

FINANCIAL REPORT FOR ST KATHARINE'S CHURCH, BLACKROD – 31st DECEMBER 2024

Charity commission No 1144084

It's the time of year when we look back with thankfulness that once again, due to the generosity of so many people in the community, we have covered all our financial commitments and look forward to the year ahead continuing to serve the people of Blackrod and sharing their needs.

The first sheet shows our balance carried forward from 2023 and for the first time our excess of income over expenditure is split into two, showing a cash float and together those figures amount to £18,660.46 which matches the last page of the breakdown.

Our funds at the end of 2024 amounted to a current account balance of £11,183.43, a cash float of £1005, the insurance premium for 2025 was £4,955.73 and our two savings accounts.

No 1 account holds all our nominated funds: Afternoon Matinee £300; Stitch & Knit £569; Memorial Fund £5301; Youth Fund £1837; Bellringers Fund £718; Coffee Mornings £1584; Organ Fund £5809; Restoration Fund £1948. These total £18,066.10.

No 2 account holds our longer term savings, including the legacy, £58,684.24.

Income:

Planned giving, either by standing order or envelope, is the financial backbone of our church and allows us to plan the year ahead knowing there will be the funds to cover our needs.

The only money we receive is from you – the congregation and supporters of St Katharine's Church and as prices rise for everyone, so it does for church, so it is vital that we all review our giving on an annual basis. We have 119 regular givers at St Katharine's and if each of us were to increase our giving by just £1 per week it would be an increase of over £6000! Our regular income in 2024 was £39,859 – the first time it has dropped below £40K in the last 5 years so please help if you can.

Plate collections and one off donations have also taken a dip but general donations have increased and been used for funding various maintenance jobs. The coffee shop has benefitted from grants which Janet applied for under the Warm Spaces initiative – the 2023 funding arrived late so the figure includes 2 payments for £220 and we are grateful to Bolton MBC for this support. We now see over 20 visitors each Tuesday who call in for some refreshment and company and the addition of an extra pew which has been moved into the lower room has been very welcome.

Donations have also been received in memory of loved ones for the Memorial fund and the Organ fund for which we are very grateful. The Restoration fund has received many personal donations, one from the Scarecrow Festival, one enabling us to have the front noticeboard refurbished and also through the use of the QR codes displayed on the pews. We also received funds from the winding up of the Peter Tyrer Trust, Blackrod Town Council for regular maintenance to the upkeep of the clock, Stitch & Knit group, Ladies Who Lunch, and Blackrod Together as we prepared for the changes to take place within church.

Our Youth sections – Wiggle Worship and Messy Church have received financial support from Blackrod Town Council, Bolton Council and the Blackrod Educational Trust by way of grant support covering heat, refreshments and craft materials and we are very grateful for their help.

The Afternoon Matinee, Stitch and Knit and Time Out are all self funding and their expenses are covered by their members. You are welcome to come along to any of these groups and full details are in the parish magazine.

Christ Skinner, our Gift Aid Officer has worked hard to reclaim as much as possible from the tax you have already paid on your donations resulting in an increase of £1200. If you need to know more about stewardship or gift aid do have a word with either Chris or myself.

We received a legacy following the death of Sal Keegan which she willed to provide a panel of stained glass in memory of her husband and her son. The drawings have been done and approved at PCC level and now go on for a faculty sanction from Manchester Diocese and installation by the team at Design Lights.

A grant was applied for to Manchester Diocese following problems with the tower roof which cost £9838, we received half - £4555 and could also reclaim the VAT back on the work carried out – a further £1639. A grant from Benefact Trust (part of Ecclesiastical Insurance) of £900 has been received and will be used towards the storage facility soon to be built in church.

Fundraising brought in a massive increase of £8,500 over the year resulting in almost £20k to help with the predicted rise in energy costs, proposed alterations to church and ongoing maintenance of our church building. Huge thanks to the Events team who worked tirelessly throughout the year and to all of you who offered your help and support whenever it was needed. Teatime Delights started us off in February followed by the Spring Fair, Happy Voices concert, Colours Fashion Show, Plant Sale, Scarecrow Festival, Brixi Singers, Middleton Band concert, Christmas Fair, Christmas Post and the Hoover Band concert at the end of the year. Sincere thanks to the Flower team who produced grave pots and planters and to Jacqui Greenbank for ten wreath making sessions which saw 60 people come along to make their arrangements and raised over £1000 for church funds. As you read this report please accept our deepest thanks for every cake you baked, drinks you made or stalls you manned, items you bought, donations you gave - it has been an incredible year.

We were so very sad to have lost Maureen Birchall in the spring – she had worked hard for many years organising our New to You book stall and we miss her dearly. She knew what everyone read and their favourite authors, but we have been very thankful for the teams who have offered to carry on with her good work. The monthly coffee morning team have had another good year providing refreshments, raffle and jigsaw sales as we enjoy the singing brought to us by Blackrod Community Choir under the direction of Sue Stirzaker. Sue sings regularly with the Halle Choir in Manchester and also trains local youth bands in our area. They are always interested to welcome new members and the choir practice every Saturday morning in St Katharine's Church.

One good thing to come from the last year is that interest rates averaged 4.7% and increased our return on savings by £800 which has covered the bank charges of £856 we now pay as our income exceeded £100K.

All our fees are set by the Church of England and local fees by our team clergy.

Room hire is paid regularly by Pilates, Blackrod Community Choir, Blackrod W.I and whenever a request is made to use our building.

The Parish magazine is the best communication tool we have and we are indebted to Mary Pryle who through thick and thin produces a wonderful magazine month on month and very

professionally put together. Mary also produces our weekly pew sheets, All Age Worship service sheet and special services throughout the year, posters, tickets – the list is endless. Sincere thanks for all you do for us Mary it is appreciated. Thanks also to Deborah and Diane and all those who deliver the magazines throughout the village and beyond. A small amount is taken, along with the fees for weddings and funerals, to offset some of the cost of heating during the winter and for grass cutting during the summer months.

Rev Angela and all members of the clergy in our team are able to claim expenses to cover car fuel and travel as well as broadband and telephone costs and the PCCs pay for the council tax and water rates for each vicarage. These costs are shared between the four churches and, as we pay out the most we always receive a refund. The figure is artificially low for 2024 as we are still waiting for the final figures to be claimed.

St Katharine's has always tried to include the needs of others in our fundraising and collections and this year the recipients were USPG lent boxes - £298; Derian House - £50; Children's Society - £258; Royal British Legion plate collection - £202; our Harvest collection went to Operation Smile £1122; a collection towards a leaving gift for Rev Andy Jones as he moved to pastures new - £45 and a retiring collection for Gaza sent via Christian Aid.

Diocesan fees are set for weddings and funerals and these are sent to Manchester at the end of every month and fees for the services of an organist, vergers and bells are now also paid monthly.

Our income for 2024 was therefore - £140,759.68

Expenditure

As more events and entertainment have been organised during the year so to the costs increase and we are grateful to the coffee morning team for financial help during the biggest of these – the Scarecrow Festival, Plant Sale and the Christmas Fair. Stewardship costs provide the envelopes for those wishing to support us on a weekly basis.

The Parish Share of £46,000 has been paid in full once again and we received £897.80 from the encouragement scheme for full payment in 2023. Also full payment allowed us to claim the grant of £4,555 for repairs on the tower roof, our share for 2025 is £48,000 less last year's incentive. This figure is based on the various anonymous surveys you complete in October to give us an idea what our potential income could be. Our share pays for half the stipendiary payroll, housing costs, educational support and diocesan operating costs as well as training courses held by Zoom and at the diocesan office in Bury. Several PCC members are undergoing ALM training at the moment to work with our young people and to widen our worship support. Safeguarding training has also been renewed for all PCC members and those working with children and vulnerable adults - support has been available for us all from the staff in Bury.

We are grateful to Garyth for his continuing presence at the organ and for leading the choir through their practices for all the major services during the year. Sincere thanks to Ruth P, Sharron Ingram and Peter Wynne for stepping in when required. Ministry and vicarage costs have already been covered.

All our youth groups are working within the budget set by their grants and we are grateful to the leaders and everyone who gives their time and dedication to allow these special experiences to happen. The parents and grandparents have also enjoyed being able to share these special times with other families well away from the dark days of covid restrictions. The same is true for the members attending Stitch and Knit each week, and monthly to Afternoon Matinee, Time Out and the Flower Group - we give thanks for all the leaders who organise the sessions and provide a warm welcome to everyone.

The insurance on a Grade 2 listed building is what it is and is a very specialised commodity. Ecclesiastical covered our claims quickly following the attempted breakins and it is reassuring to have their support should we need it. Many thanks to Bob Chapman who deals with our insurance matters when required.

As we come to the end of our work on completing the Quinquennial Inspection the regular repairs have been less and the drop of £1800 shows this. All maintenance and annual inspections have been carried out as required.

Cleaning and kitchen expenses as well as churchyard expenses are all as expected and we are very grateful to Jon Bowker and Dennis Flatters for keeping our churchyard in such excellent condition.

All office expenses are as expected and the contract with BT works well for us. With more communication done by email than ever, stationery and stamps are under control and a big paper delivery came in just before Christmas.

90th birthdays have been remembered, flowers after hospital stays and accidents, the collection at the confirmation service goes to the Bishop's fund for ordinands £50, the parish top up to the collection for Rev Andy Jones £70 and children's book prizes £54 are the PCC expenses.

The cost of the candles and the oil is fairly static at £786 and the donations that come through the candle tray amounted to £300 to offset this cost. Bread and wine purchases since 2020 show the growing confidence in communicants to take the wine once again.

Most of the expenditure highlighted in books etc is covered from the Memorial Fund and £1023 has been spent on flowers throughout the year including Mothering Sunday, Harvest, Christmas, weekly flower arrangements when required, palms and the pathway. If you wish to remember a loved one on their anniversary or birthday there is a calendar list in church or have a word with Chris Skinner and the flower team will be happy to arrange the flowers for you. We are indebted to Margaret Sumner and her team for keeping our tubs and the path looking beautiful. The children all receive a baptism bag when they are christened containing a bible, Wiggle Worship leavers receive a bible as they leave us to go to school, All Souls items are given to bereaved families at the service in November, so nobody is forgotten. The overall cost is less in 2024 as the licence payment cost which was £1086 is now shown on the next line as part of the subscription figure and represents all copyright costs covering hymns, music and publications.

Organ tuning dates have been changed by Nicholsons which made the 2023 figure seem high and the 2024 figure lower.

We felt the full impact of bank charges in 2024 as we topped the £100k income threshold and even though we are still a registered charity bank charges apply. Happily the increase in the interest we received on our savings covers this extra expense.

The huge rise in energy costs has hit us this year as you will know from your own bills at home. We are now with British Gas Lite for all our gas supplies as advised by Parish Buying for the amount we use and we are grateful for their advice on forthcoming contract offers. E-on are still our electricity suppliers.

Although when the east wind blows our church can still feel cold and it is a difficult space to heat satisfactorily. We do our best and the heating comes on at 1am for an 11am Sunday service and during the coldest part of the winter it was on all Saturday night. The tower, upper and lower rooms are easier to heat and only require two hours to make a difference. Water rates have gone in the same direction.

Parish Pump subscription has been paid which helps so much in the preparation of the parish magazine and is now shown with other subs in line 23!

The combined income from magazine sales and adverts covers the cost of printing the magazine so we were able to avoid an increase this year.

The contract agreed with Eurodigital continues to show a good saving since we purchased our own reconditioned printer two years ago.

Repairs to the tower roof were £9110.40 and architect's fees for the year were £729. The new chairs will arrive in March costing £4398 and we look forward to using them in the new space provided.

Charities, floats and fees have all been covered in the income report.

Sincere thanks to the wardens and helpers who count the money each week, balance it and then bank it for us. Heartfelt thanks to Joan Trevena for continuing as our Hon Auditor and saving yet more fees – you are all appreciated so much.

Thank you for taking the time to read this report and if you would like to become a member of the PCC and help with planning for the future of St Katharine's Church please have a word with Rev Angela, Sheila Kinrade or Chris Skinner. We hope to hear from you soon.

St Katharine's Church - Charity No: 1144084 - Balance Sheet

CODE	DESCRIPTION	INC / EXP	2020	2021	2022	2023	2024
1a	PLANNED GIVING - GIFT AID	INCOME	£22,993.50	£23,822.00	£24,752.00	£23,569.00	£23,108.00
1b	ENVELOPES - GIFT AID	INCOME	£13,655.60	£8,356.44	£6,940.38	£6,242.15	£5,149.19
			£36,649.10	£32,178.44	£31,692.38	£29,811.15	£28,257.19
2a	PLANNED GIVING - NON GIFT AID	INCOME	£1,886.00	£2,798.00	£2,368.00	£3,438.00	£3,448.00
2b	ENVELOPES - NON GIFT AID	INCOME	£3,425.39	£6,394.90	£6,926.75	£7,802.51	£8,153.70
			£5,311.39	£9,192.90	£9,294.75	£11,240.51	£11,601.70
3a	PLATE COLLECTIONS	INCOME	£1,495.16	£2,654.36	£5,170.69	£5,440.84	£4,902.52
3b	ONE OFF ENVELOPES	INCOME	£404.50	£183.65	£519.88	£576.12	£99.00
			£1,899.66	£2,838.01	£5,690.57	£6,016.96	£5,001.52
4a	DONATIONS - GENERAL	INCOME	£4,179.76	£1,552.80	£651.93	£1,562.84	£2,746.30
4b	DONATIONS - DEMIJOHN	INCOME	£57.00	£193.50	£448.11	£643.85	£507.76
4c	DONATIONS - CANDLES	INCOME	£161.33	£147.03	£403.59	£308.91	£292.76
4d	DONATIONS - CHURCHYARD	INCOME	£50.00	£775.00	£20.00	£40.00	£70.00
4e	DONATIONS - COFFEE SHOP	INCOME	£99.52	£67.33	£325.52	£1,096.61	£1,053.27
4f	DONATIONS - MEMORIAL FUND	INCOME	£4,702.70	£1,997.60	£1,696.90	£2,152.64	£2,298.35
4g	DONATIONS - RESTORATION FUND	INCOME	£50.00	£3,737.66	£9,137.93	£1,950.00	£4,690.28
4h	DONATIONS - ORGAN FUND	INCOME	£1,040.00	£1,135.00	£784.62	£510.00	£717.15
4j	DONATIONS - BELLRINGERS	INCOME	£20.00	£0.00	£0.00	£0.00	£46.00
4k	DONATIONS - YOUTH - WW,BRT,AA	INCOME	£518.00	£934.22	£2,022.50	£344.42	£1,430.78
4m	AFTERNOON MATINEE	INCOME			£65.00	£300.00	£300.00
4n	TIMEOUT	INCOME				£171.76	£267.76
4o	MESSY CHURCH & SUNDAY SCHOOL	INCOME				£1,955.35	£1,140.00
4p	STITCH & KNIT	INCOME			£535.07	£264.05	£210.00
			£10,878.31	£10,540.14	£15,491.10	£11,300.43	£15,770.41
6a	TAX RECOVERED - HMRC	INCOME	£10,083.52	£10,107.66	£10,013.39	£9,764.12	£10,998.13
			£10,083.52	£10,107.66	£10,013.39	£9,764.12	£10,998.13
7a	LEGACIES	INCOME			£2,000.00		£13,000.00
					£2,000.00	£0.00	£13,000.00
8a	GRANTS	INCOME		£1,500.00	£1,800.00	£456.00	£5,455.00
8b	GRANTS - LISTED PLACES OF WORSHIP	INCOME		£3,386.33	£3,909.66	£0.00	£1,639.87
				£4,886.33	£5,709.66	£456.00	£7,094.87
9a	FUNDRAISING	INCOME	£4,308.54	£6,306.12	£11,291.44	£11,077.86	£19,773.13
9b	FUNDRAISING - COFFEE MORNINGS	INCOME	£565.55	£323.90	£1,658.28	£2,481.18	£2,383.85
			£4,874.09	£6,630.02	£12,949.72	£13,559.04	£22,156.98
10	INTEREST	INCOME	£385.83	£43.78	£798.12	£2,736.64	£3,523.78
			£385.83	£43.78	£798.12	£2,736.64	£3,523.78
11a	PCC FEES - FUNERAL	INCOME	£1,653.00	£2,197.00	£2,278.00	£2,651.00	£2,373.00
11b	PCC FEES - WEDDING	INCOME	£882.00	£2,285.00	£1,176.00	£396.00	£652.00
11c	PCC FEES - OTHER	INCOME	£124.00	£81.00	£348.00	£17.00	£87.00
			£2,659.00	£4,563.00	£3,802.00	£3,064.00	£3,112.00
12a	ROOM HIRE	INCOME	£482.00	£703.00	£1,529.50	£1,932.50	£1,960.00
12b	MAGAZINE SALES	INCOME	£2,002.23	£2,042.27	£2,386.10	£2,331.84	£2,261.91
12c	MAGAZINE ADVERTS	INCOME	£310.00	£1,260.00	£1,135.00	£1,580.10	£810.00
			£2,794.23	£4,005.27	£5,050.60	£5,844.44	£5,031.91
13a	HEAT DONATIONS	INCOME	£1,293.00	£1,437.01	£3,000.00	£2,770.00	£2,754.50
13b	REFUNDS	INCOME	£2,243.31	£4,626.48	£2,099.83	£3,692.10	£2,835.32
			£3,536.31	£6,063.49	£5,099.83	£6,462.10	£5,589.82
14a	CHARITIES	INCOME	£2,320.52	£2,274.43	£4,821.25	£3,776.77	£1,997.87
14b	FLOATS	INCOME	£990.00	£410.00	£945.00	£2,405.00	£753.00
14c	DIOCESAN FEES	INCOME	£2,716.00	£3,604.00	£2,634.00	£1,864.00	£3,465.00
14d	FEES FOR VERGER, ORGANIST, BELLS	INCOME	£1,996.00	£1,207.00	£1,685.00	£2,791.00	£3,405.50
			£8,022.52	£7,495.43	£10,085.25	£10,836.77	£9,621.37

CODE	DESCRIPTION	INC / EXP	2020	2021	2022	2023	2024
	TOTAL INCOME		£87,093.96	£98,544.47	£117,677.37	£111,092.16	£140,759.68
17a	COST OF FUNDRAISING	EXPENDITURE	£1,106.94	£534.23	£2,533.03	£2,894.90	£5,654.91
17b	COFFEE SHOP	EXPENDITURE	£6.30	£134.16	£360.61	£891.86	£1,024.57
17c	STEWARDSHIP COSTS	EXPENDITURE	£264.41	£265.97	£217.72	£187.69	£187.69
			£1,377.65	£934.36	£3,111.36	£3,974.45	£6,867.17
18a	MISSION GIVING FROM PCC FUNDS	EXPENDITURE			£0.00	£0.00	£0.00
18b	DONATIONS FROM PCC FUNDS	EXPENDITURE			£0.00	£0.00	£0.00
					£0.00	£0.00	£0.00
19a	PARISH SHARE	EXPENDITURE	£46,670.00	£47,948.00	£48,900.00	£43,892.64	£45,102.20
			£46,670.00	£47,948.00	£48,900.00	£43,892.64	£45,102.20
20a	ORGANIST FEES - GARYTH	EXPENDITURE	£2,757.00	£3,757.00	£4,453.00	£5,504.00	£5,915.00
20b	ORGANIST FEES OTHER	EXPENDITURE	£65.00	£130.00	£100.00	£174.00	£238.00
			£2,822.00	£3,887.00	£4,553.00	£5,678.00	£6,153.00
21a	MINISTRY EXPENSES - REV WYNNE	EXPENDITURE	£1,477.49	£1,249.31	£1,538.40	£1,324.68	£1,371.93
21b	MINISTRY EXPENSES - OTHER	EXPENDITURE	£10.00	£0.00	£20.00	£0.00	£20.00
21c	VICARAGE EXPENSES -RATES & WATER RATE	EXPENDITURE	£2,931.54	£3,006.96	£3,101.92	£3,248.49	£3,451.20
21d	VICARAGE - MAINTENANCE	EXPENDITURE	£0.00	£0.00	£0.00	£0.00	£0.00
			£4,419.03	£4,256.27	£4,660.32	£4,573.17	£4,843.13
22a	YOUTH - WW,BRT,AA	EXPENDITURE	£11.00	£734.15	£861.36	£639.19	£909.17
22b	MESSY CHURCH & SUNDAY SCHOOL	EXPENDITURE	£849.20	£632.41	£643.19	£1,517.36	£1,954.81
22c	STITCH & KNIT	EXPENDITURE			£220.00	£0.00	£220.00
22d	TIME OUT	EXPENDITURE				£265.81	£151.46
22e	AFTERNOON MATINEE	EXPENDITURE			£65.00	£0.00	£0.00
			£860.20	£1,366.56	£1,789.55	£2,422.36	£3,235.44
23a	INSURANCE	EXPENDITURE	£4,136.23	£4,136.23	£4,222.13	£4,644.25	£4,807.94
23b	GENERAL MAINTENANCE & REPAIRS	EXPENDITURE	£2,964.46	£6,608.94	£6,891.66	£6,271.73	£4,461.77
23c	CLEANING MATERIAL & KITCHEN EXPENSES	EXPENDITURE	£800.94	£263.91	£358.72	£989.05	£954.24
23d	CHURCHYARD MAINTENANCE	EXPENDITURE	£1,040.00	£4,601.87	£1,658.44	£1,636.82	£1,615.44
23e	TELEPHONE, INK & OFFICE EXPENSE	EXPENDITURE	£1,408.18	£892.57	£2,701.57	£1,279.17	£1,091.64
23f	POSTAGE	EXPENDITURE	£129.28	£325.20	£191.66	£48.15	£75.00
23g	STATIONARY	EXPENDITURE	£282.91	£235.69	£208.70	£249.35	£346.21
23h	PCC EXPENSES & GRATUITIES	EXPENDITURE	£433.43	£1,712.68	£1,489.02	£901.55	£537.58
23i	CANDLES	EXPENDITURE	£458.20	£952.23	£717.12	£802.53	£786.62
23j	UPKEEP OF SERVICE - BREAD & WINE	EXPENDITURE	£31.30	£148.60	£226.80	£322.95	£222.19
23k	BOOKS, MUSIC, ROBES	EXPENDITURE	£1,343.14	£1,634.11	£3,156.91	£2,604.34	£1,765.97
23l	SUBSCRIPTIONS & AUDIT EXPENSES	EXPENDITURE	£1,044.30	£55.00	£140.00	£239.99	£1,447.37
23m	ORGAN TUNING	EXPENDITURE	£924.70	£499.20	£514.80	£829.20	£303.60
23n	BANK CHARGES	EXPENDITURE				£52.94	£856.31
			£14,997.07	£22,066.23	£22,477.53	£20,872.02	£19,271.88
24a	GAS	EXPENDITURE	£3,434.25	£2,989.13	£3,382.78	£5,389.88	£7,382.98
24b	ELECTRICITY	EXPENDITURE	£930.00	£780.00	£780.00	£750.00	£1,005.11
24c	WATER RATES	EXPENDITURE	£147.28	£48.17	£275.82	£445.57	£699.98
			£4,511.53	£3,817.30	£4,438.60	£6,585.45	£9,088.07
25a	MAGAZINE - PARISH PUMP SUBS & REFS	EXPENDITURE	£54.98	£124.73	£85.49	£58.98	£0.00
25b	MAGAZINE	EXPENDITURE	£121.00	£1,516.00	£1,974.00	£1,884.40	£2,509.86
25c	PRINTER COSTS - RENT	EXPENDITURE	£1,745.59	£1,862.06	£1,676.09	£744.00	£760.31
			£1,921.57	£3,502.79	£3,735.58	£2,687.38	£3,270.17
27a	MAJOR REPAIRS & ARCHITECT FEES	EXPENDITURE	£6,131.45	£18,107.25	£31,309.97	£3,158.63	£14,237.23
			£6,131.45	£18,107.25	£31,309.97	£3,158.63	£14,237.23
28a	CHARITIES	EXPENDITURE	£2,331.05	£2,282.43	£4,539.74	£4,196.25	£1,999.93
28b	FLOATS	EXPENDITURE	£990.00	£410.00	£945.00	£2,405.00	£1,758.00
28c	DIOCESAN FEES	EXPENDITURE	£2,637.00	£2,908.00	£3,119.00	£2,028.00	£3,034.00
28d	FEES FOR VERGER, ORGANIST, BELLS	EXPENDITURE	£2,030.00	£1,404.00	£1,892.00	£2,193.00	£3,239.00
			£7,988.05	£7,004.43	£10,495.74	£10,822.25	£10,030.93
x0	TRANSFER	OTHER					

TOTAL EXPENDITURE

£91,698.55 £112,890.19 £135,471.65 £104,666.35 £122,099.22

CODE	DESCRIPTION	INC / EXP	2020	2021	2022	2023	2024
	EXCESS / INCOME - EXPENDITURE		-£4,604.59	-£14,345.72	-£17,794.28	£6,425.81	£18,660.46
	Adjustment 2019/2020			£5.61			
	Total			-£14,340.11			

ST KATHARINE'S CHURCH, BLACKROD
CHARITY NO: 1144084

BALANCE SHEET AS AT 31st DECEMBER 2024

68808.23	PCC Balance at 1 st January	75234.04
+6425.81	Excess of expenditure/income	+17655.46
	Float held for events	<u>1005.00</u>
75234.04	PCC balance at 31 st December	93894.50

STATE OF PARISH FUNDS

9015.14	Royal Bank of Scotland	11183.43
	Float held for events	1005.00
4807.94	Prepayments	4955.73
18502.41	Central Board of Finance No 1	18066.10
<u>42908.55</u>	Central Board of Finance No 2	<u>58684.24</u>
75234.04		93894.50

PCC Chairman:

PCC Treasurer:

Hon Auditor: