

St Katharine's Church, Blackrod

ANNUAL REPORT 2026

For presentation at the

ANNUAL PAROCHIAL CHURCH MEETING

Thursday 30th April 2026 at 7.00pm



**THE CHURCH
OF ENGLAND**

Diocese of Manchester

**CHURCH
FOR A
DIFFERENT
WORLD**

**ANNUAL REPORT AND FINANCIAL STATEMENT
YEAR ENDING 31 DECEMBER 2025**

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**The Team Ministry:
Blackrod, Daisy Hill, Westhoughton & Wingates**

Team Rector: The Revd Carol Pharaoh

The Vicarage, Church Street, Westhoughton, BL5 2BG
Telephone 01942 859251
Email: carol.pharaoh@gmail.com

Vicar: The Revd Angela Wynne

St Katharine's Vicarage,
Blackhorse Street, Blackrod, BL6 5EN
Telephone: 01204 468150
Email: Revawynne@gmail.com

CHURCH OPEN TIMES

Tuesdays 10am - 12.30pm

Tel: 01204 469220

This phone is not monitored 24/7.

Church and office open, for enquiries & prayer

Email: office@stkatharinesblackrod.org.uk

CONNECT on Tuesdays 10.30am to 12.30pm

Warm Welcome. Call in for a coffee and company. Continuing through the year!

Thursdays 10 to 11 am

Church open for a quiet hour of private prayer.

Cover picture: St Katharine's in the Spring 2026.
Thank you to the Team for keeping the path borders fresh and colourful.

SERVICES AT ST KATHARINE'S

Sundays 11.00am The Parish Eucharist
2nd Sunday of the month is All Age Worship at 9.30am

Tuesdays 9.30am Holy Communion

Saints' Days/Holy Days

As shown in the Parish Magazine.

KEEP IN TOUCH

Website: www.stkatharine.net

www.westhoughtonchurches.org.uk

Facebook:

St. Katharine's Church, Blackrod

ACNY - A Church Near You

<https://www.achurchnearyou.com/church/16047>

ST KATHARINE, BLACKROD

Welcome to St Katharine's, Blackrod, part of the Daisy Hill, Westhoughton and Wingates Team of churches.

St Katharine's is a family friendly church, and all are welcome. We have a lively Sunday School which meets during the Sunday morning service, and a monthly session of Messy Church for children and families.

Monday mornings welcome pre-school children for Wiggle Worship Baby and Toddler group.

We have a hearing system, and facilities for those with disabilities, including a stair-lift to the upper room.

We are open for private prayer on Tuesday and Thursday mornings, as well as our regular Sunday and Tuesday services.

The church is a Grade 2 listed, stone building, mostly rebuilt in early 1900's, with a bell tower holding a peal of six bells dating from the 16th Century.

The church was re-ordered in 2000 to create meeting rooms up and downstairs, and an office, kitchen and toilets.

The Church is dedicated to Saint Katharine of Alexandria whose feast day falls on 25th November.



THE ELECTORAL ROLL OF ST KATHARINE'S 2026

The Electoral Roll is the list of names and addresses of a Church's membership. Every person listed on the Electoral Roll is eligible to attend the Annual Parochial Church Meeting and stand for election to the PCC.

A new roll was created in 2025. It will be renewed every six years.

No-one over 18 years can be elected to the PCC until they have been Electoral Roll members for 6 months.

People under the age of 18 years can be elected to the PCC from their 16th birthday.

There are 111 names on the Electoral Roll for the APCM 2026.

Mary Pryle, Electoral Roll Officer

SAFEGUARDING AT ST KATHARINE'S

As part of the Manchester Diocese, St Katharine's Church follows the safeguarding guidelines, the national legal and procedural framework for safeguarding children and vulnerable adults, and the Church of England policy and practice.

The C of E Parish Safeguarding Handbook is under review and expected to be available later this year. Once the new handbook (Manual) is finalised, a copy would be in place in the office.

The Safeguarding Officer is Janet Hollick (07514 041611).

TEAM RECTOR'S REPORT FOR 2025

'I hereby command you: Be strong and courageous; do not be frightened or dismayed, for the Lord your God is with you wherever you go.'

(Joshua 1.9 NRSVA)

Courage. Each church school has a set of Christian values which aim to integrate faith into learning and development. These values aim to shape moral character as well as academic learning, rooted in the teachings of the bible and in prayer. Key values such as love, respect, compassion, service, forgiveness and truthfulness are often included in a school's Christian value list. Whilst these are all commendable values to hold, the Christian value 'courage' seldom makes an appearance. I think this is a shame. Courage coupled with strength, resilience and perseverance are qualities very much needed on the Christian journey.

Courage is being brave even when we are worried or scared and problems seem insurmountable. Courage is facing our fears and standing up for what's right. Courage is standing up for our beliefs and for those who can't speak up for themselves. Courage is never giving up. Courage is encouraging others and helping others. Courage is believing we can do anything with God at our side.

As we have continued our Christian journey in 2025, I see and hear of amazing work in the life and worship of St Katharine's Blackrod. Whether it be working with our youngest members or our more senior members. Whether it be in practical or creative ways. Whether it be in serving on committees or in groups or being a friend and offering prayer support to others. All of this takes a great deal of time and effort and many give tirelessly of their time and talents to the parish. Often it feels like an uphill struggle as there is more to do in terms of pastoral care, governance and safeguarding and not enough volunteers to share the load. We need to have courage and confidence that the God who loves us so much will provide everything that we need, often in unexpected and surprising ways.

It has been so good to see people continue to grow in their faith and their service of God. It takes courage to step out and continue to serve God in any area of ministry but also, sometimes, making ourselves available to help in new areas of church service. For some this might be reading in church for the first time. For others it might be pursuing an authorised role in the church. Thank you to Sheila Kinrade and Chris Skinner who continue to serve God in their Church Warden roles, ably and conscientiously assisted by our Deputy Warden Janet Hollick. Thank you to all who are dedicated in their various roles and service of our church and parish. I might not see you very often, but please do know that I appreciate all that you do and the life and worship of this parish would not be the same without you and the contribution you make. Thank you to all who use their gifts and abilities and give their money to further our life and worship together.

In terms of our wider Team life, Ignite Youth group, our Team Youth Church, continues to flourish in amazing ways, with young people exploring and growing in faith and the group being blessed with new leaders from across the team. As a Team we continue to provide opportunities for people to come together to study the bible. These groups are always hugely rewarding and are appreciated by many. That's not to say that it would be very pleasing to see more people take advantage of these opportunities. Please do think and pray about whether God is prompting you to be courageous and give one of these groups a try. I'm sure if you do, you will find it challenging but immensely rewarding.

In 2025 Alisdair Cole completed his Reader Training. We thank God for all that Alisdair brings, not just to St John's Church Wingates where he is based, but our wider Team too. Alisdair works immensely hard and his ministry is bearing fruit. Of note too is that our Associate Priests Carol McCabe and Heather Sharp decided to retire, and our Reader Emeritus Alan Morris, mainly based at St Bartholomew's Church, retired. We thank them for all that they have done in their years of faithful service. It would be hard to count how many people have benefitted from their extraordinary ministry. We pray that God will richly bless them as they continue their faith journey.

I would like to say a big thank you to Angela Wynne. Angela's gifts and abilities are much appreciated by you I know and across the Team. Thanks too to my wider Team colleagues, Malcolm Wearing, Alisdair Cole, Christine Radford, Vincent Radford, Elaine Simkin, our wider Team Church Wardens and Deputy Wardens and ALMs. I couldn't do what I do without you and you remain a constant inspiration and strength to me. God bless you in all you are and all you do.

All we have done, all we have achieved are important in the way we share our faith and seek to bring others to know God better. For many of us there has been personal issues and struggles in 2025. Because of these, sometimes we must take a step back for a while or even for good. It takes courage to faithfully follow, especially when the future is unclear. There is much hidden on the road ahead which none of us can prepare for or guard against. Thankfully, we know that we can rely on God and are assured of his protection and strength. With him we can be bold, confident, even audacious. As Psalm 23 reminds us, even walking through the valley of the shadow of death, we have nothing to fear because God is with us.

So, let's be inspired by one final bible verse; -

'Jesus said, I have said this to you, so that in me you may have peace. In the world you face persecution. But take courage; I have conquered the world!' (John 16. 33 NRSVA)

With love and prayers.

Rev'd Carol Pharaoh



ANNUAL MEETINGS 2025

ANNUAL PARISHIONERS' MEETING

Held on Thursday 1st May 2025 at 7.00pm

MINUTES OF MEETING

Present: Revd Angela Wynne (Chair), Kath Ashton, Bob Chapman, Jane Chapman, Ellis Collier, Jennifer Collier, Helen Gambles, Dilys Garrett, Jacqui Greenbank, George Hibbert, Jean Hibbert, Janet Hollick, Deborah Howard, Jane Kenyon, Sheila Kinrade, Hazel Lord, Carol McCabe, Brian McCabe, Barbara Miccoli, Sue Parry, Mary Pryle (Minutes), Chris Skinner, Jackie Sorry, Margot Ward, Ruth Wills, Christine Wolstencroft, Barbara Worsley, Peter Wynne. (28)

Opening Prayer and welcome: Revd Angela welcomed all to the meeting and began the meeting with prayer. Those present were reminded that this Meeting was open to all parishioners.

Apologies for Absence: Apologies were received from Joyce Beech, Diane Cashmore, Paul Cashmore, Mike Hollick, Shirley Rowlandson, Margaret Sumner, Agnes Taylor, Margaret Tickle.

Minutes of the Annual Vestry Meeting held on 25th April 2024: The Minutes were accepted as a correct record, proposed by Janet Hollick.

Election of Churchwardens: Sheila Kinrade and Christopher Skinner were nominated as Churchwardens.

Proposed by Mary Pryle, seconded by Jean Hibbert and Janet Hollick. There were no other nominations, and Sheila Kinrade and Christopher Skinner were duly elected as Churchwarden.

Revd Angela thanked Sheila Kinrade for her service as Churchwarden during the past year.

Sheila Kinrade thanked Revd Angela for all her work during the past year.

Any Other Business: There were no items of Any Other Business.

Date of next meeting: To be confirmed.

Closing prayer: The meeting closed with prayer at 7.30pm.

ANNUAL PAROCHIAL CHURCH MEETING

Minutes of meeting held on Thursday 1st May 2025 at 7.45pm

Present: Revd Angela Wynne (Chair), Kath Ashton, Bob Chapman, Jane Chapman, Ellis Collier, Jennifer Collier, Helen Gambles, Dilys Garrett, Jacqui Greenbank, George Hibbert, Jean Hibbert, Janet Hollick, Deborah Howard, Jane Kenyon, Sheila Kinrade, Hazel Lord, Carol McCabe, Brian McCabe, Barbara Miccoli, Sue Parry, Mary Pryle (Minutes), Chris Skinner, Jackie Sorry, Margot Ward, Ruth Wills, Christine Wolstencroft, Barbara Worsley, Peter Wynne. (28)

Apologies for Absence: Apologies were received from

Opening Prayer. The meeting was opened with prayer by Revd Angela.

Introduction and Welcome: Revd Angela introduced the meeting and reminded those attending that only those persons whose names were on the current Electoral Roll were entitled to be present.

The Annual Report 2025 had been made available to parishioners in print and via *A Church Near You*.

Minutes of the Annual Parochial Church Meeting held on 25th April 2024: The Minutes were accepted as a correct record, proposed by Barbara Worsley. There were no matters arising from the minutes.

Annual Report 2025

Revd Angela drew attention to the printed Annual Report of St Katharine's Church to 31st December 2024. The Annual Report contained full reports on the following:

Church Electoral Roll: Mary Pryle, Electoral Roll Officer, stated that there were 100 names on the roll. Mary was thanked for her work as Electoral Roll Officer.

Proceedings of the PCC: Details of the PCC meetings and decisions made during 2024/5 were given in the report. The PCC had met ten times during the year with slightly lower attendance due to health and family issues.

Fabric Report: With thanks to Chris Skinner for the report. The church was in a good state of repair with no major work outstanding. Works identified in the Quinquennial report of 2020 were either already addressed or nearing completion. A new Quinquennial report was expected later in 2025 for the next five years to 2030. Revd Angela thanked George Hibbert for all his work to maintain the church building.

Revd Angela gave details of the new Audio-Visual system to be installed this year. Also, a stained-glass window panel to be installed, with thanks to a legacy left to the church by the late Sal Keegan in memory of members of her family.

The Proceedings of the Deanery Synod: Reports on the three meetings held in the year 2024-5 were included in the Annual Report with thanks to Sheila Kinrade and Barbara Worsley. Blackrod was part of the Bolton Deanery in Bolton West Mission Community and Revd Angela explained the importance of Deanery Synod representatives and their part in the decision-making process of the whole Church of England. St Katharine's has a vote so it is important to take part.

Safeguarding. The Church of England policy "*Promoting a Safer Church*" was included in the report. Following the Makin Report into safeguarding in the Church of England, 2024, "Safeguarding" was now an item on the agenda for every PCC meeting. Revd Angela commented that we need to have confidence that the church is a safe place.

The meeting was informed that Helen Gambles, Safeguarding Officer for many years, had now retired from this role and was thanked for her service. Deborah Howard was continuing as Lead Recruiter and thanked for her service.

The Financial Report: The financial statement and accounts included a breakdown of expenditure and income. Total expenditure to 31st December 2024 was £122,099.22 and income was £140,759.68. The balance at end of the year was £93,894.50. There were no questions.

Jean Hibbert thanked everyone for their support for St Katharine's and for the events organised at the church. Jean commented on the Parish Share, and as St Katharine's had once again paid this in full, the Diocese paid out £1,000 as part of the "encouragement scheme".

Chris Skinner was thanked for his work to reclaim Gift Aid, and the Charity work.

Jean Hibbert, PCC Treasurer, was thanked for her work and the report.

Vicar's Report

Revd Angela Wynne gave the report as follows:

Thank you to everyone for all your support this year for St Katharine's. Without you we could not keep the doors open. I can only echo the thanks already expressed in the *Annual Report by Jean and the wardens to everyone who volunteers, everyone who gives regularly and everyone who contributes to the life of this church. You are all amazing. Too many to name individually but thank you to all of you.

I want to note particular thanks to our churchwardens Sheila and Chris and deputy warden, Janet. Jean, our treasurer, Mary our Parish Administrator, who all do an amazing job at steering us through what needs to be done. Of course, they are ably supported by the PCC and the sidespeople. We are a team and when you consider that everyone is a volunteer giving generously of their time and talents makes it all the more precious.

Those people provide the bedrock of our church. A firm foundation on which to build our ministry. Without it we're like the man who tries to build his house on the sand. It's unstable and at the first sign of trouble it collapses because it had no foundation.

On that firm foundation we can work on the five Marks of mission

The **Five Marks of Mission** of the Church of England are sometimes abbreviated to:

TELL - Proclaim the Good News of the Kingdom.

TEACH - Teach, baptize, and nurture new believers.

TEND - Respond to human need by loving service.

TRANSFORM - Seek to transform unjust structures of society, to challenge violence of every kind, and to pursue peace and reconciliation.

TREASURE - Safeguard the integrity of creation, and sustain and renew the life of the earth

When we look through the report we can assign everything we do to one of those 5 Marks of Mission.

I am sure that everyone member of our church family is involved in at least one of those 5 MoM. Most people contribute to more than one. But as you will realise without that firm foundation we can't do the mission. Without the financial means to operate church and sufficient people to lead and take responsibility our foundation is weakened.

We have managed to pay in full the Parish Share for the 8th or 9th year in a row. I think that's something we can be really proud of. Well done all of you. Even during Covid we managed it. Just. It's not been easy. It's nail biting at the last quarter of the year, will we, won't we, manage to pay it off in full so that we can benefit from the encouragement scheme which gives us almost a £1000 back. Jean manages somehow to pull it off but it's not a certainty.

The number of regular givers in the stewardship scheme is gradually decreasing. Sadly, as people die, we lose their donations and we don't have enough new people to replace them.

We find ourselves depending on the tremendous fundraising efforts of the Events team to make up the shortfall from our regular giving to pay our parish share and our running costs

Giving generously is a mark of our love for God in response to his generosity towards us. Encouraging Generous Giving has got to be one of our priorities this year. We need to find a way of securing a financial future for St Katharine's that doesn't depend more and more on Events to fundraise the shortfall. Because we quite simply haven't got the people to maintain that and the people we have got haven't got the energy that they used to have. As Jean said last year our regular income dropped to less than £40,000 for the first time in 5 years. If we don't do anything it will continue to drop. The pressure will increase to fundraise through Events and I think we are at our limit on that.

The thing is Fundraising for church takes up so much time and energy that could be used to work on those 5 MoM. We could spend that time doing more pastoral work, or encouraging new believers, teaching the young about Jesus. So this year the PCC are seriously looking at ways we can encourage generous giving. Wouldn't it be wonderful to know we had enough money coming in and we could concentrate on other aspects of Mission.

The 5th Mark of Mission is Treasure - Looking after creation. A few years ago we obtained our Bronze award for Eco Church but since then we've rather let it slide. Discouraged after Covid with the increase in the cost of Solar panels, and also the difficulties in finding suppliers to give us quotes, we shelved the idea but the need to reduce our carbon foot print hasn't gone away. So we're looking for a new Eco Champion. Someone to lead and drive us forward, someone to inspire and encourage us. Could that person be you? It would be great to achieve in this next year our Silver award. I'm sure we can do it.

Finally, I want to talk about safeguarding. (Transform) As the PCC report mentioned, the PCC have undertaken the safeguarding training and well done to them. Many thanks to Deborah Howard our Lead Recruiter for enabling that. It's a sign of the times that this needs to be a priority. It's not just about training and ticking the box. It's about creating a safer culture in church where everyone takes responsibility for each other. Where everyone, young and old, feel safe and where, if there was a problem, everyone would know what to do about it. WE need to create a culture of openness and accountability. Of thoughtfulness and of kindness, respect and trust. It's no use thinking that safeguarding issues can't happen here. They can happen anywhere. We need to make sure we are prepared so that we can act with confidence.

We are doing a lot at St Katharine's. It's fabulous. It's down to you because you are willing to support it and be involved. I talk to people in the village who don't come to church, and they tell me that what we do is appreciated by the village. We need to continue to welcome people to services, Wiggle, Messy, to concerts and to coffee mornings, to everything that we do with a loving and serving heart. It's all about breaking down barriers, building up relationships, and making people feel valued. Because that's what Jesus did.

Thank you for being a fabulous church.

Revd Angela was thanked for the report. There were no questions.

Election of Representatives of the Laity to the PCC

The following had been nominated as new Members of the PCC (Parochial Church Council): Denise Burton, Paul Cashmore, and Helen Gambles. All were proposed, seconded and elected. (*Denise Burton later resigned and the vacancy was filled by Suzanne Farley in September 2025*).

The following had agreed to continue their terms of office for a further year: Margaret Sumner, Jane Kenyon, Kath Ashton and Janet Hollick. Those whose terms of office as PCC members had ended - Jean Hibbert, Deborah Howard and Brian McCabe - were thanked for their service.

Deanery Synod Representatives: Sheila Kinrade, Barbara Miccoli and Barbara Worsley were happy to continue as representatives for the Deanery Synod. Marlene Atherton (Deanery Synod representative) had resigned from this role and was thanked for her service. Mary Pryle was elected to fill the vacancy, proposed by Sheila Kinrade and seconded by Margaret Sumner.

Appointment of Auditor to the PCC: Revd Angela queried if the current auditor, Joan Trevena, was willing to continue, and the Treasurer indicated that she was. Joan Trevena was appointed as auditor.

Any Other Business: Wiggle Worship was congratulated on another successful year.

The meeting closed with prayer at 8.30pm.





Above: Friends and Family attended Manchester Cathedral in September 2025 for a service to witness the Bishop of Manchester authorise four Lay Ministers from St Katharine's. Rhea Howard and Janet Hollick as ALM's in "Worship and Liturgy". Margaret Sumner and Jane Kenyon as ALM's in "Children and Families". And Deborah Howard had completed the elective in "Parish Administration".



Left:

Margaret, Revd Angela and Jean, representing St Katharine's with a stall at the Festival of Blackrod in September 2025.

PROCEEDINGS OF THE PCC (PAROCHIAL CHURCH COUNCIL) MAY 2025 - APRIL 2026

The PCC worked very hard on behalf of Blackrod Parish with nine meetings in the year from April 2025. Attendance was good.

Training included Safeguarding, and all PCC Members had completed the online courses in Basic and Foundation Safeguarding. All PCC members had received DBS clearance at the time of this Annual Report.

Appointment of Officers at PCC Meeting held on 1st May 2025:

- * Lay Vice-chair – Chris Skinner
- * Deputy Churchwarden – Janet Hollick
- * PCC Treasurer – Jean Hibbert
- * Deputy Treasurer – Bob Chapman (Insurance)
- * PCC Secretary – Mary Pryle
- * Electoral Roll – Mary Pryle
- * Health & Safety – Paul Cashmore and Barbara Micolli
- * Gift Aid Officer/ Charity Commission co-ordinator – Chris Skinner
- * Safeguarding Officer – Janet Hollick
- * Lead Recruiter – Deborah Howard
- * Standing committee: Chair, Lay-chair, Churchwardens, Treasurer, Secretary.

Matters discussed at meetings from April 2025 to March 2026 included the following:

- Appointment of Sidespersons
- Safeguarding - Update of notices and information available
- Harvest Festival arrangements and Harvest Charity suggestions and voting
- The Quinquennial Report 2025
- New stained glass window in memory of the Keegan family donated by Sal Keegan
- New Audio-Visual system
- Civic Service to welcome the new Mayor of Blackrod June 2025
- New cabinet installed constructed from pews removed from church - Making Space.
- Royal British Legion Standard to be installed in church (decision revoked at a later date).
- Health and Safety—regular reports and updates.
- Christian Aid Week 2025 collections and fundraising.
- Update to Church noticeboard.
- Legacy from Margaret Thorne.
- Scarecrow Festival July 2025
- Thank you from USPG for Lent Boxes donation.
- Team News - Strategy meeting held in July to review “what is good” and with discussion of future needs and preparation for non-eucharistic services when necessary.
- Autumn and Christmas Services agreed.
- The Bible Course - September to November 2025
- Messy Momentum Pilot for young people at Year 6 and over with family. To be known as “Friday Night Messy”.
- Price of The Parish Magazine agreed to be increased for 2026.
- Arrangements for Christmas Fair and Raffle.
- Recycling - a halt to the collection of Medicine Blister packs during winter until further notice.
- Christmas Dinner on Jesus - Team collection of boxes of mints.
- Lent, Holy Week and Easter services agreed.
- Covenant for clergy care and well-being - national proposal for discussion
- Walls and trees in the churchyard, and clearing of ivy.
- New Children’s Society representative due to resignation of Diane Cashmore.
- Sabbatical for Revd Angela - three months from 12th April to July 2026.
- Retirement of Rector Carol Pharaoh in September 2026.

Notice of fundraising and social events at St Katharine’s, and reports on past events and activities.

Public Documents

Once approved by the Chair and PCC, the minutes of PCC meetings become a public record. A file with copies of the minutes is kept in the church office and is available to inspect on request.

CHURCHWARDENS' CHURCH FABRIC REPORT 2025

St Katharine's remains very much the focus of Christian worship within the village and is also being used more frequently as a community space for various activities.

We are very fortunate that Rev Angela and the other members of the clergy team have maintained our pattern of worship, although this will be sorely tested in the months ahead, as Rev Angela takes a well-earned sabbatical and Rev Carol Pharoah has announced her retirement in September.

The church building is in a reasonable state of repair with work outstanding from the last Quinquennial report. During the year we have had to carry out urgent repairs on the church roof after the ingress of water where slates had slipped or gone missing. We were able to contract Matrix building services to carry out temporary repairs, however, there is a large chunk of work, classed as "urgent and immediate" that is still outstanding. Matrix hope to complete the outstanding work following the Lent and Easter period but it will come at a considerable cost, somewhere in the region of £9,000 plus VAT. As the Listed Places of Worship grant scheme has now ended, we can no longer claim for VAT costs.

The implementation of our faculty regarding "Making Space to Grow" is now completed with the fitting of the storage cupboard at the back of church made from the removed pews. It is proving to be a most useful addition for the Wiggle Worship community and other groups.

The faculty for the new Audio/Visual system was approved and the equipment now fitted and operational. After a few teething problems the system has settled down and is enhancing the spiritual life of the church.

Implementation and the fitting of a new stained-glass window in memory of Sal Keegan, is now under way and we hope to fit this in June or July of this year.

There has been an unfortunate collapse of approximately two meters, to the Church northern boundary wall which will require the services of a specialist wall repairer. Again, this will require a large amount of money to carry out the repair.

A big vote of thanks goes to all the volunteers, who worked to clear the ivy and other growing media that had attached itself to the boundary wall.

The Churchwardens would like to record our thanks to all volunteers, church officials and the PCC, who contribute to the many activities that take place at St Katharine's. We are truly blessed with individuals who participate in organising our range of services and activities.

We look forward to the coming year and the challenges that it presents, and hope and pray for a successful outcome to all our endeavours.

Chris Skinner, Churchwarden



DEANERY SYNOD REPORTS (MISSION COMMUNITIES)

10th May 2025 at Bishop Bridgeman CE School *(Notes taken from Minutes of the meeting)*

Apologies sent by Revd Angela, Sheila Kinrade, Barbara Worsley and Mary Pryle.

Worship was led by Ima Lomax, Deanery Support Officer

Minutes of the Previous Meeting held on 12 February 2025 were received and approved.

Emerging Strategy, Deanery Report for APCMs & PCCs

The Area Dean said that it is important to maintain channels of communication at every level.

from Bishop's Council downwards. No comments about the documents circulated after the last deanery synod had been received from PCCs. The focus of the Deanery Synod now moves from Mission Communities to the four Key Themes:

- Growing Younger;
- Church Planting and Revitalisation;
- Developing Missional Leaders
- Parish Renewal

Called, Chosen, Commissioned – Rachel Watts, Director of Vocations

Canon Watts said that vocation is for all of us, and could be 'just' to be a disciple of Christ. Being a churchwarden, a PCC member or a Deanery Synod Representative are all examples of vocation. Our calling may change over time. We may feel happy and comfortable in our current situation or drawn to move on to something different. We should also consider the needs of our churches – noticing a need and thinking 'maybe I could do that' could be a challenge to step out of one's comfort zone. No-one is worthy – God calls us out of our insecurities as the people we are and knows all about us.

After prayer, members were invited to choose a picture from a very wide selection, and to share with neighbours how the picture related to their calling.

Group Discussion & Prayers for Priority Areas – What is God calling us to? After a break, members went into groups to discuss the diocese's four priorities: A discussion document (attached) was provided which included a Bible passage and questions to inform the conversation and prayer about each priority.

Sharing and Reflection Comments from the discussions included: Clergy in the MCs are working together, but the laity aren't necessarily aware of this. Laity don't have as many opportunities to work together; this is needed because there are fewer clergy. We need to get better at helping people outside the church to find the right church for them, Is it possible to cover all the bases by having more MC-wide activities? If we focus on parish renewal, the other priorities will fall into place.

No other business and the meeting finished with prayers of blessing and the Grace

10th November 2025 at St Matthew, Little Lever *Notes taken from Minutes of the meeting)*

Attended by Revd Angela, Sheila Kinrade and Barbara Worsley. Apologies from Mary Pryle.

Worship was led by the Area Dean. We shared a service of Celtic Evening Prayer with a reflection "What are we looking forward to?". Hold on to hope and avoid cynicism.

Minutes of the Previous Meeting held on Saturday May 10th 2025 were approved.

Matters Arising . The Area Dean reminded members that the current triennium will finish next year, so elections for Deanery Synod reps will be part of the APCMs in 2026. He encouraged those present to stand again.

Deanery, Diocesan and National Updates:

Closure of churches: St Paul Astley Bridge; St Cahd, Tonge Fold and St Philip, Bolton le moors – these churches to close due to safety issues with buildings. Alternative venues would be used for services.

Various vacancies across the Bolton West area were noted and discussed.

Diocesan Strategy & Funding Bid: A major bid will be submitted to the Church Commissioners in December. The diocesan priorities and strategies are outlined in the PowerPoint which accompanies these minutes. Funding is being sought for specific posts and projects: More resource churches and more support for the existing ones; Support for parishes for missional activities and where there are financial challenges.

Living in love and faith: Conversations on matters explored in the LLF process have been paused for the time being. There is a feeling, particularly in the House of Bishops, that these issues are too divisive to pursue for the moment.

Wellbeing: Revd Canon Anne Edwards, Bishop's Chaplain. A PowerPoint presentation. She outlined the ways in which wellbeing can be an issue for church leaders, lay and ordained. Those present were invited to discuss, in small groups, the questions in her last slides.

The Lay Chair noted with disappointment that the Clergy Covenant did not also relate to the wellbeing of lay officers, such as Wardens, who are often under considerable pressure. He suggested that the Synod refer that concern upwards to the Diocesan Synod by means of a resolution, for possible referral to the General Synod,

expressing disappointment that the approach set out in the Clergy Covenant does not also clearly include the wellbeing of lay officers and supporters; requesting that this be raised at national level with a view to revising (or replicating) the Covenant to recognise the need to take account of the needs of lay people. To enable this, he suggested that Synod authorise the Standing Committee to take the issue forward and compose a suitably worded resolution for consideration at the next meeting. This was agreed.

Fr Robert Eloff was concerned that synod was being asked to vote on something without sufficient debate. He recognised the importance of the wellbeing of laity but emphasised the Clergy Wellbeing covenant on its own was necessary. Revd Dave Thompson suggested the document should be called the Ministerial Covenant, not the Clergy Covenant. Canon Edwards encouraged everyone present to take the matter back to their PCCs and above all to keep praying.

There was no other business. The meeting finished with prayers of blessing and the Grace.

12th February 2026 at St John, Wingates *(From Notes taken by Mary Pryle)*

Attended by Revd Angela, Barbara Worsley and Mary Pryle.

We were greeted with welcome refreshments at the start of the meeting on a cold and damp evening.

The meeting started with welcome from the Area Dean, Revd Simon Cook, with Lay Chair, Keith Lewis.

Diocese Strategy: John Walsh, Churchwarden at Bolton Parish Church, gave an update on the Diocese Strategy and funding. The Church Commissioners have awarded the Manchester Diocese £9.9 million over four years to be used to support the Diocesan strategy in the four areas agreed as:

- *Parish Renewal*
- *Growing Younger*
- *Church Planting and Revitalisation*
- *Developing Missional Leaders*

We were encouraged to look at our churches and parishes to see what do we need, what do we have already, what are our dreams? The central team would be looking at new opportunities and planning for the future. It was suggested we could organise a survey for the local community, to put forward ideas. It was suggested the four areas of strategy could form the basis for future PCC meetings.

Living in Love and Faith: Revd Simon Cook gave an update on LLF (Living in Love and Faith). He acknowledged the pain and hurt brought by the decision at General Synod to stop the work on the process. The motion for a blessing for single sex marriage was not approved. And the proposal for prayers for single sex couples was not taken further. Revd Cook urged those present to pray for all those involved in the process and affected by these decisions.

Covenant for the Wellbeing of Clergy: The meeting then moved on to the discussion of the Covenant for the wellbeing of clergy (and lay officers) as suggested by the Church of England. Further discussion was needed before this could be agreed nationally. There would be a Conference for Lay Leadership and Officers on 25th April at Bishop Bridgeman School, 10am to 12.30pm. This would be looking at Our Wellbeing as Lay Leaders, and the Deanery Plan.

From the invitation....."*Building on our last conference in 2024, it's an opportunity to **recognise, affirm and say thank you for the amazing contributions of lay people** in our deanery. This conference is a time for **all lay parish volunteers** to come together for worship and encouragement and time to reflect on the challenges of volunteering for church roles amid the busyness of life. Above all, it's a time to value and affirm you **as leaders** in your parishes, whether you think you are or not!*"

Succession Planning was put to the group as this is the year to elect new Deanery Synod Representatives to serve from 1st July 2026. A new Lay Chair was also needed with the retirement of Keith Lewis as Lay Chair of the Bolton West Mission Community. Those present were urged to consider putting themselves forward for this post.

Good news from the area came up next.....

- Revd Carol Pharaoh spoke about the new WW1 Memorial Board now on view at St John, Wingates. Communication with local residents had led to work in the churches and schools to commemorate those from the area who had not returned from the war. Following up on addresses from the time had brought some interesting conversations and information, and to some people attending the service held to install the Board at St John's.
- The representative from St Paul's Church, Astley Bridge, spoke about their sadness at closure of the church due to safety issues with the building, but also the positive outcomes with the use of the school. The congregation had been made very welcome to the school for Sunday services. Numbers had grown with a regular attendance now of about 70 people.

Lastly, Revd Hannah Lane from Bolton Parish Church gave a Powerpoint Presentation on the work Bolton Parish are doing to identify areas for development and growth.

The meeting closed with prayer at 9.30pm.

CHILDREN AND FAMILIES AT ST KATHARINE'S - Ministry Report

Sunday School We have an average of 7-8 children per weekly session, sometimes as many as 12 attend. The ages range from 4-13 years. We have 3 or 4 sessions per month depending on the length of the month. A register is completed at each session and we have registration forms that are completed by parents for new comers, these also detail Data Protection consideration.

We use 'Living Stones' children's worship book as well as linking this to the Church of England Lectionary.

We currently have 3 Leaders and 3 helpers who are all DBS checked and Safeguarding trained. We follow Safer Recruiting guidance. We ensure we have safeguarding details displayed in our Sunday School room.

We have started a venture where parents are able to drop children off for the Sunday School (once registered) and collect them after. We have found that some parents are starting to stay later to find out what the children have been learning. The children will now go straight upstairs to Sunday School as they arrive, to allow enough time for the teaching and activities and so they can come down to join the Church family in readiness for communion.

We have books available to the children during the service that explains communion in a child friendly way. We help the children to follow along. This has helped them to feel more part of the Church as a whole and to take part in the Church programme. The children are encouraged to use the hymn books and are getting good at finding the hymns and singing along. A good number of children are also taking part in Messy Church.

Two children have recently had their first communion. They attended a preparation class for this at St James', Daisy Hill.

All Age Worship happens once a month on the second Sunday. It is geared to a family service where the children are fully involved. We have built up good connections with Blackrod Church School, and an employee at the school, who is also a parent, has helped to continue to build this connection. All Age is also an outreach in the community.

Frequently the Sunday School and school children have contributed to producing pieces of art to be used as part of the Church service. The All Age Worship Team meet each month to plan the service, it involves a theme, a talk, songs and prayers, the emphasis being on inclusivity and an accessible introduction to the Gospel.

Messy Church has been going for 5 years. Its success continues. On average we have 30 children and their parents per session. The parents stay with the children and are encouraged to get involved helping their children with the activities. The age range is 3- 11 years. We have 5 crafts following a theme that ties in with the Church year. Margaret Sumner heads the crafts. We have between 18-20 helpers.

The format involves an introduction from the Leader, taking part in crafts, singing a song connected to the theme, with percussion instruments, and then all sitting down for a meal together. It is evident that the children get a lot out of the session, including socializing with each other, as well as the parents building up friendly relationships with other parents.



Hannah was confirmed at St Bartholomew's Church in 2025 with Bishop Matthew.

Over the past few months we have seen new families attending. We advertise on the church Facebook page, Sunday service sheet and monthly magazine. Families also come due to word of mouth.

We adhere to Church safeguarding guidelines throughout the session and safer recruiting for volunteers.

Messy Momentum St Katharine's is privileged to be part of a two year pilot scheme for Messy Momentum. We started this three months ago and so far have held 3 sessions, once a month. This is run by 5 volunteers. At the first session 11 children attended, on the second 9 with parents.

It has similarities to Messy Church but for older children, 9-16 years, starting at 6.30pm for 90 minutes. The emphasis is for parents to take a major role in the session, staying with their children and being fully involved with the meal, discussions and crafts. There is a 'youth club' feel about it and also a sense of 'ownership' of the sessions is encouraged.

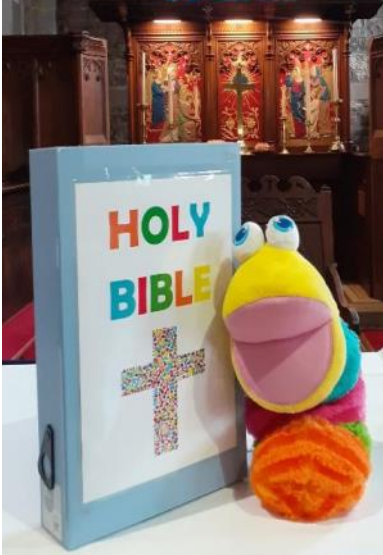
Messy Momentum aim is the 'next step' for growing the faith journey of children and their parents.

Each session has a theme. As the children arrive there are games they can take part in until the session starts. We eat together and then have a discussion together at the tables – using Bibles to link in with the talk. All are encouraged to take part and ask questions.

There are 3 activities afterwards linking in with the talk, again parents are encouraged to be fully involved. We ask those who have attended to fill in a feedback sheet, children and adults. It is in the early stages but we are encouraged by the feedback we have received and the enjoyment and participation we have seen from children and parents alike and look forward to seeing where the Pilot takes us.

There is no charge for any of these groups and activities.

Jane Kenyon, ALM, Children and Families Ministry



Wiggle Worship Baby and Toddler Group

In 2025 we averaged over 20 children at Wiggle Worship each week and we have 5 regular volunteers and an additional person from a rota of volunteers.

The format of Wiggle Worship remains unchanged. The children all make a craft that relates to the weekly story and then they sing songs and hear stories from Wiggle the Bible bookworm. The stories do not always come from the Bible and sometimes we use a children's novel (like Giraffes Can't Dance and Elvis) and explain the theme of the book in relation to God's word. There's always time for prayer, play and refreshments and toast for those who come in early after dropping a sibling at school.

At the end of 2025/beginning of 2026 we combined Wiggle Worship with Baby Rhyme Time to become Wiggle Worship Baby and Toddler Group following changes to availability of volunteers. Our combined session now runs every Monday in term time, 9am – 11.15am and is led by Janet Hollick and Sue Parry who are hugely grateful to Barbara Miccoli, Agnes Taylor, Kris Stott, Diane Cashmore, Jackie Sorry and Kath Ashton. Jacqui Greenbank retired at

the beginning of 2026 and we are grateful to her for many weeks of washing up and making toast.

Monday mornings are an absolute joy as we continue to make friendships with the children, their mums and dads and grandparents. We have seen several of our Wiggle children baptised during the year and now see some of them in church on Sundays. We are always happy to welcome new members to the team. Commitment can be weekly or as part of a rota. Please get in touch if you would like to help.

Wiggle in School During 2025, it became necessary to terminate Wiggle's involvement in Blackrod Church School because of the availability of volunteers. This decision was taken with great sadness and it is hoped that we can return at a future date.

Time Out Time Out was a monthly meeting for young mums. It was a chance for friendships to be forged. Although no longer meeting at St Katharine's in 2026, the group may continue to meet elsewhere in the future.

Janet Hollick (07514041611 for further details about any of the groups)

FOR CHILDREN AND YOUNG PEOPLE AT ST KATHARINE'S

Sunday School For all school age children on Sundays at 11am in the Upper Room, except on the 2nd Sunday of the month which is All Age Worship.

For children in church - There are activity bags and toys for children not attending Sunday School - for use in the pews or lower room during services. Please help yourself to these or ask the sidespeople.

There is a "Family corner" in church.

Wiggle Worship: Baby & Toddler Group on Mondays at 9.00am in term-time for babies and toddlers, with parents or carers.

Messy Church on the last Saturday of each month

from 4 - 6pm, for fun, food and activities.

Ignite Youth for young people in Year 6 and above. Monthly at St John's, Wingates, at 7-8.30pm.

St Katharine's Church



baby and toddler group

Mondays in term time

9am - 11.15am

Suitable for preschool children

**Stories,
songs and dance,
nursery rhymes,
free play and
refreshments**



Free to all (but donations welcome)

Ignite Youth Westhoughton

Ignite Youth is a space where our young people across the Team in Year 6 or above can meet each month for Teen Youth Church (TYC). We have now been going for 5 years and are so thankful to God for giving us the volunteers and to parents for encouraging our youth to attend Ignite Youth.

We continue to meet at St John's and our thanks go to all the Team PCCs and churches for their prayers and support. Also, to Tim Eden (St John's treasurer) for administering the funds.

We are blessed to have had 21 young people attending over the year. Numbers have settled at around 12 each session. We have continued to link Ignite Youth attendance with the Team confirmation classes but this year we haven't had any new Year 6's to join after the summer. However, we are pleased to see our older age group continue to attend and some are now helping with activities.

We focus on a bible passage, prayer and bible breakdown, including enjoying games and activities linked to the topic. Topics have included "New Year – New Start" and "Beyond Summer" focusing on resilience; Lent sessions on praying and pancakes; and Harvest focus on our food miles.

We really value the time spent sharing over "take away" food. This year we had a very special Summer BBQ where we invited parents to attend, and Alison & Sarah from Places Project came along too. We have fun evenings, including showing the film "Jurassic Park" and our Christmas Party.

The young people held a competition to design a new logo this year and voted on the best one from Elizabeth. We are now using this on all of our posters and communications.

As always, at Harvest, they collected for Urban Outreach at Harvest, focussing on the items that are not always thought about, including toiletries, baby items and cleaning items. These were greatly appreciated.

We want to say a big thank you to the volunteers Claire, Tracey, Janet and Rhea from across the team who help support running Ignite Youth. We continue to pray that more volunteers will come forward from other churches as we need more support and ideas. We especially wish to thank Caroline for all her help as she stepped down to focus on her family commitments. We wish her God's blessing as she continues to serve in the church.

We continue to be involved with Bolton West Mission Community Youth attending the youth leaders' meetings and encouraging our young people to attend Catalyst events. In February, we went to Hollywood Bowl in Horwich and there were around 50 young people including 14 from Ignite.

In June, 5 of our young people attended the Catalyst Youth Weekend with around 32 from other groups. John & Rachel Kell led 3 sessions on "Life in all its fullness" and there were amazing times of reflection, bible activities, worship and fun together.

In October, Dean & Lostock hosted the event on "Justice Mission" and 7 attended from Ignite. More events are already planned for 2026 including holding the weekend event on 20/21 March!

Please pray continually for Ignite Youth as we go into this New Year with a special month led by the Places Project focusing on their gifts. As the year continues, how we as leaders seek to keep it fresh and imaginative for our young people to help them continue to follow Jesus.

Andy Glynn & Evelyn Eden

Food, fun and faith for Year 6 and above. Please come and join us each month between 7-8.30pm.

igniteyouthwesthoughton@gmail.com



GROUPS AND GATHERINGS

✚ **THE BELLS AND BELL RINGERS** St Katharine's has six bells, but at the moment not enough ringers to ring every Sunday. Mike Kay, Tower Captain, says.... "With the help of the Horwich ringers, we ring at St. Katharine's on the 2nd Sunday of the month for the All Age Worship service. In general, the timing of Sunday morning services at Blackrod and Horwich prevent us from ringing at both churches regularly."

✚ If you are interested in learning to ring, please contact Mike Kay, 01204 691544.

✚ **CONNECT** meets every Tuesday at 10.30am for 2 hours. Aiming to give a warm welcome to a friendly space and mainly attended by retired members of the village. Again, it is a place to build friendships old and new and offer support to each other. Toasted teacakes, cake and a hot brew are all offered free of charge.

✚ **BLACKROD MEN'S FELLOWSHIP** We are an informal group of like-minded people who meet on a monthly basis for a variety of social events and get togethers. We have a varied program of events including walks, museum visits and meals. We are always pleased to see new faces, so why not come and bring a friend. For more details, please contact our Chairman: Keith McCabe (Tel: 07708 96285) We email the full details prior to each event, so if you would like to know what's happening we will add you to the circulation list.

✚ **LADIES WHO LUNCH** A monthly gathering to enjoy a nice lunch in good company. Visits to local restaurants or pubs with food are arranged and transport is arranged for those who need it. A men's table is also offered. Proceeds from the monthly raffle go towards a local charity.

✚ **TIME OUT** was created to be a child-free zone with 2 hours once a month to sit down and have some 'Me-time.' Although no longer in place at St Katharine's in 2026, we hope those who made it "their space" may continue elsewhere with our best wishes. Many thanks to Janet Hollick and helpers for organising the group for the last eighteen months.

✚ **ST KATHARINE'S FLOWER CLUB** A get-together on the first Friday of each month in church for those interested in flowers and floral art. Some months it's a workshop when members bring flowers and make their own arrangements. Advice and encouragement always on hand. Regular demonstrations from visiting professionals show what can be done, and offer advice on care of flowers and foliage. Everyone is welcome. Refreshments available for £3 each, and a chance to enter the raffle. Thanks to the Flower Team.

✚ **AFTERNOON MATINEE Our monthly film show.** Each month there is a film shown in the upper room. All are welcome and there is a stair lift if needed. Doors open from 1.00pm and the film starts at 1.30pm. No need to book, just come along. Refreshments included at £3.

✚ **STITCH AND KNIT GROUP** The group meets on Monday mornings 10am to 12 noon in the Upper Room. We are currently working on articles for a stall at the Scarecrow Festival. We also continue to knit in support of several charities, including:

- Prem baby hats, bonnets and boots for Bolton Hospital, also little capes for still-born babies
- Hearts for Wigan hospital, Worry monsters, for children at Wigan & Leigh Hospice, Izzy dolls for Fort Alice
- Teddies for Animals Asia, a charity that works towards ending the captivity and caging of bears
- Hats, scarves, gloves, jumpers, teddies and Izzy dolls for Ukraine

✚ We also have links with the charity 'Beautiful Hands', through a midwife, Alison, who was trained in Blackpool and now works providing support and training in Laos, where it is very much needed. Through a link in Preston, we send vests, hats, booties, teddies and Izzy dolls, out to Alison in Laos.

✚ **MONDAY NIGHT READING CLUB** meets on the last Monday each month at 7.30pm in church. We share the delights (or otherwise) of the book we are reading. Bring it along, share with us your thoughts on it and give and hear suggestions for authors and books. It's a chance for a brew and a chat. Free. All welcome.

✚ **BLACKROD COMMUNITY WALKING GROUP** began a few years ago in response to the call for "Fresh Expressions of Church". Ann McMillan, a keen walker and member of St Katharine's Choir, devised a series of walks in the local area combined with a bit of history. We lost Ann a few years ago, but the group have continued to explore local places and enjoy gathering for lunch at the end of (sometimes) challenging rambling each month, regardless of the weather! All welcome. See the Facebook page for details of the next walk and pictures of the previous month.

As a church, we are committed to supporting all age groups in Blackrod. Details of all activities are available in our Parish Magazine which can be delivered to any household in Blackrod, or you can pick it up from the Family Shop (formerly Spar), and Blackrod Emporium. Or look on our Facebook page to see what's happening at <https://www.facebook.com/StKatharinesChurch>



FINANCIAL STATEMENT FOR YEAR ENDING 31st DECEMBER 2025

Charity Commission No: 1144084

Once again, we look back to a memorable year, sharing many hours together and celebrating what is good about living in a village like Blackrod. It's not been the easiest financially, lots of hard decisions have had to be made, and there is no promise that 2026 will be any easier! St Katharine's Church continues to live on and provide a place of worship and friendship for everyone. If you are represented in any part of this report, please accept our heartfelt thanks for supporting us to the best of your ability, it is hugely appreciated.

Please refer to the Year End spreadsheets on pages 22-23 whilst reading this report.

The balance sheet shows where we started in January and where we were in December and the prepayment figure is the insurance we have paid to cover 2026. All our "funds" are held separately in the No 1 savings account to attract interest, and the longer-term savings are held in No 2 account. £13,000 of that balance will be paid away during 2026 as it was a bequest from our friend Sal Keegan, to install a stained-glass window dedicated to her husband and son so the funds will then drop below £40,000.

Funds held: Afternoon Matinee £500; Stitch & Knit £431; Memorial £915; Youth £1,787; Bells £718; Coffee Mornings £3,557; Organ £6,287; Restoration £6,584.

INCOME

Planned giving through standing orders and envelopes has dropped by £1,000 over the year, mainly as long standing donors have sadly passed away. We are grateful for their support over many years and we now have to replace their generosity.

The non gift aided figure has risen slightly as have the plate collections, so there is a glimmer of hope! The donations given towards the cost of candles and maintenance of the churchyard are very welcome, the rest is covered from your regular giving. The general donations are back to previous levels and include donations made through the use of the QR code and Sumup.

The new free standing Sumup device given to us by Manchester Diocese will hopefully attract donations from those attending occasional services, including baptisms and weddings, and some of that showed during the Christmas period.

The Sunday donations for a cup of tea or coffee, as well as a Warm Spaces grant from Bolton Council, have covered all the coffee shop expenses, which includes refreshments for Connect, Wiggle Worship and Baby Rhyme Time. New mats for the children also came from a Bolton Council grant, and other support came from the Mayor's Charity in Blackrod. Thank you to Janet Hollick for applying for the grants and for a personal donation to Wiggle in memory of Mike.

Connect on Tuesday mornings continues to welcome 20+ visitors each week for a drink, refreshments and a chat.

Margaret Sumner and her team work hard to provide 40+ children and their families attending Messy Church with a special experience of crafts, learning, prayer, singing and food! Thank you to all who help each month and for the grants they have received from the Mayor's Charity, Scarecrow Festival and the Educational Trust.

The Sunday School team also received support from the Educational Trust and all this helps us to continue strong connections with the children and their families. Many of these young people go on to help during the main services as acolytes, stewards and help in Sunday School.

Following the decision to upgrade the audio-visual system in church, an appeal was made for help with the £6,500 needed. Help came, from three generous donations given anonymously, a bequest from Margaret Thorne, a grant from Horwich Rotary Dragon's Den and topped up by funds in the Memorial savings account. Sincere thanks to all who gave and to Alasdair Ness and Paul Cashmore who spent endless hours installing all the equipment in church - it is working really well and we are very grateful to them both.

At the same time the long wait for the removal of some of the pews in church happened and this has given us much more space enjoyed by all the children's groups, the monthly Flower Club, Wreathmaking sessions, Connect and fundraising events throughout the year.

Storage has always been a problem in our growing church, four of the pews were sold and the remaining wood was used to make a cabinet which houses all the toys used at Wiggle Worship sessions. Some of the remaining wood is being carved into holding crosses and will hopefully be available to buy at the Spring Fair.

Thank you for all the donations you have made in memory of loved ones and for the floral arrangements we see nearly all the year round, especially at the big festivals. We are so fortunate to have such an excellent team of flower arrangers who produce wonderful displays for us all to enjoy.

The Restoration Fund collects donations for the extra jobs which need to be done and a donation of £950 from Blackrod Town Council covered the joiner's bill for the reorganisation of the pews, Blackrod Together paid for the flagpole repair and Ladies Who Lunch paid for new banners advertising the services during the week ahead. There were many smaller donations and we were able to have the tower room ceiling repaired and painted, new flags to fly from the tower, the stone floor repair in the porch, downspouts and gutters cleared, annual maintenance for the clock, chairlift, heating boilers, fire extinguishers and floodlights replaced.

Afternoon Matinee provides a great selection of films for all who come along for an afternoon tea, warmth and a good story! Many thanks to Vivien Birchall and her team who provide it all and made a donation of £500 towards our heating bill - thank you so much.

The upper room also provides a monthly space for Time Out who enjoy light refreshments and a good natter, and Stitch and Knit meet weekly producing various items for charitable causes both at home and abroad.

Gift aiding is such an important part of the donations you give to St Katharine's and many thanks to Chris Skinner who has worked hard to reclaim over £11,000 of the tax you have already paid, so thank you for this great opportunity to raise extra funds.

Our fundraising remains vital to our finances and also to give us the opportunity to work together and enjoy events at St Katharine's. We started the year with Teatime Delights in the freezing cold £547; Spring Fair £1,275; Plant Sale £2,144; Scarecrow Festival £3,197; Quiz Night £289; Phoenix Nights concert £414; Christmas Fair £4,144; Christmas Post £148; Gravepots £419 and Wreathmaking £2,348.

Special thanks must go to Margaret Sumner for the Plant Sale, Diane and Paul Cashmore for the Quiz, Joyce Robinson and the Flower team for the grave pots, and Jacqui Greenbank for the Wreathmaking. The Events team have worked hard behind the scenes to pull it all together, and a million thanks to everyone in the congregation who made cakes, bought tickets, donated raffle prizes and manned the stalls. Once again the support from the village community was amazing and made it all worthwhile. When expenses were deducted over £10,000 has been raised.

HSBC run a scheme for recognising staff who help at charitable events and Andrea Hall helped us at two of the big occasions earning £441 for church funds - many thanks.

If you could nominate St Katharine's through Easy Fundraising when you buy online this is another way to help which will cost you nothing - please have a word with Mary Pryle. Last year we received £288, it all mounts up!!

The coffee morning team have supported many events throughout the year by providing refreshments as well as the book stall, jigsaw sales and raffles and raised £1,950. So they covered the increased cash prizes at the Christmas Fair.

Blackrod Community Choir have enjoyed another year of hiring our church building for Saturday practices and we have enjoyed giving them a home.

Interest on our savings is paid at 4.2% and gave us £2,524 last year, a little less than 2024 but nevertheless a welcome boost.

Sadly, we lost 18 friends from our congregation and shared the loss with their families at the All Souls service on 2nd November. We celebrated the marriages of Sarah and Ryan Sharp in July and Dusty and James Farthing in August - we wish them well. Other fees cover the burial of ashes, sexton fees and the reading of banns for weddings held elsewhere.

Pilates classes and Blackrod Community Choir practices are held weekly, Blackrod WI meet monthly and there have been seven hirings of the upper room throughout the year.

The Parish Magazine subscriptions generated £2,488 of income and we extend our sincere thanks to Mary Pryle who, month on month, produces an excellent publication giving information about what's happening at St Katharine's to 350 families. Whilst the magazine is now printed by Craftprint, all the weekly pew sheets, special service booklets and all our posters are produced by Mary. However, due to a big rise in the cost of paper particularly, our costs have risen and left us having no alternative but to increase the price of the magazine to £10 per annum for 12 copies - still fantastic value for money. Only three payments for adverts were collected this year, so there is more to come.

Thanks to Diane Cashmore and Deborah Howard for organising the distribution of the magazines each month and to all the deliverers for their time throughout the year.

Heat donations are charged at every funeral and wedding across the team and this has helped massively as our gas bill has soared by £1,600 during 2025 and electricity by £600. We are very grateful to Afternoon Matinee who donated £500 from their funds to help us. Across the team the rates and water rates for the vicarages, as well as the clergy expenses for communications and travel, are shared between the four team churches and St Katharine's is usually owed a refund which was much the same as last year.

The charity figures are the same coming in and being paid out. Through the year £509 was collected for the Children's Society in their boxes organised by Diane Cashmore, and a clothes sale raised an extra £384. Barbara Worsley handed out the USPG boxes and raised £333 for bible mission. Our Harvest charity last year was Speakeasy and the collection raised £708 as well as a private cheque for £100 from an anonymous donor. The collection plate at the funeral of Stan Phillips was nominated by the family to be sent to the Alzheimer's Society and £128 was passed on. The collection at the Service of Remembrance was £255 and passed on to the Royal British Legion.

Our sincere thanks to Barbara Miccoli and her team for organising the envelope collection throughout the village for Christian Aid and it raised £1,335. Barbara also held two car boot sales which raised a further £544 for the charity.

Since the closure of the RBS in Horwich we have made other arrangements for obtaining float change for our events.

The fees passed on to the Diocese for funerals and weddings are set by the Church of England, and the fees for verger, organist and the bells are set within the Team.

Our total income for 2025 was - £130,677.56.

EXPENDITURE

As we had slightly less fundraising events last year the expenses were also less and the coffee shop expenses remained almost exactly the same.

Stewardship envelopes costs were almost £200 and this year we needed to stock up on one-off envelopes for occasional giving. Hopefully the Sumup machine will replace the need for these in future times.

The Parish Share was £48,000 last year and the PCC struggled and debated as to how we could cover this cost as regular giving had not increased as we had hoped. Just to remind everyone the parish share is calculated on various income surveys we all complete during the year and from that our potential income can be calculated. Every church in the country pays their share to their Diocese and it covers half the stipendiary payroll, housing costs, educational support and Diocesan operating costs.

Volunteers at St Katharine's underwent Safeguarding training last year as well as those who offered to get additional training to work with our young people, and for that there is no extra cost to the parish. We received a grant of £4,555 last year from the Diocese to carry out repairs to our tower and received almost £1,000 for fully paying our parish share. If we hadn't paid in full in 2024 we would not have qualified for either of those payments. So, the decision was made to transfer £5,000 out of our savings and pay in full, hoping that, if people respond to our plea to review their giving, or new supporters take up regular standing orders, we could maybe return it.

After overpayments in 2023 & 2024 Garyth's remuneration is returning to a normal pattern and we continue to be thankful for his contribution to our weekly worship. Garyth and the choir work hard to bring extra joy to our services as recently experienced over Christmas. Sometimes we need to bring another organist in if Garyth isn't available and those fees amounted to £420.

Revd Angela tries hard to keep her expenses as low as possible and searches out the best phone and communication deals, which is why her expenses have increased only marginally. As the ministry within our team has shrunk, the calls on her time have increased and we are grateful that she manages to introduce courses and offer bible classes as much as she can. The PCC are responsible for the council tax and water rates for the vicarage and, as already mentioned, these are shared throughout the team.

The expenses for Wiggle Worship and Baby Rhyme Time do overlap and from January 2026 some of their time will be shared. This follows Shannon Burton's appointment to cover for maternity leave at Blackrod Church School and we wish her well and thank her for all she has done at BRT. The Wiggle team are operating under their budget, as are the Messy Church team so well done. Stitch & Knit, Time Out and Afternoon Matinee all operate within their own budgets.

Ecclesiastical Insurance cover our insurance and the increase in 2025 was manageable at £150 but 2026 is a different story. You will see under Prepayments on the balance sheet what we have had to pay to cover the premium for next year - an increase of £564. They have explained that the increase is due to a high amount of claims but unfortunately there are not a lot of companies equipped to quote for a Grade 2 listed church building with all that they contain.

The general maintenance figure has jumped up due to the £2,640 we spent on having the tower room ceiling repaired and repainted as advised on our Quinquennial inspection but the cleaning expenses bill has fallen by a third. We are indebted to the dedicated team of volunteer cleaners and brass polishers that make this building sparkle - a huge thank you from us all.

Sincere thanks to Jonathan Bowker and Dennis Flatters who keep our churchyard immaculate for 6 months of the year. Ivy has caused a certain amount of damage on our boundary wall this year and we are grateful to Margaret Sumner and her team for removing the rest of it before more damage is done.

Our office bill for telecommunications and other small stationery expenses has dropped slightly, postage is up slightly due to buying in stamps before the price rise. Stationery costs have returned to normal following a big order coming in at the end of 2024.

PCC expenses and gratuities remembered five 90th birthdays, five congratulations and four get wells throughout the year, provided Messy Church and Sunday School children with Easter eggs, and handouts were given out at the Blackrod Festival in September. We sent a £100 donation towards the cost of running Ignite, which is a teenage group who meet at St John's, Wingates, attended by some of our children.

For some reason our candle bill has halved and has been almost covered by donations coming through the candle tray. Bread and wine purchases happened at the very start of the year, and the very end which has made the figures look a bit unbalanced!

Donations for flowers go into the Memorial Fund with other donations and are used to pay for flowers all year including Easter, Harvest and Christmas. Last year each child baptised received a Bible, and the Sunday School children received a book at Christmas. Flowers were given and received to all on Mothering Sunday. Items used during Lent and Holy Week services, including palms, were financed from here as well as those needed for All Souls Day.

We are very grateful to Margaret Sumner and her team for planting our pathway and tubs throughout the year. If you would like to remember a loved one in church with flowers, please have a word with Chris Skinner who can help you.

We are required to pay for six licences which cover permission to play and print music and all our printing done under copyright. St Katharine's Church is registered with the Information Commissioner's Office for data protection and we hold a lottery licence for the Christmas raffle. The Canva subscription helps Janet Hollick with all that she puts on Facebook for everyone to advertise things that are happening at St Katharine's, and we are grateful for the time she spends putting them together.

Organ tuning is done by Nicholsons twice a year, the dates of which changed during 2024, but they are set again now, just before Easter and Harvest.

Bank charges started for us two years ago when our income rose over £100K pa.

The utility bills have rocketed during the year as they have for everyone else. We are with British Gas for our two heating systems, one of them switched to a new deal in February 2026 and we will look for a reduced deal when the other contract ends in 2027. E-On are still our electricity suppliers with a deal that also ends in 2027.

We do our best with trying to heat this building, but it is difficult with a high roof and draughts coming from everywhere. It takes 10 hours for the church to reach a reasonable temperature, but the smaller rooms need only a couple of hours.

The subscription to Parish Pump is used for illustrations and articles for some of our church publications and Craftprint print the Parish Magazine. There were two increases in their charges last year probably due to paper and ink costs as we find in church office.

The printer which we owned had come to the end of its days and we are back to renting from Eurodigital. So we shall see how that pans out over the year. The first month's rental of £54 is included and the rest is our annual usage.

The pew removal cost £950 covered by Blackrod Town Council; AV System cost £6,506. £4,000 of this came from three anonymous donations; the building of the storage cupboard made by Walkers Conservation £4,080; the 5-yearly electrical survey £888; and architect's fees £1,085, all came from our savings and many donations to the Restoration fund throughout the year.

The charity funds were passed on and we thank all who organised or helped with raising those funds. Diocesan fees and fees for the verger, organist and bells are provided by the bereaved families and paid out monthly.

Personal thanks go to the Churchwardens and their helpers who count, record and bank the money each week, and to our Hon Auditor, Joan Trevena, who does a great job every year.

So, there we have it! Contrary to what some people may believe each Church of England church financially stands alone with no help from any other source - not from Manchester Diocese or anywhere else. We can apply to businesses for grants for specific projects but not for the day to day running of our church. It is up to us to finance our own church and to provide a place of worship for the Blackrod community as many have done before us. None of us want to see cutbacks, so we pray that going forward our congregation and the community continue to support us and enable us to carry on with all that happens at St Katharine's.

Jean Hibbert, PCC Treasurer

<u>ST KATHARINE'S CHURCH, BLACKROD</u> <u>CHARITY NO: 1144084</u>		
<u>BALANCE SHEET AS AT 31st DECEMBER 2025</u>		
75,234.04	PCC Balance at 1 st January	93,894.50
+17,655.46	Excess of expenditure/income	<u>-4,997.85</u>
		<u>88,896.65</u>
1,005.00	Float held for events	<u>1,005.00</u>
93,894.50	PCC balance at 31 st December	89,901.65
<u>STATE OF PARISH FUNDS</u>		
11,183.43	Royal Bank of Scotland	10,188.29
1,005.00	Float held for events	1,005.00
4,955.73	Prepayments	5,519.82
18,066.10	Central Board of Finance No 1	20,779.13
<u>58,684.24</u>	Central Board of Finance No 2	<u>52,409.41</u>
93,894.50		89,901.65

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

CODE	DESCRIPTION	INC / EXP	2021	2022	2023	2024	2025
1a	PLANNED GIVING - GIFT AID	INCOME	£23,822.00	£24,752.00	£23,569.00	£23,108.00	21,762.05
1b	ENVELOPES - GIFT AID	INCOME	£8,356.44	£6,940.38	£6,242.15	£5,149.19	5,515.89
			£32,178.44	£31,692.38	£29,811.15	£28,257.19	£27,277.94
2a	PLANNED GIVING - NON GIFT AID	INCOME	£2,798.00	£2,368.00	£3,438.00	£3,448.00	3,663.00
2b	ENVELOPES - NON GIFT AID	INCOME	£6,394.90	£6,926.75	£7,802.51	£8,153.70	8,497.30
			£9,192.90	£9,294.75	£11,240.51	£11,601.70	£12,160.30
3a	PLATE COLLECTIONS	INCOME	£2,654.36	£5,170.69	£5,440.84	£4,902.52	5155.79
3b	ONE OFF ENVELOPES	INCOME	£183.65	£519.88	£576.12	£99.00	62.92
			£2,838.01	£5,690.57	£6,016.96	£5,001.52	£5,218.71
4a	DONATIONS - GENERAL	INCOME	£1,552.80	£651.93	£1,562.84	£2,746.30	1,488.04
4b	DONATIONS - DEMIJOHN	INCOME	£193.50	£448.11	£643.85	£507.76	372.03
4c	DONATIONS - CANDLES	INCOME	£147.03	£403.59	£308.91	£292.76	317.56
4d	DONATIONS - CHURCHYARD	INCOME	£775.00	£20.00	£40.00	£70.00	70.00
4e	DONATIONS - COFFEE SHOP	INCOME	£67.33	£325.52	£1,096.61	£1,053.27	1,146.79
4f	DONATIONS - MEMORIAL FUND	INCOME	£1,997.60	£1,696.90	£2,152.64	£2,298.35	12,832.61
4g	DONATIONS - RESTORATION FUND	INCOME	£3,737.66	£9,137.93	£1,950.00	£4,690.28	7,333.57
4h	DONATIONS - ORGAN FUND	INCOME	£1,135.00	£784.62	£510.00	£717.15	355.00
4j	DONATIONS - BELLRINGERS	INCOME	£0.00	£0.00	£0.00	£46.00	0.00
4k	DONATIONS - YOUTH - WW,BRT,AA	INCOME	£934.22	£2,022.50	£344.42	£1,430.78	1142.50
4m	AFTERNOON MATINEE	INCOME		£65.00	£300.00	£300.00	200.00
4n	TIMEOUT	INCOME			£171.76	£267.76	480.72
4o	MESSY CHURCH & SUNDAY SCHOOL	INCOME			£1,955.35	£1,140.00	2,160.11
4p	STITCH & KNIT	INCOME		£535.07	£264.05	£210.00	196.00
			£10,540.14	£15,491.10	£11,300.43	£15,770.41	£28,094.93
5a	TAX RECOVERED - HMRC	INCOME	£10,107.66	£10,013.39	£9,764.12	£10,998.13	11,037.31
7a	LEGACIES	INCOME		£2,000.00		£13,000.00	
				£2,000.00	£0.00	£13,000.00	£0.00
3a	GRANTS	INCOME	£1,500.00	£1,800.00	£456.00	£5,455.00	
3b	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	£0.00
9a	FUNDRAISING	INCOME	£6,306.12	£11,291.44	£11,077.86	£19,773.13	15,785.95
9b	FUNDRAISING - COFFEE MORNINGS	INCOME	£323.90	£1,658.28	£2,481.18	£2,383.85	1,949.91
			£6,630.02	£12,949.72	£13,559.04	£22,156.98	£17,735.86
10	INTEREST	INCOME	£43.78	£798.12	£2,736.64	£3,523.78	2,524.20
			£43.78	£798.12	£2,736.64	£3,523.78	£2,524.20
11a	PCC FEES - FUNERAL	INCOME	£2,197.00	£2,278.00	£2,651.00	£2,373.00	2768.00
11b	PCC FEES - WEDDING	INCOME	£2,285.00	£1,176.00	£396.00	£652.00	1,297.00
11c	PCC FEES - OTHER	INCOME	£81.00	£348.00	£17.00	£87.00	351.00
			£4,563.00	£3,802.00	£3,064.00	£3,112.00	£4,416.00
12a	ROOM HIRE	INCOME	£703.00	£1,529.50	£1,932.50	£1,960.00	2,129.00
12b	MAGAZINE SALES	INCOME	£2,042.27	£2,386.10	£2,331.84	£2,261.91	2,257.56
12c	MAGAZINE ADVERTS	INCOME	£1,260.00	£1,135.00	£1,580.10	£810.00	230.00
			£4,005.27	£5,050.60	£5,844.44	£5,031.91	£4,616.56
13a	HEAT DONATIONS	INCOME	£1,437.01	£3,000.00	£2,770.00	£2,754.50	2,283.00
13b	REFUNDS	INCOME	£4,626.48	£2,099.83	£3,692.10	£2,835.32	2,838.60
			£6,063.49	£5,099.83	£6,462.10	£5,589.82	£5,121.60
14a	CHARITIES	INCOME	£2,274.43	£4,821.25	£3,776.77	£1,997.87	4,197.15
14b	FLOATS	INCOME	£410.00	£945.00	£2,405.00	£753.00	
14c	DIOCESAN FEES	INCOME	£3,604.00	£2,634.00	£1,864.00	£3,465.00	4,455.00
14d	FEES FOR VERGER, ORGANIST, BELLS	INCOME	£1,207.00	£1,685.00	£2,791.00	£3,405.50	3,822.00
			£7,495.43	£10,085.25	£10,836.77	£9,621.37	£12,474.15

17a	COST OF FUNDRAISING	EXPENDITURE	£534.23	£2,533.03	£2,894.90	£5,654.91	5,044.53
17b	COFFEE SHOP	EXPENDITURE	£134.16	£360.61	£891.86	£1,024.57	1,020.11
17c	STEWARDSHIP COSTS	EXPENDITURE	£265.97	£217.72	£187.69	£187.69	391.92
			£934.36	£3,111.36	£3,974.45	£6,867.17	£6,456.56
18a	MISSION GIVING FROM PCC FUNDS	EXPENDITURE		£0.00	£0.00	£0.00	0.00
18b	DONATIONS FROM PCC FUNDS	EXPENDITURE		£0.00	£0.00	£0.00	0.00
				£0.00	£0.00	£0.00	£0.00
19a	PARISH SHARE	EXPENDITURE	£47,948.00	£48,900.00	£43,892.64	£45,102.20	47,080.00
			£47,948.00	£48,900.00	£43,892.64	£45,102.20	£47,080.00
20a	ORGANIST FEES - GARYTH	EXPENDITURE	£3,757.00	£4,453.00	£5,504.00	£5,915.00	4,682.00
20b	ORGANIST FEES OTHER	EXPENDITURE	£130.00	£100.00	£174.00	£238.00	420.00
			£3,887.00	£4,553.00	£5,678.00	£6,153.00	£5,102.00
21a	MINISTRY EXPENSES - REV WYNNE	EXPENDITURE	£1,249.31	£1,538.40	£1,324.68	£1,371.93	1,426.26
21b	MINISTRY EXPENSES - OTHER	EXPENDITURE	£0.00	£20.00	£0.00	£20.00	0.00
21c	VICARAGE EXPENSES - RATES & WATER RATES	EXPENDITURE	£3,006.96	£3,101.92	£3,248.49	£3,451.20	3,787.25
21d	VICARAGE - MAINTENANCE	EXPENDITURE	£0.00	£0.00	£0.00	£0.00	0.00
			£4,256.27	£4,660.32	£4,573.17	£4,843.13	£5,213.51
22a	YOUTH - WW,BRT,AA	EXPENDITURE	£734.15	£861.36	£639.19	£909.17	816.55
22b	MESSY CHURCH & SUNDAY SCHOOL	EXPENDITURE	£632.41	£643.19	£1,517.36	£1,954.81	2,151.07
22c	STITCH & KNIT	EXPENDITURE		£220.00	£0.00	£220.00	275.00
22d	TIME OUT	EXPENDITURE			£265.81	£151.46	517.65
22e	AFTERNOON MATINEE	EXPENDITURE		£65.00	£0.00	£0.00	
			£1,366.56	£1,789.55	£2,422.36	£3,235.44	£3,760.27
23a	INSURANCE	EXPENDITURE	£4,136.23	£4,222.13	£4,644.25	£4,807.94	4,955.73
23b	GENERAL MAINTENANCE & REPAIRS	EXPENDITURE	£6,608.94	£6,891.66	£6,271.73	£4,461.77	7028.16
23c	CLEANING MATERIAL & KITCHEN EXPENSES	EXPENDITURE	£263.91	£358.72	£989.05	£954.24	671.80
23d	CHURCHYARD MAINTENANCE	EXPENDITURE	£4,601.87	£1,658.44	£1,636.82	£1,615.44	1,572.00
23e	TELEPHONE, INK & OFFICE EXPENSE	EXPENDITURE	£892.57	£2,701.57	£1,279.17	£1,091.64	923.74
23f	POSTAGE	EXPENDITURE	£325.20	£191.66	£48.15	£75.00	177.20
23g	STATIONARY	EXPENDITURE	£235.69	£208.70	£249.35	£346.21	196.84
23h	PCC EXPENSES & GRATUITIES	EXPENDITURE	£1,712.68	£1,489.02	£901.55	£537.58	901.44
23i	CANDLES	EXPENDITURE	£952.23	£717.12	£802.53	£786.62	373.28
23j	UPKEEP OF SERVICE - BREAD & WINE	EXPENDITURE	£148.60	£226.80	£322.95	£222.19	575.95
23k	BOOKS, MUSIC, ROBES & FLOWERS	EXPENDITURE	£1,634.11	£3,156.91	£2,604.34	£1,765.97	2,278.77
23l	SUBSCRIPTIONS & AUDIT EXPENSES	EXPENDITURE	£55.00	£140.00	£239.99	£1,447.37	1,284.39
23m	ORGAN TUNING	EXPENDITURE	£499.20	£514.80	£829.20	£303.60	648.00
23n	BANK CHARGES	EXPENDITURE			£52.94	£856.31	889.89
			£22,066.23	£22,477.53	£20,872.02	£19,271.88	£22,477.19
24a	GAS	EXPENDITURE	£2,989.13	£3,382.78	£5,389.88	£7,382.98	8,948.29
24b	ELECTRICITY	EXPENDITURE	£780.00	£780.00	£750.00	£1,005.11	1,599.87
24c	WATER RATES	EXPENDITURE	£48.17	£275.82	£445.57	£699.98	496.10
			£3,817.30	£4,438.60	£6,585.45	£9,088.07	£11,044.26
25a	MAGAZINE - PARISH PUMP SUBS & REFS	EXPENDITURE	£124.73	£85.49	£58.98	£0.00	52.99
25b	MAGAZINE	EXPENDITURE	£1,516.00	£1,974.00	£1,884.40	£2,509.86	3,050.00
25c	PRINTER COSTS - RENT	EXPENDITURE	£1,862.06	£1,676.09	£744.00	£760.31	1,091.83
			£3,502.79	£3,735.58	£2,687.38	£3,270.17	£4,194.82
27a	MAJOR REPAIRS & ARCHITECT FEES	EXPENDITURE	£18,107.25	£31,309.97	£3,158.63	£14,237.23	13,508.71
			£18,107.25	£31,309.97	£3,158.63	£14,237.23	£13,508.71
28a	CHARITIES	EXPENDITURE	£2,282.43	£4,539.74	£4,196.25	£1,999.93	4190.09
28b	FLOATS	EXPENDITURE	£410.00	£945.00	£2,405.00	£1,758.00	0.00
28c	DIOCESAN FEES	EXPENDITURE	£2,908.00	£3,119.00	£2,028.00	£3,034.00	4,066.00
28d	FEES FOR VERGER, ORGANIST, BELLS	EXPENDITURE	£1,404.00	£1,892.00	£2,193.00	£3,239.00	3,872.00
			£7,004.43	£10,495.74	£10,822.25	£10,030.93	£12,128.09
0	TRANSFER	OTHER					4710.00

CODE	DESCRIPTION	INC / EXP	2021	2022	2023	2024	2025
	TOTAL EXPENDITURE		£112,890.19	£135,471.65	£104,666.35	£122,099.22	£135,675.41
	EXCESS / INCOME - EXPENDITURE		-£14,345.72	-£17,794.28	£6,425.81	£18,660.46	-£4,997.85
	Adjustment 2019/2020		£5.61				
	Total		-£14,340.11				



Please note:
Photographs in this report were chosen at random to represent life at St Katharine's. Thank you to the photographers.