

FINANCIAL REPORT FOR ST KATHARINE'S CHURCH BLACKROD – 31st DECEMBER 2023

Charity Commission No 1144084

As always the year end figures give us an idea of things that have gone well and how we can improve, but it's always an indication of what we need to do to move forward and ensure that St Katharine's Church in Blackrod has a solid financial foundation and can continue to serve the needs of our community.

Income:

Planned giving, which is gift aided, is the most effective way that donors can help St Katharine's to pay their way and it can be given either by standing order or through our envelope scheme. During 2023 £29,811 was gift aided and donations of £11,240 were non-gift aided. Please prayerfully consider whether you could become part of our stewardship programme by standing order or envelope, and add gift aid, you would be helping us so much. The only funding we can rely on is from you – our congregation. If you feel you can help please have a word with Jean or Chris, our Gift Aid Secretary, we would be very happy to discuss this further with anyone needing more information.

Sincere thanks to those who are already supporting the giving programme and have done so for some time. If you haven't reviewed your donation for a while you can increase it any time you wish and let's see if we can help as many as possible to switch to gift aid.

Plate collections have increased by £271 to £5440 and one off envelopes totalled £576 up by £56. Our various funds are supported by many people – sometimes in memory of a friend or relative, sometimes towards the upkeep of our church building. General donations amounted to £562 and was then boosted by a very generous donation of £1000 given anonymously. The demijohn received an extra £200 in donations from the generosity of more people who visited our church building. The candle tray collected £309 and whilst this figure is £100 less than last year it does help to offset the annual cost of our candles which was £803.

Many thanks to the team who man the kitchen for our coffee time after services, and on many other occasions, throughout the year. The Warm Spaces initiative was set up towards the end of 2022 and our churchwarden Janet Hollick applied for grants from Bolton BMC (£220) and Asda Foundation (£500) of which half was for refreshments and half for a heat donation. This has enabled Connect to open every Tuesday morning for anyone wanting an hour or so of company, tea and toast – thank you to all who have volunteered to help out once a month and to those who bake for us. Over £600 has come from Sunday mornings and several smaller donations throughout the year. We have spent £892 on coffee, tea, biscuits, teacakes and the replacement of two flasks.

Over £2000 has been donated to the Memorial Fund in memory of loved ones throughout the year and this has covered the cost of all the flowers we see in church during the year, confirmation bibles, Sunday School gifts, sanctuary lamp and Easter palms. Funds from one of the monthly coffee mornings provided the topup for the Christmas flowers.

Following the appeal for the restoration of the clock during 2021/2022 there have been 4 donations to the Restoration Fund as well as a regular monthly gift of £70 and an anonymous donation of £1000. Payments from this fund totalled £3158 and covered the replacement of the shaped tower window costing £2595 including fitting and £501 final invoice from the retention of the roof repairs completed in 2022.

Donations for the Organ Fund came in remembering friends and family and these funds are being accrued in the No 1 savings account as any restoration work on the organ tends to be costly so the more we can put aside the easier it will be when repairs are needed.

The Leaders of Wiggle Worship, Messy Church and Sunday School have secured funding during the year so the former youth fund has been split into two sections. The youth account receives an anonymous monthly donation which totalled £144 in 2023 and Wiggle Worship received donations of £201. This fund covered expenses for crafts, books, toys, cups and polo shirts for Wiggle Worship, Baby Rhyme Time and All Age Worship.

Donations totalling £440 from Blackrod Town Council and Bolton Council had been secured but did not arrive until January so will show in the 2024 accounts.

Messy Church and Sunday School have also received funding of £200 from the Scarecrow Festival, £600 from BSACC and £400 from the Educational Trust, as well as donations totalling £755. During the year £750 has been spent on food for the family teas and £767 on plates, bowls, craft materials and Christmas selection boxes and chocolate.

Time Out has been added to our activities since August and the PCC offered start up funding for this group of ladies once a month in the upper room. Initial needs were glasses and cheeseboards costing £54 and since then income from subs etc has been £171 and expenses on refreshments £211.

The Stitch and Knit account and Afternoon Matinee are run by members and are within the church accounts for audit purposes only. Neither have had any withdrawals during the year.

As already mentioned Chris Skinner was unable to claim as much tax back from HMRC as the gift aid totals were less but £9764 is a fantastic help to church funds and many thanks to Chris and all those who have gift aided their donations.

In March we were able to claim a grant towards heating bills from the Diocese and were awarded £456.

Fundraising went well again throughout the year and gave us the opportunity to work together and £11,777 was raised. I have also shown the expenses to the main events:

Spring Fair:	£940 income – expenses £166 (coffee morning fund donated £50)
Plant Sale:	£1889 income – expenses £848 including £706 for plants
Scarecrow Festival:	£2320 income – expenses £312 (coffee morning fund donated £125)
Christmas Fair:	£4346 income – expenses £690 (coffee morning fund donated £356)

Other events throughout the year included the Memory Lane photograph day, table top sales and thanks to Paul, Diane and Mary for the quizzes, Flower Team for the gravepots and the Christmas Post team once again. Expenses are shown above as well as prizes, serviettes, pens, tablecloths and 2 flasks.

Easy fundraising topped £200 this year supported by those who shop online with no cost to the donor. If you wish to support church in this way please nominate St Katharine's and carry on shopping – holidays and insurance etc can also generate funds which helps to bump up the figures. Please ask Mary Pryle or any member of the Events team for more information or just check online with Easy Fundraising.

The monthly coffee mornings continue to do well and visitors enjoy singing by the Blackrod Community Choir during the first half of the morning. An increase of £800 has meant the funds covered expenses for the bell ringing event and the Carol service as well as those shown above. Interest rates have increased during the year and £2736 was paid on funds held in our two savings accounts held with CCLA.

Sadly we said good bye to 24 members of our community who held services at St Katharine's and we celebrated one wedding.

The Pilates class continues to use our upper room on Monday afternoon and Blackrod Community Choir practice most Saturday mornings. Blackrod WI have had a full year with us now and meet

monthly. Blackrod Community Group have recently joined us and meet alternate months. We provide a home for Stitch and Knit, Afternoon Matinee and Time Out as well as all the youth groups as part of our mission outreach and apply for funding where we can.

The income from magazine sales and advertising has covered all the costs of printing once again as well as membership of Parish Pump and Lectionary online as well as all our stationery needs. We changed our printers in the autumn and now support Craftprint in Horwich who are doing a great job. Sincere thanks to Mary Pryle who continues to put all our magazine articles together every month and meet the printing deadlines, as well as producing our weekly pew sheet and leaflets for special services throughout the year. On top of that Mary designs and prints all our posters and tickets needed for events – a huge job and we are very grateful. Another change this year with the distribution is that Colin Chater retired from delivering all the magazines every month to the deliverers, a job he has done so well for over 10 years in all weathers – thank you so much Colin. Taking up the reins are Deborah Howard and Diane and Paul Cashmore who will share the job and we are grateful for their help and commitment.

Heat donations are requested as part of every funeral and wedding fee which takes part in the Westhoughton team and during the summer when no heating is required these funds are used for gardening and grass cutting expenses.

Rev Angela and all members of the clergy team are able to reclaim expenses for petrol and travel as well as telephone and broadband provision and the PCC cover the cost of rates and water rates on the vicarage. These costs are shared fairly between all the churches and as we pay the most we usually get a refund. Added to that this year we also received £1790 from the insurance claim following the burglaries in the summer.

Charities we supported throughout the year were: Children's Society boxes £282 and the Christingle collection £174; Christian Aid collection £1208 and £367 for the Turkish appeal in September 22 passed through Christian Aid. Our Harvest collection was in support of NW Air Ambulance £770; half share of the Memory Day to the Popplewell Trust £285; USPG Lent boxes £271; Holy Trinity from funds raised at the bellringing event £115; British Legion collection £205 and the plate collection in memory of Margaret Dickie £100 to The Christie Hospital. Thank you to Barbara Worsley who organised the collection for USPG; Diane Cashmore for support with the Children's Society and Barbara Miccoli and team for the Christian Aid collection.

Thank you to everyone who has donated items through the Grub tub, stamp collection, candles and tins for Ukraine and for the amazing collection at the Toy Service and to all who have made sure that these gifts are delivered to Bolton Lions & Fort Alice.

Floats are used throughout the year for all the coffee mornings and the big events and repaid before the year end.

Diocesan fees and fees for the verger, organist and bell ringer are collected more now by the BACS system and are paid out at the end of each month.

Expenditure

The cost of fundraising and coffee shop expenses has already been covered.

Stewardship - as more supporters are now preferring to pay by standing order we had fewer envelopes printed so a slight reduction is shown.

The Parish Share has once again been paid in full thanks to your support and commitment during 2023. The figure is based on the various surveys you have completed and used to cover half of the stipendiary payroll, housing costs, educational support and diocesan operating costs. We received a £1000 refund from the Diocese for paying in full and we hope that will be repeated in 2024.

Once again we count our blessings that we have Garyth as our resident organist and that we have a great choir. Other fees are just to cover holidays – a special thank you to Ruth P, Sharron Ingram and Peter Wynne for stepping in when required.

Ministry and vicarage expenses already covered.

Following funding from different places for different age groups in order to comply with their restrictions, Wiggle Worship and Baby Rhyme Time have been separated from Messy Church and Sunday School and All Age Services does what it says on the tin! WW and BRT expenses are mainly books and craft materials, Messy & SS cater for an older age group. Expenses for Messy includes items needed for providing tea for the children and their families - £720 for food, £64 for extra cutters, plates and beakers; £120 for Christmas gifts and approx. £536 for craft materials. All the teams do an amazing job welcoming the children and their families into church, sharing and understanding the word of God and taking home a memory of their time with us.

Time out has already been mentioned.

Our insurance is provided by Ecclesiastical and they paid what was due when we needed to make a claim. Thanks to Bob Chapman for sorting that out when we needed it. There is always an adjustment on the balance sheet as the renewal is due and paid in December but covers the following year.

General maintenance has remained steady at around £6k in recent years but would have been less on this balance sheet had it not been for the break in repairs which cost just over £2000 of which £1790 was reclaimed. This year's expenses included:

Lightening conductor check and maintenance £910; Boiler maintenance and new electronic controller for heating church £815; 3 Electrical jobs £562; gutter clearance x 2 £540; Acorn Stairlift annual maintenance and contract £495; new flags £270; 2 loose headstones fixed back in place £100;

Pat testing, carpet cleaning, fire extinguisher check and first aid box updates all together £400.

Cleaning materials and kitchen expenses remain around the same but we also purchased a new Gtech carpet sweeper for £290 – which was stolen and replaced again.

Churchyard expenses reverted to normal expenditure for cutting the grass and we are very grateful to Jonathan Bowker and Denis Flatters for keeping on top of things. Also thanks to Margaret Sumner for keeping the front pathway looking superb throughout the year.

Office expenditure is back to previous levels and covers ink for work done offsite and diaries. We have signed a new contract with BT which will save us around £70pa. for phone and broadband . Postage down as emails take over and stationery covers all the paper we use throughout the year. PCC expenses and gratuities include Hygiene and Catering online courses; coasters for All Souls, Wiggle and Mother's Day; gift for the honorary auditor; retirement gifts for Ian and Colin our magazine deliverers and our Churchwarden Janet and refreshments; remembering a 90th, 80th and an 18th and flowers for some who have been poorly; subs for our teenagers to attend Ignite at St John's Wingates.

Candle purchases throughout the year amounted to £802 offset by donations of £309 and bread & wine costs rose slightly once again as communicants continue to gain confidence after the covid epidemic.

The bulk of the expenses for books and flowers etc have been provided by donations in the Memorial fund; flowers - £555, presentation bibles - £157, baptism packs £100, palms -£46 as well as £120 from Coffee Morning funds. The largest expense is the amount we have to cover for the 6 copyright licences covering music, hymns and all publications which amounted to £1038.

Books to cover special services and study groups - £225. Other smaller expenses were children's Easter eggs, Lectionaries, Crib service glowsticks, Remembrance Sunday poppy wreath and the blue tooth speaker stolen during the break in and later refunded by the insurance claim.

Canva publisher app, lottery licence for Christmas raffle tickets, Data Development annual support for the gift aid scheme and ICO subs for data protection amounted to £240.

Organ tuning seems high but only because Nicholsons have changed their visits from mid summer and Christmas to Easter and Harvest and £262 of this figure covered December 2022.

For the first time in 2022/2023 we moved over the £100K income threshold allowed by RBS to run the account for free and from November we now have monthly bank charges to cover.

The heating for the main body of church is provided by British Gas at a cost of £2549 and, as our contract with Opus who covered the upper and lower rooms on a different meter ended in Feb 23 we moved to British Gas Lite. The cost for this is £2840 but Opus did not offer another contract so we took the best option we had.

SSE had our electricity contract and we had a good 3 year deal with them but had to renegotiate as it ended in Feb 2024. We have moved to the cheapest deal available which is with Eon and they offer renewable fuel at no extra charge.

As with everything water rates have also - now £445.

The magazine has been discussed in the income - £1884 until October when CZ Design ceased to be. The double issue printed by Craftprint will appear in the 2024 accounts.

As hoped the switch to Eurodigital has reduced our costs significantly and £744 is for usage only as we paid for the new printer from a legacy received in 2022.

The tower window in the clock chamber was seriously rotten and needed to be replaced. This has been done by Wallworks at a total cost of £2600 and the retention money on the roof repairs of £500 has been paid to Walkers and £62 fees to the architect.

Charities, floats and fees all discussed in the income section.

The difference between the excess of income figure on the balance sheet of £6262.12 and that shown on the summary £6425.81 is £163.69. This happens when we make allowance in the prepayments section for the insurance figure paid in the 2022 accounts £4644.25 actually covers 2023 and £4807.94 covers 2024 – a difference of £163.69.

The bank balance of £9015.15 and all items are cleared.

CBF No 1 account – balance £18502. This contains all our separate “funds” – Memorial - £5318; Youth – £1837; Bellringers - £692; Coffee Mornings – £2475; Organ – £5316; Restoration - £1985; Stitch & Knit - £579; Afternoon Matinee - £300.

CBF No 2 £42908. These are our reserves.

The PCC are aware that we are only in this solid position as a result of how the community support St Katharine's Church and we hope you feel we are managing these finances with care and consideration. It has taken a lot of work by volunteers over the last twelve months and there are a few gaps appearing on various rotas and indeed on the PCC. If you feel you can help in any way please speak to our Churchwarden Sheila Kinrade or Rev Angela – it would be great to hear from you.