEPENDENT EXAMINER:	Mr Stephen Higson 2 Claremont Avenue Clitheroe BB7 1JN
BANKERS:	Reliance Bank Ltd Faith House 23-24 Lovat Lane London EC3R 8EB
INVESTMENT ADVISERS:	CCLA Investment Management Limited The CBF Church of England Funds One Angel Lane London EC4R 3AB

**PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE**

**ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2022**

The members of the Parochial Church Council present their Report and Independently Examined Financial Statements for the year ended 31 December 2022.

BACKGROUND

St Mary Magdalene's PCC is required to co-operate with the incumbent in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church of St Mary Magdalene, Church Street, Clitheroe, together with the Parish Hall, now known as St Mary's Centre.

MEMBERSHIP

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the church representation rules.

During the year the following served as members of the PCC:

Incumbent	The Rev Andrew Froud (licensed 6 August 2009)
Church Wardens	Mr Howard Blackburn Mr Howard Riley
Deputy Warden	Mrs Merle Allen
Deanery Synod Representatives	Mr Colin Scott Mrs Sheila Dewhurst
Parochial Church Council	Mrs Linda Ainsworth Mrs Merle Allen (PCC Secretary) Mrs Christine Baker (Treasurer to April) Mr Ken Robinson (Treasurer from April) Mr Howard Blackburn Mrs Janet Blackburn Mrs Patricia Duxbury Mrs Sheila Dewhurst Mr Keith Jackson Mr Howard Riley Mrs Joanna Robinson Mrs Susan Robinson Mrs Janet Thornton Mrs Diane Wilkins

**PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE**

**ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)**

COMMITTEES

The PCC operates through a number of committees which meet between full meetings of the PCC. They each have clearly defined terms of reference from the PCC.

Standing Committee

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Buildings Committee

Attends to matters relating to the stewardship of plant, such as the church buildings, the churchyard, the Vicarage and the Parish Hall.

Finance Committee

Oversees the general financial dimension of the work of St Mary Magdalene's by monitoring income and expenditure, budgeting and co-ordinating the annual review of the Christian Stewardship of money through planned giving.

Magazine Committee

The Magazine Committee started life in 2004 as the Magazine Working Party, a seven strong team charged with the job of improving the quality and appearance of the Parish Magazine. After about a year it became clear that this was an ongoing job and the working party assumed a more permanent nature and became a committee of the PCC.

Mission and Ministry Team

The MMT considers ways in which the Parish can engage more effectively in both mission (bringing the Gospel to the community) and ministry (service to God, church and community).

The Team provides appropriate support for the PCC in reviewing and implementing the 'Mission Action Plan' (MAP).

Supporting and developing 'out-reach' worship (Parade Services and other special occasions) and making it accessible and meaningful to folk on the fringes of the church.

Developing and supporting initiatives by which our regular worshippers might deepen their faith.

Developing and supporting the ministry of every member of the Christian community.

PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)

COMMITTEES (continued)

Hall Management Team

The team is concerned with the sale of the institute for redevelopment and with Colin Wright, the day to day running of the hall, essential repairs and some cosmetic work to improve the internal appearance.

Clitheroe Christians In Partnership

An ecumenical group to promote co-operation between the various churches in Clitheroe, C of E, Methodist, Roman Catholic etc.

Social Committee

To organise events for parishioners to meet.

CHURCH ATTENDANCE.

The parish of St Mary Magdalene has a population of some 7,500 persons. As at December 2022 206 parishioners were on the Church Electoral Roll. The central service is the Parish Communion at 10.00am each-Sunday. A celebration of Holy Communion is also held at 8.00am and Evensong occasionally at 6.30pm. There is also a service of Holy Communion on Fridays at 10.30am. The number of usual Sunday attendances is around 45.

PCC Secretary's Report 2022 /2023

The Parochial Church Council (PCC) consisted of the Vicar, Andy Froud (Chairman), two Churchwardens - Howard Blackburn and Howard Riley (Team Howard), plus nine elected members – Linda Ainsworth, Merle Allen (Deputy Warden and Secretary), Christine Baker, Janet Blackburn, Patricia Duxbury, Keith Jackson, Jo Robinson, Ken Robison (Treasurer – taken over from Chris Baker) Susan Robinson (co-opted member), Janet Thornton and Diana Wilkins.

The PCC has been represented at Deanery Synod meetings by Colin Scott and Sheila Dewhurst, who also attend PCC meetings. Sheila has recently decided to retire (after many years commitment) and has been replaced by Jo Robinson.

NB. Andy Froud served his last day at St Mary's on 1st January 2023. We are now in an Interregnum whilst we find a replacement.

Howard Blackburn is the temporary chairman of the PCC.

The PCC will have met for formal business, on nine occasions from May 2022 to March 2023, not including the APCM.

The Standing Committee – The Vicar, Churchwardens, Treasurer and Secretary met for business on twelve occasions.

The work of the council is supported by nine committees – Finance, Building, Vision 2026 / Mission and Ministry Team, Magazine, Children, the (St Mary's Centre) Hall Management Team, Social committee, and Clitheroe Christians in Partnership.

Other officials;

Our 'Vision 2026' Vision Champion is Linda Ainsworth. Our Associate Champion is Patricia Duxbury.

Our Safeguarding Officer is Howard Riley.

Our Data Protection Officer is Katie Capstick.

Our Archivist is Dorothy Jackson.

Our Calligrapher is Stephanie Dugdale.

I personally would like to thank all of the above and in fact everyone who is part of one or the other 'teams' which contribute in a very vital way to the running of the church. There are several such teams;

Church coffee rota

The flower ladies

All the sides-men

Chalice Bearers / People who deliver home communion

People who write and deliver intercessions

People on the 'prayer network'

Children's Church helpers

Counting team

The cleaning team

Toddler Group helpers

Readers

Key-holders who close the church

Holy washers

There is always room on any / all of the rotas for more volunteers!

Merle Allen - PCC Secretary

Report of the PCC Treasurer 2022

We have experienced another hard year, the pandemic has caused the Church to be closed during lockdowns, weddings to be cancelled and funerals taking place at the crematorium rather than in Church. This has caused a significant reduction in our income, whilst expenditure has been kept almost at a level due to parish share, insurance, utilities and salary of the parish administrator still having to be paid.

Income

The budget figure for income in the calendar year 2022 was set at £106,650. The actual amount for our income was £125,684. We need to remove the following items which have contra entries in expenditure.

Parish Hall Reimbursements.....	£ 6,049
Payments to Organist, Verger & Bells for Weddings/Funerals.....	£ 4,360
Reimbursements from Churches in the benefice.....	£ 1,278
Flower Donations.....	£ 135
(The above are all contra entries to expenditure)	
TOTAL	£11,822

Taking out these contra figures, it would mean that ordinary income was therefore £113,862, which is £7,212 above budget, this is mainly attributed to the hiring out of the Church for the filming of The Greatest Days. Although we are below budget for planned giving, we were above budget on collections via white envelopes and loose plate by a similar amount. Apart from the fashion show, we held other events such as the 900 Celebratory weekend and St Mary's on the Market, and exceeded the budgeted income by £156. Fees were under budget by £1,790 but this is due to funerals and weddings not returning to pre-Covid numbers.

Expenditure

The budget figure for expenditure was set at £126,086. The actual expenditure was £151,622. However as for income there are certain amounts that have to be removed for items that have contra entries in income.

Parish Hall Reimbursements	£ 6,049
Payments to Organist, Vergers & Bells Weddings/Funerals	£ 3,650
Reimbursements from Churches in the benefice	£ 1,250

(The above are all contra entries to income)

TOTAL £ 10,949

The ordinary expenditure was therefore £140,673, which is above budget by £14,587. We made savings in a few areas.

We negotiated a reduction in our Parish Share, saving £6,032. We had no spend on the maintenance of the churchyard, this is thanks to our gardening days. We did not hold Sunday School during the year so there was no spend on resources. We did no quinquennial works this year, however unforeseen repair works reduced the saving against budget to £1,847.

We have been unable to give year end grants to charities due to our deficit. However, the works to provide and commission the audio-visual system cost £25,974. The sale of assets in the Varley funds offset this expenditure by £12,500.

Assets

At the end of last year, we were left with assets of £169,672, this year the balance is £127,644 showing a decrease in assets of £42,028. Our expenditure exceeded income by £14,587, and we had a decrease on investments of £14,892 due to falling share prices and we have withdrawn £13,839 from investments this year to cover the cost of organ repairs for 2021 and a large amount for the live streaming installation.

The Future

We will have another challenging year ahead, not least because we have entered a period of interregnum following Andy's moving to another parish. Our parish share is set to increase to £69,777, however we have reduced our payments by the amount allocated to our local ministry until the post of Vicar is filled. We still have a lot of repair work planned to go ahead in 2023 following on from the last quinquennial.

Personal

I would like to thank all who assist with the financial dealings of the Church, and to everyone in the congregation who have continued giving via envelopes and standing orders and loose plate collections. A special thank you is due to the retired treasurer Christine Baker, who has been ever willing to support me as I settle into the role.

Ken Robinson – Hon. Treasurer

PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE

ANNUAL REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022 (continued)

STATEMENT OF THE RESPONSIBILITIES OF THE PAROCHIAL CHURCH COUNCIL

The PCC is responsible for all parish finance, its management and control. These responsibilities include:-

- a) Keeping 'proper accounting records' which are sufficient to show and explain all the PCC's transactions and must include a record of all relevant assets and liabilities;
- b) Ensuring that the finances of the PCC are under its control and only delegated if the PCC can ensure that its wishes will be followed;
- c) Preparing annual financial statements and report which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church Representation Rules,
- d) Arranging for a suitable independent examination of the financial statements.

On behalf of the Parochial Church Council

Signed.....



Name.....

HOWARD BLACKBURN

Date.....

6 MARCH 2023

PCC of ST MARY MAGDALENE, CLITHEROE.

YEAR END 31st DECEMBER 2022

I have examined the books, invoices and accounts of the Church and have obtained all the explanations which I have required.

I hereby certify that the attached Receipts and Payment accounts are in accordance with the books, vouchers and accounts produced to me for audit, and in my opinion present a true and correct view of the activities of the Church for the year end 31st December 2022.

Signature..... S J Higson

Name..... STEPHEN J HIGSON

Qualification..... CHARTERED ACCOUNTANT

Address..... 2 CLAREMONT AVENUE
CLITHEROE
LANCS

Date..... 19 FEBRUARY 2023

PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2022

This report on the financial statements of the PCC for the year ended 31 December 2022, which is set out on pages 10 to 21, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s. 145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the Parochial Church Council and examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s. 144 (2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission and to be found in the Church guidance 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures to the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's statement

In connection with my examination, no matter has come to my attention:-

1) which gives 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; and
- to prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the Regulations

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.



Steve Higson Stephen Higson

Date: 19 February 2023

PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1. PRINCIPAL ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The trust constitutes a public benefit entity as defined by FRS 102.

Funds

Unrestricted funds represent the funds of the PCC which are not subject to any restrictions regarding their use and are available for application on the general purpose of the PCC.

Designated funds are funds which the PCC decides to set aside for a particular purpose. The PCC may, at a future date, decide to rescind that decision and use the money for a different purpose.

Restricted funds are funds subject to specific conditions imposed by the donor or by specific terms of a trust deed or other legal measure.

Endowment funds represent money which has been given with an instruction by the donor that only the income gained from the money can be spent.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups which owe their main affiliation to another body nor those which are informal gatherings of Church members.

Incoming Resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under covenant is recognised only when received.

PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2022

1. PRINCIPAL ACCOUNTING POLICIES (continued)

Incoming Resources (continued)

Income tax recoverable on covenants or gift aid donations is recognised when the income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Activities for generating funds

Income from activities for generating funds is recognised on an accruals basis.

Income from investments

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

Incoming resources from charitable activities

Income from charitable activities is recognised on an accruals basis.

Other incoming resources

Other incoming resources are recognised on an accruals basis.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources Expended

Unless otherwise stated, resources expended are accounted for on an accruals basis.

Costs of generating funds

Costs of generating funds are those incurred in fund-raising, publicity and public relations.

Grants

Grants and donations are accounted for when paid over or when awarded, if that award creates a binding obligation on the PCC.

PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE

NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2021

I. PRINCIPAL ACCOUNTING POLICIES (continued)

Resources Expended (continued)

Activities directly relating to the work of the Church

Activities directly relating to the work of the Church include both direct expenditure and allocated support costs.

The diocesan quota or parish share is accounted for when payable. Any quota unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Governance

Governance costs are those costs relating to the strategic management of the PCC. This includes the costs of examination or audit of the financial statements.

Support costs

Support costs represent the costs of managing and administering the PCC.

Assets and Liabilities

Consecrated land and building and moveable church furnishings

No valuation of the church and associated land and buildings has been included in these financial statements due to the cost of providing that valuation not deemed to be in the best interests of the PCC.

No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and moveable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Other fixtures, fittings and other equipment

Equipment is depreciated on a straight line basis over four years.

Investments

Investments are shown at market value at 31 December. Realised and unrealised gains and losses are recognised in the Statement of Financial Activities.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

PCC of St. Mary Magdalene, Clitheroe

End of Year Financial Statements

Year ending 2022

- **Introduction**

Many thanks are due to the retiring treasurer, Christine Baker, who has served for eight years. From April 2022 the role was taken on by Ken Robinson, with much help, advice and support from Christine.

Receipts and Payments Account

	Total funds	Prior year funds
General1D - General Purpose 6001D (Designated)		
Brought forward balance	1,378	1,378
Carried forward balance	1,378	1,378
General1F - General Purpose 6001F (Designated)		
Brought forward balance	2,155	2,155
Carried forward balance	2,155	2,155
JunChoir - St Mary's Junior Choir (Restricted)		
Brought forward balance	(1)	(1)
Carried forward balance	(1)	(1)
OrganMain - Organ Maintenance Fund (Restricted)		
Payments		
Charitable activities		
2320 - Organ / piano tuning	865	1,294
Total Charitable activities	865	1,294
Total Payments	865	1,294
Excess of Incoming resources over Resources used	(865)	(1,294)
Brought forward balance	5,241	4,976
Adjustments	(2,642)	1,560
Carried forward balance	1,735	5,241
Organrep - Organ Repair Fund (Restricted)		
Brought forward balance	(17)	(17)
Carried forward balance	(17)	(17)
SpeakB3D - Speak Bequest Fund (3D) (Restricted)		
Brought forward balance	(84)	(84)
Carried forward balance	(84)	(84)
Spire - Spire Fund (Restricted)		
Brought forward balance	—	—
Carried forward balance	—	—
SundayScho - Sunday School Fund (Restricted)		
Payments		
Charitable activities		
2170 - Sunday School and Education	196	—

	<i>Total Charitable activities</i>	<u>196</u>	<u>—</u>
Total Payments		196	—
Excess of Incoming resources over Resources used		(196)	—
Brought forward balance		<u>(4,511)</u>	<u>(4,511)</u>
Carried forward balance		(4,707)	(4,511)
 VarleyAcc - Varley Bequest (Sunday School Fund) 6001S (Endowment)			
Brought forward balance		77,417	67,729
Adjustments		<u>(9,217)</u>	<u>9,689</u>
Carried forward balance		68,201	77,417
 VarleyI6S - Varley Income 006S (Restricted)			
Brought forward balance		22,150	20,314
Adjustments		<u>(1,753)</u>	<u>1,836</u>
Carried forward balance		20,397	22,150
 VarleyI7D - Varley Income 007D (Restricted)			
Brought forward balance		2,145	2,145
Carried forward balance		2,145	2,145
 General - General fund (Unrestricted)			
Receipts			
Incoming resources from generated funds			
<i>Voluntary income</i>			
0101 - Pledged Gift Aid - Bank		37,079	40,912
0110 - Pledged Gift Aid - Envelopes		11,123	13,467
0201 - White Envelopes		5,787	3,833
0301 - Loose plate collections		10,921	7,632
0401 - Regular gift days		—	550
0410 - Collections from Church wall safe		512	164
0420 - Well Court Communion Collection		394	99
0430 - Sum Up Donations		248	457
0501 - One-off Gift Aid gifts		80	—
0520 - Special Donations		3,902	3,910
0530 - Website Donations		2,360	1,894
0560 - Small Donations		1,900	4,627
0601 - Tax recoverable on Gift Aid		14,488	13,797
0701 - Legacies and Bequests		3,000	500
08A1 - Non-recurring one-off grants		1,625	—
1360 - Flower Donations		135	446
	<i>Total Voluntary income</i>	<u>93,553</u>	<u>92,290</u>
 <i>Activities for generating funds</i>			
0901 - Other funds generated....events		3,156	637
0902 - Organ Recital Receipts		1,379	—
1240 - Hire of Church Rooms		6,000	900
1250 - Magazine income - advertising		420	360
1260 - Parish magazine sales		888	834
	<i>Total Activities for generating funds</i>	<u>11,843</u>	<u>2,731</u>
 <i>Investment income</i>			
1001 - CCLA Investment Income		3,286	3,181
1015 - Short Term Deposits Interest Retained		0	5
	<i>Total Investment income</i>	<u>3,286</u>	<u>3,185</u>
 Incoming resources from charitable activities			

1101 - PCC Fees for weddings and funerals	3,210	5,864
1103 - Clergy Travel to Funerals and Weddings	254	354
1230 - Parish Hall Reimbursements	6,049	5,085
<i>Total Incoming resources from charitable activities</i>	<u>9,513</u>	<u>11,303</u>
Other incoming resources		
1110 - Fees for Bell ringers at weddings	600	1,350
1330 - Printing Services	296	502
1350 - VAT Refunds received	913	—
1370 - Live Streaming of Services	100	200
1400 - Organist & Verger Fees for weddings & fu	3,760	4,660
1410 - St Leonards Reimbursements	428	97
1420 - Chatburn Church Reimbursements	23	52
1430 - St Pauls Reimbursements	827	732
1500 - Other Sundry Income	447	134
<i>Total Other incoming resources</i>	<u>7,394</u>	<u>7,727</u>
Total Receipts	<u>125,590</u>	<u>117,235</u>
Payments		
Cost of generating funds		
2501 - Magazine expenses	802	669
<i>Total Cost of generating funds</i>	<u>802</u>	<u>669</u>
Cost of generating voluntary income		
1730 - Costs of fetes & other events	191	60
1735 - Organ Recital costs	770	—
<i>Total Cost of generating voluntary income</i>	<u>961</u>	<u>60</u>
Charitable activities		
1910 - Parish Share	68,179	66,369
1920 - Clergy Assigned Fees	—	150
2101 - Vicars Expenses	1,605	1,388
2106 - Support Staff Expenses	—	36
2120 - Vicarage Council tax	3,671	322
2130 - Vicarage other house expenses	—	2,938
2140 - Vicarage Water Rates	478	366
2150 - Office Phone	1,830	1,739
2175 - Payments to Bell Ringers for Weddings	600	1,475
2180 - Organists Honorarium ONLY	4,000	4,260
2190 - Choir Fees and Expenses	155	720
2301 - Church running - insurance	5,640	5,782
2330 - Church maintenance & repairs	5,900	1,748
2331 - Cleaning	151	140
2340 - Altar and General	1,626	1,353
2350 - Church Opening Group Expenses	11	—
2360 - Printing and Stationery	1,920	1,482
2370 - Payment to Organist/Verger funeral/weddi	3,050	4,755
2401 - Church running - electric	1,773	1,287
2410 - Church running - gas	6,573	3,729
2420 - Church running - water	1,253	397
2520 - Catering costs	35	—
2590 - Parish Hall Rechargeable costs	6,049	4,835
2650 - Church Equipment for Church	25,974	2,476
2710 - Church major repairs - installation	—	255
2720 - Church interior and exterior decorating	101	—
<i>Total Charitable activities</i>	<u>140,574</u>	<u>108,000</u>
Governance costs		
2601 - Governance costs examination/audit fee	71	75
<i>Total Governance costs</i>	<u>71</u>	<u>75</u>
Support Costs		
2050 - Salary of parish administrator	5,721	5,770
<i>Total Support Costs</i>	<u>5,721</u>	<u>5,770</u>
Other resources used		

2380 - Other Sundry Payments	513	905
2390 - Write Off	—	(45)
2560 - St Pauls Low Moor Rechargeable costs	827	732
2570 - Downham St Leonards Rechargeable Costs	423	97
2580 - Chatburn Christ Church Rechargeable Cost	—	52
2740 - Bank Charges	670	600
<i>Total Other resources used</i>	<u>2,433</u>	<u>2,341</u>

Total Payments	150,562	116,915
Excess of Incoming resources over Resources used	(24,972)	320
Brought forward balance	64,207	61,252
Adjustments	(2,478)	2,635
Carried forward balance	36,757	64,207

None - Agency collection (Restricted)

Receipts

Incoming resources from generated funds

Voluntary income

0301 - Loose plate collections	95	(200)
0560 - Small Donations	—	(24)
<i>Total Voluntary income</i>	<u>95</u>	<u>(224)</u>

Incoming resources from charitable activities

1101 - PCC Fees for weddings and funerals	—	82
<i>Total Incoming resources from charitable activities</i>	<u>—</u>	<u>82</u>

Total Receipts	95	(142)
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Payments

Charitable activities

2590 - Parish Hall Rechargeable costs	—	250
<i>Total Charitable activities</i>	<u>—</u>	<u>250</u>

Other resources used

2390 - Write Off	—	(32)
<i>Total Other resources used</i>	<u>—</u>	<u>(32)</u>

Total Payments	—	218
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Excess of Incoming resources over Resources used	95	(360)
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Balance sheet

		Total funds	Prior year funds
Fixed assets			
Investments	94,443	125,620	
	<u>94,443</u>	<u>125,620</u>	
Current assets			
Debtors	1,425	1,348	
Investments	4,001	4,001	
Cash at bank and in hand	33,736	39,194	
	<u>39,162</u>	<u>44,544</u>	
Liabilities			
Creditors: Amounts falling due in one year	5,960	492	
	<u>5,960</u>	<u>492</u>	
Net current assets less current liabilities	33,201	44,052	

Total assets less current liabilities	127,644	169,672
Total net assets less liabilities	127,644	169,672
Represented by		
Unrestricted		
General fund	36,757	64,207
Designated		
General Purpose 6001D	1,378	1,378
General Purpose 6001F	2,155	2,155
Restricted		
St Mary's Junior Choir	(1)	(1)
Organ Maintenance Fund	1,735	5,241
Organ Repair Fund	(17)	(17)
Speak Bequest Fund (3D)	(84)	(84)
Spire Fund	—	—
Sunday School Fund	(4,707)	(4,511)
Varley Income 006S	20,397	22,150
Varley Income 007D	2,145	2,145
Agency collection	(315)	(410)
Endowment		
Varley Bequest (Sunday School Fund) 6001S	68,201	77,417
Funds of the church	127,644	169,672

Statement of assets and liabilities

	This year	Last year
Fixed assets		
General Purpose fund 6003S		
General fund (Unrestricted)	18,576	21,054
	<u>18,576</u>	<u>21,054</u>
General Purpose Fund 6001F		
General Purpose 6001D (Designated)	(248)	(248)
General Purpose 6001F (Designated)	1,952	1,952
General fund (Unrestricted)	(1,705)	(1,705)
	<u>—</u>	<u>—</u>
Sunday School Fund 6002S		
Sunday School Fund (Restricted)	2,270	2,270
General fund (Unrestricted)	(2,270)	(2,270)
	<u>—</u>	<u>—</u>
Organ Maintenance Fund 6005S		
General Purpose 6001D (Designated)	1,061	1,061
Organ Maintenance Fund (Restricted)	21,457	25,392
General fund (Unrestricted)	(15,268)	(13,974)
	<u>7,250</u>	<u>12,479</u>
Varley Income Account 6006S		
General Purpose 6001D (Designated)	206	206
Organ Maintenance Fund (Restricted)	383	383
Varley Income 006S (Restricted)	20,397	22,150
Varley Income 007D (Restricted)	127	127
General fund (Unrestricted)	(10,697)	(8,197)
	<u>10,417</u>	<u>14,670</u>
Varley Bequest 6001S		
Varley Bequest (Sunday School Fund) 6001S (Endowment)	68,201	77,417
General fund (Unrestricted)	(10,000)	—
	<u>58,201</u>	<u>77,417</u>

	94,443	125,620
Total for Fixed assets		
Current assets		
Bank current account Yorkshire Bank		
General Purpose 6001D (Designated)	930	930
General Purpose 6001F (Designated)	202	202
Organ Maintenance Fund (Restricted)	(2,287)	(2,287)
Sunday School Fund (Restricted)	(4,733)	(4,733)
Varley Income 007D (Restricted)	1,411	1,411
General fund (Unrestricted)	5,107	4,960
Agency collection (Restricted)	(631)	(484)
	—	—
Reliance Bank Current Account		
Catering Fund (Designated)	(100)	(100)
Organ Maintenance Fund (Restricted)	(16,639)	(17,068)
Sunday School Fund (Restricted)	(1,819)	(1,676)
General fund (Unrestricted)	50,164	57,849
Agency collection (Restricted)	1,852	(20)
	33,458	38,984
CCLA General Purpose fund 6001D		
General Purpose 6001D (Designated)	(1,061)	(1,061)
General fund (Unrestricted)	5,062	5,062
	4,001	4,001
CCLA Organ Repair Fund 6004D		
Organ Repair Fund (Restricted)	(17)	(17)
General fund (Unrestricted)	17	17
	—	—
CCLA Speak Bequest 6003D		
General Purpose 6001D (Designated)	167	167
Speak Bequest Fund (3D) (Restricted)	(84)	(84)
General fund (Unrestricted)	(83)	(83)
	—	—
CCLA Varley Income Account 6007D		
Varley Income 007D (Restricted)	2,018	2,018
General fund (Unrestricted)	(2,018)	(2,018)
	—	—
CCLA St Mary's Junior Choir 6005D		
General Purpose 6001D (Designated)	320	320
St Mary's Junior Choir (Restricted)	(1)	(1)
General fund (Unrestricted)	(320)	(320)
	—	—
CCLA Spire Fund 6006D		
General Purpose 6001D (Designated)	2	2
Spire Fund (Restricted)	—	—
General fund (Unrestricted)	(2)	(2)
	—	—
Cash in hand		
Catering Fund (Designated)	100	100
Sunday School Fund (Restricted)	(419)	(366)
General fund (Unrestricted)	503	382
Agency collection (Restricted)	94	94
	278	210
Accounts Receivable		
Organ Maintenance Fund (Restricted)	(1,179)	(1,179)
Varley Income 007D (Restricted)	(1,411)	(1,411)
General fund (Unrestricted)	4,015	3,938

		1,425	1,348
	Total for Current assets	39,162	44,544
Liabilities			
Agency collections			
Agency collection (Restricted)		1,630	—
		1,630	—
Accounts Payable			
Sunday School Fund (Restricted)		6	6
General fund (Unrestricted)		4,324	486
	Total for Liabilities	5,960	492
	Grand total	127,644	169,672

Fund movement by type

	Opening	Incoming	Outgoing	Transfers	Gains/losses	Closing
General1D - General Purpose 6001						
Designated	1,378	—	—	—	—	1,378
Sub-total for General1D	1,378	—	—	—	—	1,378
General1F - General Purpose 6001						
Designated	2,155	—	—	—	—	2,155
Sub-total for General1F	2,155	—	—	—	—	2,155
JunChoir - St Mary's Junior Cho						
Restricted	(1)	—	—	—	—	(1)
Sub-total for JunChoir	(1)	—	—	—	—	(1)
OrganMain - Organ Maintenance Fu						
Restricted	5,241	—	865	—	(2,642)	1,735
Sub-total for OrganMain	5,241	—	865	—	(2,642)	1,735
Organrep - Organ Repair Fund						
Restricted	(17)	—	—	—	—	(17)
Sub-total for Organrep	(17)	—	—	—	—	(17)
SpeakB3D - Speak Bequest Fund (
Restricted	(84)	—	—	—	—	(84)
Sub-total for SpeakB3D	(84)	—	—	—	—	(84)
Spire - Spire Fund						
Restricted	—	—	—	—	—	—
Sub-total for Spire	—	—	—	—	—	—
SundayScho - Sunday School Fund						
Restricted	(4,511)	—	196	—	—	(4,707)
Sub-total for SundayScho	(4,511)	—	196	—	—	(4,707)
VarleyAcc - Varley Bequest (Sund						
Endowment	77,417	—	—	—	(9,217)	68,201
Sub-total for VarleyAcc	77,417	—	—	—	(9,217)	68,201
VarleyI6S - Varley Income 006S						
Restricted	22,150	—	—	—	(1,753)	20,397
Sub-total for VarleyI6S	22,150	—	—	—	(1,753)	20,397
VarleyI7D - Varley Income 007D						
Restricted	2,145	—	—	—	—	2,145
Sub-total for VarleyI7D	2,145	—	—	—	—	2,145
General - General fund						
Unrestricted	64,207	125,590	150,562	—	(2,478)	36,757
Sub-total for General	64,207	125,590	150,562	—	(2,478)	36,757

None - Agency collection Restricted	—	95	—	—	—	—
Sub-total for None	—	95	—	—	—	—
Grand total	170,081	125,685	151,622	—	(16,090)	127,959

Analysis of receipts and payments

Receipts from generated funds - Voluntary Income

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
0101 - Pledged Gift Aid - Bank	37,079	—	—	—	37,079	40,912
0110 - Pledged Gift Aid - Envelopes	11,123	—	—	—	11,123	13,467
0201 - White Envelopes	5,787	—	—	—	5,787	3,833
0301 - Loose plate collections	10,921	—	95	—	11,016	7,432
0401 - Regular gift days	—	—	—	—	—	550
0410 - Collections from Church wall safe	512	—	—	—	512	164
0420 - Well Court Communion Collection	394	—	—	—	394	99
0430 - Sum Up Donations	248	—	—	—	248	457
0501 - One-off Gift Aid gifts	80	—	—	—	80	—
0510 - Gifts of quoted securities	—	—	—	—	—	—
0520 - Special Donations	3,902	—	—	—	3,902	3,910
0530 - Website Donations	2,360	—	—	—	2,360	1,894
0540 - Redevelopment Donations	—	—	—	—	—	—
0550 - Donations from appeals	—	—	—	—	—	—
0560 - Small Donations	1,900	—	—	—	1,900	4,603
0601 - Tax recoverable on Gift Aid	14,488	—	—	—	14,488	13,797
0701 - Legacies and Bequests	3,000	—	—	—	3,000	500
0801 - Recurring grants	—	—	—	—	—	—
08A1 - Non-recurring one-off grants	1,625	—	—	—	1,625	—
1360 - Flower Donations	135	—	—	—	135	446
Total	93,553	—	95	—	93,648	92,065

Receipts from generated funds - Activities for generating funds

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
0901 - Other funds generated....events	3,156	—	—	—	3,156	637
0902 - Organ Recital Receipts	1,379	—	—	—	1,379	—
1210 - Catering	—	—	—	—	—	—
1220 - Fair Trade Stall	—	—	—	—	—	—
1240 - Hire of Church Rooms	6,000	—	—	—	6,000	900
1250 - Magazine income - advertising	420	—	—	—	420	360
1260 - Parish magazine sales	888	—	—	—	888	834
Total	11,843	—	—	—	11,843	2,731

Receipts from generated funds - Investment Income

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
1001 - CCLA Investment Income	3,286	—	—	—	3,286	3,181
1015 - Short Term Deposits Interest Retained	0	—	—	—	0	5

1020 - Bank and building society interest	—	—	—	—	—	—
1030 - Rent from lands or buildings	—	—	—	—	—	—
Total	3,286	—	—	—	3,286	3,185

Receipts from charitable activities

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
1101 - PCC Fees for weddings and funerals	3,210	—	—	—	3,210	5,946
1102 - Assigned Fees for weddings and funerals	—	—	—	—	—	—
1103 - Clergy Travel to Funerals and Weddings	254	—	—	—	254	354
1230 - Parish Hall Reimbursements	6,049	—	—	—	6,049	5,085
Total	9,513	—	—	—	9,513	11,385

Other receipts

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
1110 - Fees for Bell ringers at weddings	600	—	—	—	600	1,350
1270 - Techie Heaven	—	—	—	—	—	—
1280 - Sunday School and Education	—	—	—	—	—	—
1290 - Organ Maintenance receipts	—	—	—	—	—	—
1310 - Insurance claims	—	—	—	—	—	—
1320 - Surplus - sales of fixed assets	—	—	—	—	—	—
1330 - Printing Services	296	—	—	—	296	502
1350 - VAT Refunds received	913	—	—	—	913	—
1370 - Live Streaming of Services	100	—	—	—	100	200
1400 - Organist & Verger Fees for weddings & fu	3,760	—	—	—	3,760	4,660
1410 - St Leonards Reimbursements	428	—	—	—	428	97
1420 - Chatburn Church Reimbursements	23	—	—	—	23	52
1430 - St Pauls Reimbursements	827	—	—	—	827	732
1500 - Other Sundry Income	447	—	—	—	447	134
Total	7,394	—	—	—	7,394	7,727

Cost of generating funds

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
2501 - Magazine expenses	802	—	—	—	802	669
2510 - Fair Trade Stall costs	—	—	—	—	—	—
Total	802	—	—	—	802	669

Cost of generating funds - Cost of generating voluntary income

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
1710 - Costs of applying for grants	—	—	—	—	—	—
1730 - Costs of fetes & other events	191	—	—	—	191	60

1735 - Organ Recital costs	770	—	—	—	770	—
1740 - Investment management costs	—	—	—	—	—	—
Total	961	—	—	—	961	60

Charitable activities

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
1910 - Parish Share	68,179	—	—	—	68,179	66,369
1920 - Clergy Assigned Fees	—	—	—	—	—	150
2101 - Vicars Expenses	1,605	—	—	—	1,605	1,388
2105 - Curates Expenses	—	—	—	—	—	—
2106 - Support Staff Expenses	—	—	—	—	—	36
2120 - Vicarage Council tax	3,671	—	—	—	3,671	322
2130 - Vicarage other house expenses	—	—	—	—	—	2,938
2135 - Curatage House Expenses	—	—	—	—	—	—
2140 - Vicarage Water Rates	478	—	—	—	478	366
2145 - Curatage Water Rates	—	—	—	—	—	—
2150 - Office Phone	1,830	—	—	—	1,830	1,739
2151 - Vicarage Broadband & Landline Phone	—	—	—	—	—	—
2152 - Church Internet, Website, Zoom etc	—	—	—	—	—	—
2170 - Sunday School and Education	—	—	196	—	196	—
2175 - Payments to Bell Ringers for Weddings	600	—	—	—	600	1,475
2180 - Organists Honorarium ONLY	4,000	—	—	—	4,000	4,260
2190 - Choir Fees and Expenses	155	—	—	—	155	720
2200 - Techie Heaven	—	—	—	—	—	—
2301 - Church running - insurance	5,640	—	—	—	5,640	5,782
2320 - Organ / piano tuning	—	—	865	—	865	1,294
2330 - Church maintenance & repairs	5,900	—	—	—	5,900	1,748
2331 - Cleaning	151	—	—	—	151	140
2335 - Quinquennial Survey	—	—	—	—	—	—
2340 - Altar and General	1,626	—	—	—	1,626	1,353
2350 - Church Opening Group Expenses	11	—	—	—	11	—
2360 - Printing and Stationery	1,920	—	—	—	1,920	1,482
2370 - Payment to Organist/Verger funeral/weddi	3,050	—	—	—	3,050	4,755
2401 - Church running - electric	1,773	—	—	—	1,773	1,287
2410 - Church running - gas	6,573	—	—	—	6,573	3,729
2420 - Church running - water	1,253	—	—	—	1,253	397
2520 - Catering costs	35	—	—	—	35	—
2590 - Parish Hall Rechargeable costs	6,049	—	—	—	6,049	5,085
2650 - Church Equipment for Church	25,974	—	—	—	25,974	2,476
2701 - Church major repairs - structure	—	—	—	—	—	—
2710 - Church major repairs - installation	—	—	—	—	—	255
2715 - Churchyard/garden maintainance	—	—	—	—	—	—
2720 - Church interior and exterior decorating	101	—	—	—	101	—
2730 - Reordering of Church	—	—	—	—	—	—
Total	140,574	—	1,061	—	141,635	109,544

Charitable activities - Grants

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
1801 - Giving to missionary societies	—	—	—	—	—	—
1830 - Giving - relief and development agencies	—	—	—	—	—	—
1850 - Grants	—	—	—	—	—	—
Total	—	—	—	—	—	—

Governance costs

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
2601 - Governance costs examination/audit fee	71	—	—	—	71	75
Total	71	—	—	—	71	75

Support Costs

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
2001 - Assistant staff costs	—	—	—	—	—	—
2050 - Salary of parish administrator	5,721	—	—	—	5,721	5,770
2741 - Finance System Licence / Maintenance	—	—	—	—	—	—
Total	5,721	—	—	—	5,721	5,770

Other payments

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
2380 - Other Sundry Payments	513	—	—	—	513	905
2390 - Write Off	—	—	—	—	—	(76)
2400 - Visiting German Band	—	—	—	—	—	—
2560 - St Pauls Low Moor Rechargeable costs	827	—	—	—	827	732
2570 - Downham St Leonards Rechargeable Costs	423	—	—	—	423	97
2580 - Chatburn Christ Church Rechargeable Cost	—	—	—	—	—	52
2740 - Bank Charges	670	—	—	—	670	600
Total	2,433	—	—	—	2,433	2,310

• Conclusion

The financial position remains strong, as we slowly recover from Covid restrictions and effects. Investments were reduced by the sale of shares to fund the audio-visual equipment installed in church and by the general fall in the value of the remaining shares. Share prices in early 2023 have risen, offsetting in part the losses incurred in 2022.

This report dated: 15th March 2023

StMaryMagdaleneClitheroe - 1139479

Balance sheet (Church of England)

As at: 31 December 2022

	As at 31/12/2022	As at 31/12/2021
	£	£
Fixed assets		
Investments	£95,736.65	£125,620.07
	<u>£95,736.65</u>	<u>£125,620.07</u>
Current assets		
Debtors	£1,424.75	£1,348.10
Investments	£4,001.04	£4,001.04
Cash at bank and in hand	£32,442.18	£39,194.37
	<u>£37,867.97</u>	<u>£44,543.51</u>
Liabilities		
Creditors: Amounts falling due in one year	£5,960.25	£491.96
Net current assets less current liabilities	<u>£31,907.72</u>	<u>£44,051.55</u>
Total assets less current liabilities	<u>£127,644.37</u>	<u>£169,671.62</u>
Total net assets less liabilities	<u>£127,644.37</u>	<u>£169,671.62</u>
Represented by		
Unrestricted		
Unrestricted - General fund	£36,756.86	£64,207.14
Designated		
Designated - General Purpose 6001D	£1,378.25	£1,378.25
Designated - General Purpose 6001F	£2,154.63	£2,154.63
Restricted		
Restricted - St Mary's Junior Choir	(£0.95)	(£0.95)
Restricted - Organ Maintenance Fund	£1,734.91	£5,241.39
Restricted - Organ Repair Fund	(£16.91)	(£16.91)
Restricted - Speak Bequest Fund (3D)	(£83.90)	(£83.90)
Restricted - Spire Fund	—	—
Restricted - Sunday School Fund	(£4,706.61)	(£4,510.61)
Restricted - Varley Income 006S	£20,397.34	£22,150.08
Restricted - Varley Income 007D	£2,144.92	£2,144.92
Restricted - Agency collection	(£314.85)	(£409.85)
Endowment		
Endowment - Varley Bequest (Sunday School Fund) 6001S	£68,200.68	£77,417.43
Funds of the church	<u>£127,644.37</u>	<u>£169,671.62</u>

Approved by the Parochial Church Council and authorised for issue on.....

Howard Blackburn [Churchwarden and Acting Chair]

K J Robinson [Treasurer]




StMaryMagdaleneClitheroe - 1139479

Statement of Financial Activities

For the period from 01 January 2022 to 31 December 2022

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Incoming resources from generated funds					
Voluntary income	93,552	95	—	93,647	92,065
Activities for generating funds	11,842	—	—	11,842	2,731
Investment income	3,286	—	—	3,286	3,185
Incoming resources from charitable activities	9,513	—	—	9,513	11,384
Other incoming resources	7,394	—	—	7,394	7,726
Total Incoming resources	125,589	95	—	125,684	117,093
Resources used					
Cost of generating funds	801	—	—	801	669
Cost of generating voluntary income	961	—	—	961	60
Charitable activities	140,574	1,060	—	141,635	109,543
Grants	—	—	—	—	—
Governance costs	70	—	—	70	74
Support Costs	5,720	—	—	5,720	5,770
Other resources used	2,433	—	—	2,433	2,309
Total resources used	150,561	1,060	—	151,622	118,427
Net incoming / outgoing resources before transfer	(24,971)	(965)	—	(25,937)	(1,334)
Transfers					
Gross transfers between funds - in	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—
Net incoming / outgoing before other gains / losses	(24,971)	(965)	—	(25,937)	(1,334)
Other recognised gains / losses					
Gains / losses on investment assets	(2,478)	(4,394)	(9,216)	(16,089)	15,719
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—
Net movement in funds	(27,450)	(5,360)	(9,216)	(42,027)	14,385
Reconciliation of funds					
Total funds brought forward	67,740	24,514	77,417	169,671	155,286
Total funds carried forward	40,289	19,153	68,200	127,644	169,671

There may be minor discrepancies in the totals if the pence are not being shown

Analysis of income and expenditure
Selected period: 01 January 2022 to 31 December 2022

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Incoming resources						
<i>Incoming resources from generated funds</i>						
Voluntary Income						
0101 - Pledged Gift Aid - Bank	37,079	—	—	—	37,079	40,912
0110 - Pledged Gift Aid - Envelopes	11,122	—	—	—	11,122	13,466
0201 - White Envelopes	5,786	—	—	—	5,786	3,833
0301 - Loose plate collections	10,921	—	95	—	11,016	7,431
0401 - Regular gift days	—	—	—	—	—	550
0410 - Collections from Church wall safe	511	—	—	—	511	164
0420 - Well Court Communion Collection	394	—	—	—	394	99
0430 - Sum Up Donations	247	—	—	—	247	457
0501 - One-off Gift Aid gifts	80	—	—	—	80	—
0510 - Gifts of quoted securities	—	—	—	—	—	—
0520 - Special Donations	3,902	—	—	—	3,902	3,910
0530 - Website Donations	2,359	—	—	—	2,359	1,893
0540 - Redevelopment Donations	—	—	—	—	—	—
0550 - Donations from appeals	—	—	—	—	—	—
0560 - Small Donations	1,899	—	—	—	1,899	4,603
0601 - Tax recoverable on Gift Aid	14,488	—	—	—	14,488	13,797
0701 - Legacies and Bequests	3,000	—	—	—	3,000	500
0801 - Recurring grants	—	—	—	—	—	—
08A1 - Non-recurring one-off grants	1,624	—	—	—	1,624	—
1360 - Flower Donations	135	—	—	—	135	446
Voluntary Income Sub-totals	93,552	—	95	—	93,647	92,065
Activities for generating funds						
0901 - Other funds generated....events	3,155	—	—	—	3,155	637
0902 - Organ Recital Receipts	1,379	—	—	—	1,379	—
1210 - Catering	—	—	—	—	—	—
1220 - Fair Trade Stall	—	—	—	—	—	—
1240 - Hire of Church Rooms	6,000	—	—	—	6,000	900
1250 - Magazine income - advertising	420	—	—	—	420	360
1260 - Parish magazine sales	888	—	—	—	888	834
Activities for generating funds Sub-totals	11,842	—	—	—	11,842	2,731
Investment Income						
1001 - CCLA Investment Income	3,286	—	—	—	3,286	3,180
1015 - Short Term Deposits Interest Retained	0	—	—	—	0	4
1020 - Bank and building society interest	—	—	—	—	—	—
1030 - Rent from lands or buildings	—	—	—	—	—	—

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Investment income Sub-totals	3,286	—	—	—	3,286	3,185
<i>Incoming resources from generated funds Totals</i>	108,682	—	95	—	108,777	97,981
<i>Incoming resources from charitable activities</i>						
Incoming resources from charitable activities						
1101 - PCC Fees for weddings and funerals	3,210	—	—	—	3,210	5,946
1102 - Assigned Fees for weddings and funerals	—	—	—	—	—	—
1103 - Clergy Travel to Funerals and Weddings	254	—	—	—	254	354
1230 - Parish Hall Reimbursements	6,049	—	—	—	6,049	5,084
Incoming resources from charitable activities Sub-totals	9,513	—	—	—	9,513	11,384
<i>Incoming resources from charitable activities Totals</i>	9,513	—	—	—	9,513	11,384
<i>Other incoming resources</i>						
Other incoming resources						
1110 - Fees for Bell ringers at weddings	600	—	—	—	600	1,350
1270 - Techie Heaven	—	—	—	—	—	—
1280 - Sunday School and Education	—	—	—	—	—	—
1290 - Organ Maintenance receipts	—	—	—	—	—	—
1310 - Insurance claims	—	—	—	—	—	—
1320 - Surplus - sales of fixed assets	—	—	—	—	—	—
1330 - Printing Services	296	—	—	—	296	502
1350 - VAT Refunds received	912	—	—	—	912	—
1370 - Live Streaming of Services	100	—	—	—	100	200
1400 - Organist & Verger Fees for weddings & fu	3,760	—	—	—	3,760	4,660
1410 - St Leonards Reimbursements	427	—	—	—	427	97
1420 - Chatburn Church Reimbursements	23	—	—	—	23	51
1430 - St Pauls Reimbursements	827	—	—	—	827	731
1500 - Other Sundry Income	447	—	—	—	447	133
Other incoming resources Sub-totals	7,394	—	—	—	7,394	7,726
<i>Other incoming resources Totals</i>	7,394	—	—	—	7,394	7,726
Incoming resources Grand totals	125,589	—	95	—	125,684	117,093

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Resources used						
Cost of generating funds						
Cost of generating funds						
2501 - Magazine expenses	801	—	—	—	801	669
2510 - Fair Trade Stall costs	—	—	—	—	—	—
Cost of generating funds Sub-totals	801	—	—	—	801	669
Cost of generating voluntary income						
1710 - Costs of applying for grants	—	—	—	—	—	—
1730 - Costs of fetes & other events	190	—	—	—	190	60
1735 - Organ Recital costs	770	—	—	—	770	—
1740 - Investment management costs	—	—	—	—	—	—
Cost of generating voluntary income Sub-totals	961	—	—	—	961	60
Cost of generating funds Totals	1,762	—	—	—	1,762	729
Charitable activities						
Charitable activities						
1910 - Parish Share	68,178	—	—	—	68,178	66,369
1920 - Clergy Assigned Fees	—	—	—	—	—	150
2101 - Vicars Expenses	1,804	—	—	—	1,804	1,387
2105 - Curates Expenses	—	—	—	—	—	—
2106 - Support Staff Expenses	—	—	—	—	—	36
2120 - Vicarage Council tax	3,670	—	—	—	3,670	322
2130 - Vicarage other house expenses	—	—	—	—	—	2,937
2135 - Curatage House Expenses	—	—	—	—	—	—
2140 - Vicarage Water Rates	478	—	—	—	478	366
2145 - Curatage Water Rates	—	—	—	—	—	—
2150 - Office Phone	1,830	—	—	—	1,830	1,739
2151 - Vicarage Broadband & Landline Phone	—	—	—	—	—	—
2152 - Church Internet, Website, Zoom etc	—	—	—	—	—	—
2170 - Sunday School and Education	—	—	196	—	196	—
2175 - Payments to Bell Ringers for Weddings	600	—	—	—	600	1,475
2180 - Organists Honorarium ONLY	3,999	—	—	—	3,999	4,259
2190 - Choir Fees and Expenses	155	—	—	—	155	719
2200 - Techie Heaven	—	—	—	—	—	—
2301 - Church running - insurance	5,639	—	—	—	5,639	5,782
2320 - Organ / piano tuning	—	—	864	—	864	1,293
2330 - Church maintenance & repairs	5,900	—	—	—	5,900	1,747
2331 - Cleaning	151	—	—	—	151	140
2335 - Quinquennial Survey	—	—	—	—	—	—
2340 - Altar and General	1,626	—	—	—	1,626	1,352
2350 - Church Opening Group Expenses	11	—	—	—	11	—
2360 - Printing and Stationery	1,920	—	—	—	1,920	1,481
2370 - Payment to Organist/Verger	3,050	—	—	—	3,050	4,755

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
funeral/weddi						
2401 - Church running - electric	1,773	—	—	—	1,773	1,286
2410 - Church running - gas	6,572	—	—	—	6,572	3,728
2420 - Church running - water	1,252	—	—	—	1,252	396
2520 - Catering costs	35	—	—	—	35	—
2590 - Parish Hall Rechargeable costs	6,049	—	—	—	6,049	5,084
2650 - Church Equipment for Church	25,973	—	—	—	25,973	2,475
2701 - Church major repairs - structure	—	—	—	—	—	—
2710 - Church major repairs - installation	—	—	—	—	—	255
2715 - Churchyard/garden maintainance	—	—	—	—	—	—
2720 - Church interior and exterior decorating	100	—	—	—	100	—
2730 - Reordering of Church	—	—	—	—	—	—
Charitable activities Sub-totals	140,574	—	1,060	—	141,635	109,543
Grants						
1801 - Giving to missionary societies	—	—	—	—	—	—
1830 - Giving - relief and development agencies	—	—	—	—	—	—
1850 - Grants	—	—	—	—	—	—
Grants Sub-totals	—	—	—	—	—	—
Charitable activities Totals	140,574	—	1,060	—	141,635	109,543
Governance costs						
Governance costs						
2601 - Governance costs examination/audit fee	70	—	—	—	70	74
Governance costs Sub-totals	70	—	—	—	70	74
Governance costs Totals	70	—	—	—	70	74
Support Costs						
Support Costs						
2001 - Assistant staff costs	—	—	—	—	—	—
2050 - Salary of parish administrator	5,720	—	—	—	5,720	5,770
2741 - Finance System Licence / Maintenance	—	—	—	—	—	—
Support Costs Sub-totals	5,720	—	—	—	5,720	5,770
Support Costs Totals	5,720	—	—	—	5,720	5,770

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Other resources used						
Other resources used						
2380 - Other Sundry Payments	512	—	—	—	512	904
2390 - Write Off	—	—	—	—	—	(76)
2400 - Visiting German Band	—	—	—	—	—	—
2560 - St Pauls Low Moor Rechargeable costs	827	—	—	—	827	731
2570 - Downham St Leonards Rechargeable Costs	422	—	—	—	422	97
2580 - Chatburn Christ Church Rechargeable Cost	—	—	—	—	—	51
2740 - Bank Charges	670	—	—	—	670	600
Other resources used Sub- totals	2,433	—	—	—	2,433	2,309
Other resources used Totals	2,433	—	—	—	2,433	2,309
Resources used Grand totals	150,561	—	1,060	—	151,622	118,427

There may be minor discrepancies in the totals if the pence are not being shown

StMaryMagdaleneClitheroe - 1139479
Nominal accounts throughput and closing balances - Summary
Selected period: 01 January 2022 to 31 December 2022

	Transaction totals		Balances	
	Debit	Credit	Debit	Credit
Income				
0101 - Pledged Gift Aid - Bank	—	37,079.00	—	37,079.00
0110 - Pledged Gift Aid - Envelopes	—	11,122.70	—	11,122.70
0201 - White Envelopes	—	5,786.53	—	5,786.53
0301 - Loose plate collections	52.00	11,068.26	—	11,016.26
0410 - Collections from Church wall safe	—	511.70	—	511.70
0420 - Well Court Communion Collection	—	394.47	—	394.47
0430 - Sum Up Donations	—	247.98	—	247.98
0501 - One-off Gift Aid gifts	—	80.00	—	80.00
0520 - Special Donations	3,000.00	6,902.00	—	3,902.00
0530 - Website Donations	—	2,359.53	—	2,359.53
0560 - Small Donations	761.19	2,660.89	—	1,899.70
0601 - Tax recoverable on Gift Aid	—	14,488.20	—	14,488.20
0701 - Legacies and Bequests	—	3,000.00	—	3,000.00
08A1 - Non-recurring one-off grants	—	1,624.58	—	1,624.58
0901 - Other funds generated....events	—	3,155.94	—	3,155.94
0902 - Organ Recital Receipts	—	1,379.00	—	1,379.00
1001 - CCLA Investment Income	—	3,286.05	—	3,286.05
1016 - Short Term Deposits Interest Retained	—	0.39	—	0.39
1101 - PCC Fees for weddings and funerals	—	3,210.00	—	3,210.00
1102 - Assigned Fees for weddings and funerals	94.00	94.00	—	—
1103 - Clergy Travel to Funerals and Weddings	—	254.00	—	254.00
1110 - Fees for Bell ringers at weddings	—	600.00	—	600.00

	Transaction totals		Balances	
	Debit	Credit	Debit	Credit
Income				
1230 - Parish Hall Reimbursements	—	6,049.25	—	6,049.25
1240 - Hire of Church Rooms	—	6,000.00	—	6,000.00
1250 - Magazine Income - advertising	—	420.00	—	420.00
1280 - Parish magazine sales	—	888.00	—	888.00
1330 - Printing Services	—	296.47	—	296.47
1350 - VAT Refunds received	—	912.60	—	912.60
1360 - Flower Donations	—	135.00	—	135.00
1370 - Live Streaming of Services	—	100.00	—	100.00
1400 - Organist & Verger Fees for weddings & fu	—	3,760.00	—	3,760.00
1410 - St Leonards Reimbursements	—	427.78	—	427.78
1420 - Chatburn Church Reimbursements	—	23.25	—	23.25
1430 - St Pauls Reimbursements	—	827.18	—	827.18
1500 - Other Sundry Income	1,000.61	1,447.75	—	447.14
Expenditure				
1730 - Costs of fetes & other events	190.63	—	190.63	—
1735 - Organ Recital costs	770.49	—	770.49	—
1910 - Parish Share	88,178.88	—	88,178.88	—
2001 - Assistant staff costs	486.20	486.20	—	—
2050 - Salary of parish administrator	6,240.60	520.00	5,720.60	—
2101 - Vicars Expenses	1,604.99	—	1,604.99	—
2120 - Vicarage Council tax	3,670.82	—	3,670.82	—
2130 - Vicarage other house expenses	322.00	322.00	—	—
2140 - Vicarage Water Rates	478.05	—	478.05	—
2150 - Office Phone	1,920.93	90.56	1,830.37	—
2170 - Sunday School and Education	196.00	—	196.00	—

	Transaction totals		Balances	
	Debit	Credit	Debit	Credit
Expenditure				
2175 - Payments to Bell Ringers for Weddings	600.00	—	600.00	—
2180 - Organists Honorarium ONLY	4,999.96	1,000.00	3,999.96	—
2190 - Choir Fees and Expenses	155.00	—	155.00	—
2301 - Church running - insurance	5,639.79	—	5,639.79	—
2320 - Organ / piano tuning	864.67	—	864.67	—
2330 - Church maintenance & repairs	5,900.36	—	5,900.36	—
2331 - Cleaning	151.39	—	151.39	—
2340 - Altar and General	1,626.18	—	1,626.18	—
2350 - Church Opening Group Expenses	11.00	—	11.00	—
2360 - Printing and Stationery	2,384.17	464.06	1,920.11	—
2370 - Payment to Organist/Verger funeral/weddl	3,100.00	50.00	3,050.00	—
2380 - Other Sundry Payments	512.78	—	512.78	—
2401 - Church running - electric	1,890.21	116.94	1,773.27	—
2410 - Church running - gas	6,672.75	—	6,672.75	—
2420 - Church running - water	1,252.66	—	1,252.66	—
2501 - Magazine expenses	801.79	—	801.79	—
2520 - Catering costs	35.39	—	35.39	—
2560 - St Pauls Low Moor Rechargeable costs	827.19	—	827.19	—
2570 - Downham St Leonards Rechargeable Costs	422.92	—	422.92	—
2590 - Parish Hall Rechargeable costs	6,049.25	—	6,049.25	—
2601 - Governance costs examination/audit fee	70.50	—	70.50	—
2650 - Church Equipment for Church	26,013.90	40.20	25,973.70	—
2720 - Church Interior and exterior decorating	100.55	—	100.55	—
2740 - Bank Charges	670.20	—	670.20	—

	Transaction totals		Balances	
	Debit	Credit	Debit	Credit
Fixed assets				
6435 - General Purpose fund 6003S	21,054.04	2,478.41	18,575.63	—
6440 - General Purpose Fund 6001F	—	—	—	—
6445 - Sunday School Fund 6002S	—	—	—	—
6460 - Organ Maintenance Fund 6005S	12,478.80	3,935.82	8,543.28	—
6465 - Varley Income Account 6006S	14,669.80	4,252.74	10,417.06	—
6460 - Varley Bequest 6001S	77,417.43	19,216.75	58,200.68	—
Current assets				
6501 - Bank current account Yorkshire Bank	147.00	147.00	—	—
6503 - Reliance Bank Current Account	192,618.29	160,463.62	32,154.67	—
6510 - CCLA General Purpose fund 6001D	4,001.04	—	4,001.04	—
6520 - CCLA Organ Repair Fund 6004D	1,293.71	1,293.71	—	—
6530 - CCLA Speak Bequest 6003D	—	—	—	—
6540 - CCLA Varley Income Account 6007D	—	—	—	—
6550 - CCLA St Mary's Junior Choir 6005D	—	—	—	—
6560 - CCLA Spire Fund 6006D	—	—	—	—
6590 - Cash in hand	2,246.56	1,969.05	277.51	—
Z05 - Accounts Receivable	2,772.89	1,348.14	1,424.75	—
Liabilities				
6599 - Agency collections	13,297.00	14,827.45	—	1,630.45
Z04 - Accounts Payable	491.96	4,821.76	—	4,329.80
Reserves				
Z02 - Gains and losses on investments	31,808.96	15,719.25	—	(16,089.71)
Totals	533,917.48	364,245.86	285,226.86	115,655.24

BALANCE OF FUNDS AT

31/12/2022

Price 31.12.21

2341.81 pence

CCIA Share Price

31.12.2022

2066.14 pence

Restricted Accounts	Name	Number of Shares Held 31.12.2021	Value at 31.12.2021	Shares Sold in 2022	Number of Shares Currently Held	Value at 31/12/2022	Gain / Loss from 31/12/2021
603076001S	Varley Bequest	3305.88	£ 77,417.43	489.00	2816.88	£ 58,200.68	-£ 19,216.74
603076005S	Organ Maintenance	532.87	£ 12,478.80	58.57	474.30	£ 9,799.70	-£ 2,679.10
603076006S	Varley Income	626.43	£ 14,669.80	122.25	504.18	£ 10,417.06	-£ 4,252.74
	Balance in all restricted funds		£ 104,566.03			£ 78,417.45	-£ 26,148.58

Unrestricted Accounts	Name	Number of Shares Held 31.12.2021	Value at 31.12.2021	Shares Sold 2022	Number of Shares Currently Held	Value at 31/12/2022	Change over Year
603076003S	General Purpose	899.05	£ 21,054.04	0	899.05	£ 18,575.63	-£ 2,478.41
603076001D	General Purpose [Designated]		£ 4,001.04			£ 4,001.04	
	Balance in all unrestricted funds		£ 25,055.08			£ 22,576.67	-£ 2,478.41

Change over Year

-£ 28,626.99

**Organisations Affiliated to the Parochial Church Council
for year ended 31-12-2022**

Name	Balance B/F	Income	Expenditure	Balance C/F
	£	£	£	£
Bell ringers	378	228	40	566
Flower Fund	999	737	992	744
St Mary's Playgroup	804	842	905	741
Ladies Group	976	1255	381	1850
Operatic & Dramatic Society	29062	34760	35467	28355
St. Mary's Centre	24123	95868	82466	37525

Accounts

Registration Number: 1139479

***PAROCHIAL CHURCH COUNCIL
OF ST MARY MAGDALENE CLITHEROE
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021***

**PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE**

**C O N T E N T S
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Page
Legal and Administrative Information	1
Annual Report	2-8
Independent Examiners Report	9
Statement of Financial Activities	10
Balance Sheet	11
Notes to the Financial Statements	12-19
Organisations affiliated to the Parochial Church Council	20

**PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE**

**CHARITY INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2021**

STATUS: The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The Church was registered with the Charity Commission on 22nd December 2010 (Registration No.: 1139479)

INCUMBENT: The Rev Andrew Froud

ADDRESS: The Vicarage
Church Street
Clitheroe
Lancashire
BB7 2DD

INDEPENDENT EXAMINER: Mr Steve Higson
2 Claremont Drive
Clitheroe
BB7 1JW

BANKERS: Reliance Bank
Faith House
23-24 Lovat Lane
London
EC3R 8EB

INVESTMENT ADVISERS: CCLA Investment Management
Limited
The CBF Church of England Funds
St Alphage House
2 Fore Street
London
EC2Y 5AQ

**PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE**

**ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021**

The members of the Parochial Church Council present their Report and Independently Examined Financial Statements for the year ended 31 December 2021.

BACKGROUND

St Mary Magdalene's PCC is required to co-operate with the incumbent in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical. It also has maintenance responsibilities for the Church of St Mary Magdalene, Church Street, Clitheroe, together with the Parish Hall, now known as St Mary's Centre.

MEMBERSHIP

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the church representation rules.

During the year the following served as members of the PCC:

Incumbent 2009)	The Rev Andrew Froud (licensed 6 August
Church Wardens	Mr Howard Blackburn Mr Howard Riley
Deputy Warden	Mrs Merle Allen
Deanery Synod Representatives	Mr Colin Scott Mrs Sheila Dewhurst
Parochial Church Council	Mrs Linda Ainsworth Mrs Merle Allen (PCC Secretary) Mrs Christine Baker (Treasurer) Mr Howard Blackburn Mrs Janet Blackburn Mrs Patricia Duxbury Mrs Sheila Dewhurst Mr Keith Jackson Mr Howard Riley Mrs Joanne Robinson Mr Colin Scott Mrs Janet Thornton Mrs Diane Wilkins

**PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE**

**ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)**

COMMITTEES

The PCC operates through a number of committees which meet between full meetings of the PCC. They each have clearly defined terms of reference from the PCC.

Standing Committee

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the Council.

Buildings Committee

Attends to matters relating to the stewardship of plant, such as the church buildings, the churchyard, the Vicarage and the Parish Hall.

Finance Committee

Oversees the general financial dimension of the work of St Mary Magdalene's by monitoring income and expenditure, budgeting and co-ordinating the annual review of the Christian Stewardship of money through planned giving.

Magazine Committee

The Magazine Committee started life in 2004 as the Magazine Working Party, a seven strong team charged with the job of improving the quality and appearance of the Parish Magazine. After about a year it became clear that this was an ongoing job and the working party assumed a more permanent nature and became a committee of the PCC.

Mission and Ministry Team

The MMT considers ways in which the Parish can engage more effectively in both mission (bringing the Gospel to the community) and ministry (service to God, church and community).

The Team provides appropriate support for the PCC in reviewing and implementing the 'Mission Action Plan' (MAP).

Supporting and developing 'out-reach' worship (Parade Services and other special occasions) and making it accessible and meaningful to folk on the fringes of the church.

Developing and supporting initiatives by which our regular worshippers might deepen their faith.

Developing and supporting the ministry of every member of the Christian community.

Children's Committee

Looks to keep the welfare of the children of our church paramount in all aspects of worship and aims to work towards St Mary's becoming a 'Child Friendly Church'. Runs popular regular workshops for children and oversees the running of our growing Sunday School.

- 3 -

PAROCHIAL CHURCH COUNCIL OF ST MARY MAGDALENE CLITHEROE

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

COMMITTEES (continued)

Hall Management Team

The team is concerned with the sale of the institute for redevelopment and with Colin Wright, the day to day running of the hall, essential repairs and some cosmetic work to improve the internal appearance.

Clitheroe Christians In Partnership

An ecumenical group to promote co-operation between the various churches in Clitheroe, C of E, Methodist, Roman Catholic etc.

Social Committee

To organise events for parishioners to meet.

CHURCH ATTENDANCE:

The parish of St Mary Magdalene has a population of some 7,500 persons. As at December 2021 202 parishioners were on the Church Electoral Roll. The central service is the Parish Communion at 10.00am each Sunday. A celebration of Holy Communion is also held at 8.00am and Evensong occasionally at 6.30pm. There is also a service of Holy Communion on Fridays at 10.30am. The number of usual Sunday attendances is around 45.

REVIEW OF THE YEAR

PCC Secretary's Report 2021

The Parochial Church Council (PCC) consists of the Vicar, Andy Froud (Chairman), two Churchwardens – Howard Blackburn and Howard Riley, plus nine elected members – Linda Ainsworth, Merle Allen (Deputy Warden and Secretary), Christine Baker (Treasurer), Janet Blackburn, Patricia Duxbury, Keith Jackson, Jo Robinson, Janet Thornton and Diane Wilkins.

The PCC is represented at Deanery Synod meetings by Colin Scott and Sheila Dewhurst who also attend PCC meetings.

The PCC will have met, either in person or via Zoom for formal business, on ten occasions from May 2021 to March 2022, not including the APCM.

The Standing Committee – Vicar, Churchwardens, Treasurer, Secretary met for business on twelve occasions.

- 4 -

PAROCHIAL CHURCH COUNCIL OF ST MARY MAGDALENE CLITHEROE

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

PCC Secretary's Report 2021 (continued)

The work of the council is supported by eight committees – Finance, Building, Mission and Ministry Team, Magazine, Children, The (St Mary's Centre) Hall Management Team, Social committee, and Clitheroe Christians in Partnership.

Other Officials;

Our 'Vision 2026' Vision Champion is Linda Ainsworth. Our associate champion is Patricia Duxbury.

Our Safeguarding Officer is Howard Riley.

Our Data Protection Officer is Katie Capstick.

Our Archivist is Dorothy

Jackson.

Our Calligrapher is Stephanie Dugdale

I personally would like to thank all of the above, and in fact everyone who is part of one or the other 'teams' which also contribute in a very vital way to the running of the church. There are several such teams;

Church coffee rota

Counting team

The flower ladies

The cleaning team

The brewing up rota for Jack and Jill

*All the sides-men
Chalice Bearers / People who deliver home communion.
Readers
People who write and deliver intercessions
Key-holders who close the church
People on the 'prayer network'
Holy washers*

There is always room on any/all of the rotas for more volunteers.

Although the restrictions/guidelines to prevent the spread of Covid have eased since early last year, there have still been many challenges. We hope that 2022 will be a healthier year for everyone.

Merle Allen - PCC Secretary

- 5 -

**PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE**

**ANNUAL REPORT
FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)**

Report of the PCC Treasurer 2021

We have experienced another hard year, the pandemic has caused the Church to be closed during lockdowns, weddings to be cancelled and funerals taking place at the crematorium rather than in Church. This has caused a significant reduction in our income, whilst expenditure has been kept almost at a level due to parish share, insurance, utilities and salary of the parish administrator still having to be paid.

Income

The budget figure for income in the calendar year 2021 was set at £112,069. The actual amount for our income was £117,093. We need to remove the following items which we have not budgeted for.

Parish Hall Reimbursements..... £ 5,085
Payments to Organist, Verger & Bells for Weddings/Funerals..... £ 6,010
Reimbursements from Churches in the benefice..... £ 881
Flower Donations.....£ 446

(The above are all contra entries to expenditure)

TOTAL £12,422

Taking out the figure which we did not budget for it would mean that ordinary income was therefore £104,671, which is £7,398 below budget, this is mainly attributed to the lack of services in Church. Although we are above budget for

planned giving, (having set the budget low), we were below budget on collections via white envelopes and loose plate. Apart from the fashion show restrictions did mean that we could not hold many other events. Fees were under budget by £5,054 but this is due to assigned fees which no longer are processed through our accounts.

Expenditure

The budget figure for expenditure was set at £112,069. The actual expenditure was £118,427. However as for income there are certain amounts that have to be removed for items that we have not budgeted for.

Parish Hall Reimbursements	£ 5,085
Payments to Organist, Vergers & Bells Weddings/Funerals	£ 6,230
Reimbursements from Churches in the benefice	£ 881

(The above are all contra entries to income)

TOTAL £ 12,196

- 6 -

PAROCHIAL CHURCH COUNCIL OF ST MARY MAGDALENE CLITHEROE

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

Report of the PCC Treasurer 2021 (continued)

The ordinary expenditure was therefore £106,231, which is below budget by £5,838. We made savings in a few areas. We are showing an amount of £4,850 on assigned fees, this is actually a false figure for we are still paying assigned fees but these are now processed through an "agency account" and are not shown in our accounts. We had no spend on the maintenance of the churchyard, this is thanks to our gardening days. We did not hold Sunday School during the year so there was no spend on resources. We have been unable to give year end grants to charities due to our deficit.

Assets

At the end of last year we were left with assets of £155,287, this year the balance is £169,672 showing an increase in assets of £14,385. Our Expenditure exceeded income by a small amount of £1,560, and we had an increase on investments of £15,719. We have not withdrawn anything from investments this year, however we do have to withdraw £1,294 to cover the cost of organ repairs for 2021, and a large amount for the live streaming installation.

The Future

We will have another challenging year ahead, this year we will celebrate the 900th anniversary of our church and we are looking at ways to raise funds in conjunction with this milestone. Our parish share is set to increase by 11.9%, we are trying to get this reduced, and hopefully this will enable us to give some year end grants to charity. We still have a lot of work to do following on from the last quinquennial.

Personal

I would like to thank all who assist with the financial dealings of the Church, and to everyone in the congregation who have continued giving via envelopes and standing orders.

C Baker - Hon. Treasurer

- 7 -

PAROCHIAL CHURCH COUNCIL OF ST MARY MAGDALENE CLITHEROE

ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2021 (continued)

STATEMENT OF THE RESPONSIBILITIES OF THE PAROCHIAL CHURCH COUNCIL

The PCC is responsible for all parish finance, its management and control. These responsibilities include:-

- a) Keeping 'proper accounting records' which are sufficient to show and explain all the PCC's transactions and must include a record of all relevant assets and liabilities;
- b) Ensuring that the finances of the PCC are under its control and only delegated if the PCC can ensure that its wishes will be followed;
- c) Preparing annual financial statements and report which shall be presented to the Annual Parochial Church Meeting in accordance with the requirements of the Church Representation Rules;
- d) Arranging for a suitable independent examination of the financial statements.

On behalf of the Parochial Church Council

Rev Andrew Froud (Chairman)

Date:

- 8 -

**PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE**

**INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER
2021**

This report on the financial statements of the PCC for the year ended 31 December 2021 which is set out on pages 10 to 21, is in respect of an examination carried out in accordance with the Church Accounting Regulations 2006 ("the Regulations") and s.145 of the Charities Act 2011 ("the Act").

Respective responsibilities of the Parochial Church Council and examiner

As members of the PCC you are responsible for the preparation of the financial statements; you consider that the audit requirement of the Regulations and s.144 (2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission and to be found in the Church guidance 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures to the financial statements and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner’s statement

In connection with my examination, no matter has come to my attention:-

- 1) which gives 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; and
 - to prepare financial statements which accord with the accounting records and comply with the requirements of the Act and the Regulations 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.

.....

Date:

Steve Higson

**PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE**

**STATEMENT OF FINANCIAL ACTIVITIES (including Income & Expenditure
Account)
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Not e	Unrestrict ed Funds £	Restrict ed Funds £	Endowme nt Funds £	2021 Total £	2020 Total £
INCOME:						
<i>(Incoming resources from generated funds)</i>						
Donations and legacies	2a	91,619	-	-	91,619	90,298
Other trading activities	2b	997	-	-	997	848
Investments	2c	539	2,646	-	3,185	3,575
Charitable activities	2d	12,219	-	-	12,219	12,474
Other	2e	9,073	-	-	9,073	8,767
Total		114,447	2,646	-	117,093	115,962
EXPENDITURE:						
Raising funds	3a	729	-	-	729	792
Charitable activities:						
Grants	3b	-	-	-	-	-
Activities directly relating to the work of the Church	3c	116,186	1,512	-	117,698	127,831
Total		116,915	1,512	-	118,427	128,623
Net income/(expenditure)		(2,468)	1,134	-	(1,334)	(12,661)
Transfers between funds		-	-	-	-	-
Net income/(expenditure) before gains and losses		(2,468)	1,134	-	(1,334)	(12,661)
OTHER RECOGNISED GAINS/ (LOSSES):						
Gains on investment assets		2,635	3,395	9,689	15,719	6,065
Net movement in funds		167	4,529	9,689	14,385	(6,596)
RECONCILIATION OF FUNDS:						
Total funds brought forward		64,785	22,773	67,729	155,287	161,883
Total funds carried forward		64,952	27,302	77,418	169,672	155,287

There are no recognised gains or losses in 2021 or 2020 other than the net movements in funds for the year.

The notes on pages 12 to 21 form part of these accounts.

- 10 -

**PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE**

**BALANCE SHEET
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Not e	Unrestrict ed £	Restrict ed £	Endowme nt £	2021 Total £	2020 Total £
FIXED ASSETS						
Investments	7	21,054	27,149	77,417	125,620	108,841
CURRENT ASSETS						
Debtors	8	1,348	-	-	1,348	5,588
Short term deposits		4,001	-	-	4,001	5,062
Cash at bank and in hand		39,194	-	-	39,194	36,500
		47,150	-	-	47,150	47,150
LIABILITIES						
Creditors: amts falling due within one year	9	(492)	-	-	(492)	(703)
Net Current Assets		44,052	-	-	44,052	46,447
Net Assets		65,106	27,149	77,417	169,672	155,288
		=====	=====	=====	=====	=====
			=	=	==	==
Funds						
Endowment	10	-	-	77,417	77,147	67,729
Restricted funds	11	-	27,149	-	27,253	22,693
Unrestricted funds	12	65,106	-	-	65,106	64,866
TOTAL FUNDS CARRIED FORWARD		65,106	27,149	77,417	169,672	155,288
		=====	=====	=====	=====	=====
			==	=	===	===

The notes on pages 12 to 21 form part of these accounts.

Approved by the Parochial Church Council and authorised for issue on

.....
The Reverend Andrew Froud (Chairman)

.....
C Baker (Treasurer)

- 11 -

**PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

1. PRINCIPAL ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The trust constitutes a public benefit entity as defined by FRS 102.

Funds

Unrestricted funds represent the funds of the PCC which are not subject to any restrictions regarding their use and are available for application on the general purpose of the PCC.

Designated funds are funds which the PCC decides to set aside for a particular purpose. The PCC may, at a future date, decide to rescind that decision and use the money for a different purpose.

Restricted funds are funds subject to specific conditions imposed by the donor or by specific terms of a trust deed or other legal measure.

Endowment funds represent money which has been given with an instruction by the donor that only the income gained from the money can be spent.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups which owe their main affiliation to another body nor those which are informal gatherings of Church members.

Incoming Resources

Voluntary income and capital sources

Collections are recognised when received by or on behalf of the PCC.

Planned giving receivable under covenant is recognised only when received.

- 12 -

PAROCHIAL CHURCH COUNCIL OF ST MARY MAGDALENE CLITHEROE

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2021

1. PRINCIPAL ACCOUNTING POLICIES (continued)

Incoming Resources (continued)

Income tax recoverable on covenants or gift aid donations is recognised when the income is recognised.

Grants and legacies to the PCC are accounted for as soon as the PCC is notified of its legal entitlement and the amount due.

Activities for generating funds

Income from activities for generating funds is recognised on an accruals basis.

Income from investments

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

Incoming resources from charitable activities

Income from charitable activities is recognised on an accruals basis.

Other incoming resources

Other incoming resources are recognised on an accruals basis.

Gains and losses on investments

Realised gains or losses are recognised when investments are sold.

Unrealised gains or losses are accounted for on revaluation of investments at 31 December.

Resources Expended

Unless otherwise stated, resources expended are accounted for on an accruals basis.

Costs of generating funds

Costs of generating funds are those incurred in fund-raising, publicity and public relations.

Grants

Grants and donations are accounted for when paid over or when awarded, if that award creates a binding obligation on the PCC.

- 13 -

PAROCHIAL CHURCH COUNCIL OF ST MARY MAGDALENE CLITHEROE

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2021

1. PRINCIPAL ACCOUNTING POLICIES (continued)

Resources Expended (continued)

Activities directly relating to the work of the Church

Activities directly relating to the work of the Church include both direct expenditure and allocated support costs.

The diocesan quota or parish share is accounted for when payable. Any quota unpaid at 31 December is provided for in these accounts as an operational (though not a legal) liability and is shown as a creditor in the Balance Sheet.

Governance

Governance costs are those costs relating to the strategic management of the PCC. This includes the costs of examination or audit of the financial statements.

Support costs

Support costs represent the costs of managing and administering the PCC.

Assets and Liabilities

Consecrated land and building and moveable church furnishings

No valuation of the church and associated land and buildings has been included in these financial statements due to the cost of providing that valuation not deemed to be in the best interests of the PCC.

No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or benefice buildings and moveable church furnishings, whether maintenance or improvement, is written off as expenditure in the Statement of Financial Activities and separately disclosed.

Other fixtures, fittings and other equipment

Equipment is depreciated on a straight line basis over four years.

Investments

Investments are shown at market value at 31 December. Realised and unrealised gains and losses are recognised in the Statement of Financial Activities.

Current assets

Amounts owing to the PCC at 31 December in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

- 14 -

PAROCHIAL CHURCH COUNCIL OF ST MARY MAGDALENE CLITHEROE

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2021

2. INCOME

	Unrestrict ed Funds £	Restrict ed Funds £	Endowme nt Funds £	Total Funds	
				2021 £	2020 £
(a) Donations and legacies					
Tax efficient giving	54,379	-	-	54,379	53,911
Income tax recoverable	13,798	-	-	13,798	13,667
Collections (open plate)	7,432	-	-	7,432	2,782
White envelopes	3,833	-	-	3,833	3,454
Sundry donations	7,603	3910	-	11,513	12,313
Bequests (unrestricted)	500	-	-	500	2,000
Donations for missions & charities	-	-	-	-	-
Redevelopment Donations	-	-	-	-	-
Grants Received	-	-	-	-	2,000
Collections (church wall)	164	-	-	164	171
	87,709	3,910	-	91,619	90,298

= =

(b) Other trading activities

Magazine advertisements	360	-	-	360	461
Income from events	637	-	-	637	387
	<u>997</u>	<u>-</u>	<u>-</u>	<u>997</u>	<u>848</u>
	=====	=====	=====	=====	=====

(c) Investments

CBF deposit fund income	5	-	-	5	28
CBF investment fund dividends	534	-	-	534	516
Varley bequest dividends	-	1,965	-	1,965	1,897
Varley income fund	-	372	-	372	550
Organ maintenance fund dividends	-	309	-	309	584
Organ repair fund interest	-	-	-	-	-
	<u>539</u>	<u>2,646</u>	<u>-</u>	<u>3,185</u>	<u>3,575</u>
	=====	=====	=====	=====	=====

**PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2021**

2. INCOME (continued)

	Unrestrict ed Funds £	Restrict ed Funds £	Endowme nt Funds £	Total Funds	
				2021 £	2020 £
(d) Charitable activities					
Magazine sales	834	-	-	834	748
Church fees (inc Assigned Fees)	5,946	-	-	5,946	7,171
Parish Hall reimbursement of costs	5,085	-	-	5,085	4,418
Clergy Travel	354	-	-	354	137
Other funds generated	-	-	-	-	-
	<u>12,219</u>	<u>-</u>	<u>-</u>	<u>12,219</u>	<u>12,474</u>
	=====	=====	=====	=====	=====
	=	=	=	=	=

(e) Other

VAT refunds	-	-	-	-	3,187
Printing	502	-	-	502	62
Sundry income/Reimbursements	1,015	-	-	1,015	549
Hire of church	900	-	-	900	-
Organist/verger/bell ringer fees	6,010	-	-	6,010	1,665
Organ maintenance	-	-	-	-	397
Sunday school	-	-	-	-	1,370
Flower donations/live streaming	646	-	-	646	1,538
	9,073	-	-	9,073	8,768
	=====	=====	=====	=====	=====
	=	=	=	==	==
TOTAL	110,537	6,556	-	117,093	115,963
	=====	=====	=====	=====	=====
	=	=	=	==	==

3. EXPENDITURE

	Unrestrict ed Funds £	Restrict ed Funds £	Endowme nt Funds £	Total Funds	
				2020 £	2019 £
(a) Costs of generating funds					
Magazine production costs	669	-	-	669	792
Fair trade stall	-	-	-	-	-
	669	-	-	669	792
	=====	=====	=====	=====	=====
	=	=	=	==	==
(b) Grants					
Missionary & charitable giving	-	-	-	-	-
	-	-	-	-	-
	=====	=====	=====	=====	=====
	=	=	=	==	==

- 16 -

PAROCHIAL CHURCH COUNCIL OF ST MARY MAGDALENE CLITHEROE

NOTES TO THE FINANCIAL STATEMENTS (continued) FOR THE YEAR ENDED 31 DECEMBER 2021

3. EXPENDITURE (continued)

	Unrestrict ed Funds £	Restrict ed Funds £	Endowme nt Funds £	Total Funds	
				2021 £	2020 £
(c) Activities directly relating to the Work of the Church					
Ministry:					
Diocesan Clergy:					
Parish share	66,369	-	-	66,369	64,879
Vicar's expenses/cover	1,424	-	-	1,424	730

Vicarage expenses	3,626	-	-	3,626	3,560
Organist's Honorarium	4,259	-	-	4,259	3,081
Organist&bellringer fees & expenses	6,230	-	-	6,230	1,290
Altar & general expenses	1,353	-	-	1,353	585
Choir expenses	720	-	-	720	397
Gas, water & electricity	5,412	-	-	5,412	5,730
Insurance	5,782	-	-	5,782	5,807
Repairs & cleaning	2,143	-	-	2,143	3,877
Church inspection	-	-	-	-	8,871
Sunday school	-	-	-	-	388
Church opening group expenses	-	-	-	-	-
Organ tuning & major repair	-	1,294	-	1,294	10,690
Catering	-	-	-	-	10
Cost of events	60	-	-	60	-
Parish hall costs	5,085	-	-	5,085	4,418
Re-ordering	-	-	-	-	-
Clergy Assigned Fees	150	-	-	150	3345
Benefice Costs	881	-	-	881	455
Equipment	2,476	-	-	2,476	110
Support costs (note 4)	10,494	-	-	10,494	9,606
	116,464	1,294	-	117,758	127,829
	=====	=====	=====	=====	=====
				==	==
Total	117,133	1,294	-	118,427	128,621
	=====	=====	=====	=====	=====
				==	==

- 17 -

**PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2021**

4. SUPPORT COSTS

	Unrestrict ed Funds £	Restrict ed Funds £	Endowme nt Funds £	Total Funds	
				2021 £	2020 £
Office wages	5,770	-	-	5,770	6,060
Printing and stationery	1,482	-	-	1,482	1,196

Telephone (office, vicarage, church)	1,739	-	-	1,739	1,775
Sundry expenditure	1,428	-	-	1,428	522
Governance costs	75	-	-	75	53
	<u>10,494</u>	<u>-</u>	<u>-</u>	<u>10,494</u>	<u>9,606</u>
	=====	=====	=====	=====	=====

Due to the small amounts involved, support costs have been allocated to Charitable Activities.

5. STAFF COSTS

There was no remuneration or expenses paid to members of the Parish Church Council.

6. TANGIBLE FIXED ASSETS - CHARITY

The Church was mainly constructed in the 19th century and is not included in the balance sheet. There is no current valuation of the Church.

The Church Hall is held by trustees on behalf of the parish.

The Church Hall was constructed in the late 19th century by means of funds raised by the congregation. It is not included in the balance sheet but the insured value is £2,670,000.

	2021	2020
	£	£
Market value at 1 January 2021	108,840	119,764
Additions	1,061	-
Disposals	-	(16,989)
Net (loss)/gains on revaluation	15,719	6,065
	<u>125,620</u>	<u>108,840</u>
Market value at 31 December 2021	=====	=====
		=

Represented by:

Church investment fund shares	125,620	108,840
C of E fixed interest securities fund	-	-
	<u>125,620</u>	<u>108,840</u>
	=====	=====
		=

8. DEBTORS

	2021	2020
	£	£
Sundry debtors	1,348	5,588
Other debtors	-	-
	<u>1,348</u>	<u>5,588</u>
	=====	=====
		=

9. CREDITORS (amounts falling due within one year)

	2021	2020
	£	£
Accruals	-	32
Trade creditors	492	671
	<u>492</u>	<u>703</u>
	=====	=====
		=

10. ENDOWMENT FUNDS

	1	Incoming	Outgoing	Gains	Transfer	31
	January				s	December
	2021					2021
	£	£	£	£	£	£
Varley bequest fund	<u>67,729</u>	-	-	<u>9,688</u>	-	<u>77,417</u>
	=====	=====	=====	=====	=====	=====
						=

**PAROCHIAL CHURCH COUNCIL OF
ST MARY MAGDALENE CLITHEROE**

**NOTES TO THE FINANCIAL STATEMENTS (continued)
FOR THE YEAR ENDED 31 DECEMBER 2021**

11. RESTRICTED FUNDS

	1 Jan 2021	Incoming	Outgoi g	Gains on Investment s	Transfer s	31 Dec 2021
	£	£	£	£	£	£
Organ maintenance fund	9,859	1061	-	1,559	-	12,479
Varley bequest accu. Income	12,833	-	-	1,837	-	14,670
Varley income deposit acct.	-	-	-	-	-	-
	<u>22,692</u>	<u>1,061</u>	<u>-</u>	<u>3,396</u>	<u>-</u>	<u>27,149</u>
	=====	=====	=====	=====	=====	=====
			==		==	

The organ maintenance fund is to be used for any major repairs to the organ.

The Varley bequest fund also relates to the ongoing support of the Sunday School and any education also ministry training.

**Organisations Affiliated to the Parochial Church Council
For the year ended 31st December 2021**

Name	Balance b/fwd £	Income £	Expenditur e £	Balance c/fwd £
Bellringers	290	88	-	378
Flower Fund	715	876	591	999
Jack & Jill Toddler Group	955	550	701	804
Ladies Group	1,097	81	202	976
Operatic & Dramatic Society	33,286	808	5,340	28,754
St Mary's Centre	16,058	27,125	28,577	14,606