

1 REVIEW OF THE YEAR

God is loving, kind, and merciful to all in Jesus Christ. In and through Jesus he calls everyone to himself and sends out in the power of his Spirit to share the good news of Jesus to all. Let us give thanks to God for saving and giving us new life in Jesus and making us heralds of his gospel in our parish and beyond.

My sincere thanks to all the members of our PCC, both wardens, leaders of various ministries, and all the parishioners for your superb support and partnership in the mission and ministry of Jesus. God gives us generously; various gifts, talents, and everything else and above all faith in Jesus. Every person in Christ has a special and unique gift to use to extend God's Kingdom. Therefore, each one of us is very precious to God as he has chosen us in Christ to be a royal priesthood to declare praises of God through the presence and power of the Holy Spirit in our parish and further afield.

Year 2023 gave us various joys but also presented us with different challenges. Sadly, a few of our parishioners passed away during this year. We continue to remember them and their loved ones. Also, we continue to pray for all our friends who are unable to attend church services due to ill health. May the Lord surround them with his care, love and protection.

God's mission is to save people and bring them into the community of believers. Jesus commissioned his disciples to continue his

mission (Matt 28:19-20). The Vision Action Plan (VAP) of our church is in response to Jesus' great commission. Our vision statement is, **'loving, being and growing in Jesus'**, because Jesus is the centre of all we are, and all we do as his church. Our long-term goals are: Increasing the number of under 50's in our congregation, developing and strengthening our links/relationships with the local community, growing in faith and leadership, improving our digital technology and its use. During this year we have been focusing on growing in our faith in Christ through making disciples, being witnesses, raising leaders, and inspiring children and youth with the gospel of Jesus through various ministries: Sunday Services, weekdays services, Sunday School, Mothers' Union, Prayer meetings; and through the life events which we call occasional offices that include Baptisms, weddings, and Funerals.

Loving, being and growing in Jesus cannot happen without prayer. Prayer is significant part of our calling to be God's people growing in Christ. Therefore, despite our individual personal prayers we also meet monthly for prayer. Burnley Prayer Group meets monthly in our Community Hall. People from different denominations come together to spend time in prayer for the revival and growth of Church of God in Burnley and further afield.

I believe engaging with the Scriptures and spending time in reflection and prayer are crucial to our spiritual growth. Our Diocese has been producing resources for our faith journey and growth. In 2023 we distributed daily devotional booklets both for Lent 2023 and Advent 2023. These booklets were well received and admired by many in our congregation. I hope that in year 2024, we will be able to begin a 'Bible Exploring' group who will meet at least once a month to grow in knowledge and faith in Jesus.

Children and young people are an essential part of God's mission and Church's future ministry. Our Sunday school is very small, and it is alarming. Despite this discouragement our Sunday school try to meet every Sunday, and I am very thankful to the Sunday school leader, children, and others for their sincere efforts to continue to gather. The All-age Family Parade Services are very important for the growth of children and young people's faith. Children and young people and their leaders from uniformed organisations and Sunday School take active part in these services. In these all-age services various leaders, children and young people are involved which helps them to grow in the knowledge and love of Christ.

Our links with the wider community both within and beyond our parish are vital for our outreach. In the previous years our outreach mission was affected because of Covid pandemic. We have been trying our best to build our relationship with our local communities through Building Bridges and Mahabba and have attended various events through these links. I hope folks from St Cuthbert's will join me to build these links stronger so that we may be able to reach out to the wider community to witness to Jesus. Also, our friendship with a Community School is in good shape as they visit the church for RE lessons. This year I was invited to take two sessions on 'Who God is and how Christian's worship God'.

Our Screens were installed towards the end of this year. Thank you to all who donated generously for this new technology. These are six screens and are attached to a laptop to display our services and other items. We have been using this display system very successfully since then. There is a team of three young people and at least one adult who operate this system. Thank you to all the team for helping to run church services smoothly. The services are prepared by Pam (Vicar's PA) every week, thank you.

Regarding the financial position of St Cuthbert's, our church finances were in deficit in 2023 again. The main reason for this is the rising cost of energy and the cost-of-living crisis. Our church and hall buildings need regular maintenance which is usually costly. Hence reserves are reduced significantly which have been used to pay for the deficit. In 2023, a finance committee was constituted by the PCC (members from the PCC and the Community Hall Committee) to keep close eye on finances and to advise the PCC to take appropriate steps accordingly. Detailed reports and figures are available on the financial report.

Reports of various ministries/groups are included in this annual report. These ministries represent much harder work and commitment from a range of people within the church family. Please do read and give thanks to God and pray for these different aspects of our life together in Christ.

May God bless us and help us to serve him for his glorious purposes and mission as we worship and share Christ in year 2024 and beyond.

'Let us run with perseverance the race marked out for us, fixing our eyes on Jesus, the pioneer and perfecter of faith'. (Hebrews 12:1-2)

Rev. Munawar Din

2 FINANCE OVERVIEW CHURCH

2023 was a challenging year financially for St Cuthbert's church. Total resources for the PCC, i.e. the church and community hall combined, reduced from £96,046 at 31st December 2022, to £80,866 at 31st December 2023, a reduction of £15,180.

During 2023 the resources of the church reduced from £36,476 at 31st December 2022 to £33,866 at 31st December 2023, whilst the resources of the community hall reduced from £59,570 at 31st December 2022 to £47,000 at 31st December 2023.

During 2023, the community hall provided £5,000 support to the church.

Whilst 2023 was a challenge for the church, fundraising for Information Technology developments was a significant success. During 2023, £12,043 was raised for Information Technology including £505 transferred from the choir fund, of which £9,530 was spent, primarily on the screens for church. The PCC is grateful for the generosity from the congregation to enable these funds to be made and purchases made.

Expenditure on heat, light and water for the church almost doubled in 2023, increasing from £5,588 in 2022, to £10,334 in 2023. This pressure is expected to reduce in 2024.

£1,555 was spent on maintenance and repairs required as a result of the quinquennial report. Further expenditure will be required for this in 2024.

The financial outlook for 2024 is challenging, but the success of the fundraising for Information Technology provides some optimism.

FINANCE OVERVIEW COMMUNITY HALL

The first thing I would like to say is a very big thank you to all the members of the Community Hall Management team who all work so hard to keep our hall in good working order. I would especially like to thank Alan and Sylvia Hunter as without them, particularly Sylvia's organisational skills for opening and closing the hall for users, the task of running the hall would be very difficult. Thanks also go to Kevin Quinn for his hard work combining the Church and Hall accounts and giving guidance and advice. Thanks to Ailsa for continuing to work with me on all things accounting and book keeping. Thanks also to Nicola Barrett for continuing to sort out the wages. You all make my life easier. I would also like to thank Andrew Broadley for carrying out repairs for us, sometimes at the drop of a hat.

2023 saw the Community Hall continue to be well used both by internal and external groups. Without all our regular users life running the hall would be much more difficult.

The Book Exchanges continue to be good fund raising events along with the monthly jigsaw sale which is organised by Kevin. Both the Spring and Christmas fairs went well. We now share both of the fair proceeds between the Church and the Hall rather than the Spring fair to the hall and the Christmas Fair to church.

It's lovely to see the Stitch & Sketch group return but sadly we have learned that the Slimming World group will no longer be meeting in the hall for the time being. I am hopeful that they will return in the future but as you can see from the accounts they contributed £1440 in 2023. So their leaving is a big loss.

Our levy paying groups have contributed £5295 in 2023. SCOADS have since paid a further £1000 levy for 2023 but this will be shown in 2024's accounts. I am very grateful for all their contributions.

The hall levy has been increased to **£1** per person per visit. However some of the groups have decided to pay £3 for each visit which is very kind of them and again I am very grateful.

The bar continues to open on Tuesday evenings and I would like to thank Elaine & Ian for their hard work manning the bar. The bar profit last year was slightly up on 2022 at £1497.

As expected our utility bills were very high with electricity £3427 as opposed to £1749 in 2022 and gas £9274 as opposed to £2954 in 2022. The high gas bill was partly due to a fault in the control panel which has been rectified. So far in 2024 our bills have been lower which is better news. We must all be aware of using heat and light that we don't really need. So please make sure lights are all turned off when rooms aren't being used.

Thankfully we had no major repairs in 2023 and we keep our fingers crossed that 2024 will be kind to us. The hall committee have transferred £5000 to help with the church finances and we will continue to work together this year.

Whilst we are working hard to manage our finances you can see that we made a loss of £13000 on 2022. We are hopeful that 2023 will not be as heavy a loss but we need your help to keep losses to a minimum.

Thank you all for continuing to support the hall and let's all be positive for 2024.

Susan Barrett

Community Hall Treasurer

Independent Examiner's Report to the Members/Trustees of

St. Cuthbert's Church, Burnley, Parochial Church Council

I report on the accounts of the church for the year ended 31st December 2023.

Respective Responsibility of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility to:

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

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

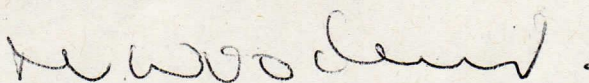
In connection with my examination, no matter has come to my attention:

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

NAME: Mike Woodhead

DATE: 25th April 2024

SIGNATURE:



RELEVANT PROFESSIONAL QUALIFICATION OR BODY: CIPFA

ADDRESS: The Chapel, Chapel Mews, Burnley Road East, Rossendale, BB4 9NT

Notes:

1) **Accounting policies**

The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & payments basis. Income and expenditure is therefore only accounted for when received or paid.

2) **Funds**

General funds represent the fund of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Funds designated for a particular purpose are also unrestricted.

The accounts include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members. They also exclude St Cuthbert's Operatic and Dramatic Society. They also exclude any transactions that have no financial effect on the PCC Accounts (eg where a PCC cheque is issued in exchange for an identical amount in cash to pay for an outing - such as a coach trip - organised by one or more church members.

3) **Fixed Assets**

Consecrated land and buildings and moveable church furnishings

Consecrated and beneficed property is excluded from the accounts by s96(2)(a) of the Charities Act 1993.

No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property.

Other fixed assets are shown in the Statement of Assets and Liabilities.

4) <u>Contributions to the Hall from Internal Groups</u>	<u>2023</u>	<u>2022</u>
Brownies	NIL	£300
Gentle Exercise (1/2 share)	£446	£383
Guides	£225	£293
Rainbows	£253	£224
Scoads (includes some for 2022)	£1300	£500
Scout Group	£600	£504
Table Tennis (Mondays)	£671	£940
Table Tennis (Thursdays)	£568	£588
Sequence Dancing	£1233	£848
Luncheon Club	NIL	NIL

Other Restricted Fund balances are ...

Choir Fund £0 : Sunday School £264: Fabric Fund £1177 & Bible Fund £24

Parochial Church Council of St Cuthbert, Burnley

Statement of Financial Activities for the Year ended 31st December 2023

	<u>Note</u> <u>Ref.</u>	<u>Unrestricted</u> <u>Funds</u> £	<u>Designated</u> <u>Hall Fund</u> £	<u>Restricted</u> <u>Hall Fund</u> £	<u>Restricted</u> <u>Other</u> £	<u>Total Funds</u>	
						<u>2023</u> £	<u>2022</u> £
<u>Incoming Resources</u>							
Voluntary Income	3a	35,501	0	628	12,422	48,551	38,346
Activities for Generating Funds	3b	3,307	11,210	1,659	0	16,176	15,356
Investment Income	3c	835	1,211	0	0	2,046	547
Income from Charitable Activities	3d	665	5,296	0	0	5,961	5,712
Other Ordinary Income	3e	0	0	0	0	0	0
Total Incoming Resources		40,308	17,717	2,287	12,422	72,734	59,961
<u>Resources Used</u>							
Cost of Generating Voluntary Income	4a	104	0	0	0	104	147
Fundraising Trading Costs	4b	0	4,786	55	0	4,841	5,117
Investment Management Costs	4c	0	0	0	0	0	0
Charitable Activities	4d	49,051	21,100	1,633	11,085	82,869	64,549
Governance Costs	4e	100	0	0	0	100	100
Other Resources Expended	4f	0	0	0	0	0	0
Total Resources used		49,255	25,886	1,688	11,085	87,914	69,913
Transfer Donations to Hall (via Church)						0	0
Transfers between Funds		5,000	(5,000)			0	0
Net Incoming / (Outgoing) Resources		(3,947)	(13,169)	599	1,337	(15,180)	(9,952)
Revaluation of Investment Assets		0	0	0	0	0	0
Net Movements in Funds		(3,947)	(13,169)	599	1,337	(15,180)	(9,952)
Balances b/f at 1st January 2023		33,645	49,870	9,700	2,831	96,046	105,999
Balances c/f at 31st December 2023		29,698	36,701	10,299	4,168	80,866	96,047

Note: There may be minor discrepancies in the totals, due to roundings

Note: The Endowment Fund column has been excluded from these accounts, as we do not hold any Endowment Funds

	<u>Unrestricted</u> <u>Funds</u> £	<u>Designated</u> <u>Hall Fund</u> £	<u>Restricted</u> <u>Hall Fund</u> £	<u>Restricted</u> <u>Other</u> £	<u>Total Funds</u>	
					<u>2023</u> £	<u>2022</u> £
<u>Statement of Assets and Liabilities</u>						
<u>Fixed Assets- Tangible assets</u>						
Land & Buildings	561	499,604			500,165	500,165
Furniture & Fittings	8,152	19,106			27,258	27,258
Totals	8,713	518,710	0	0	527,423	527,423
<u>Current Assets - Cash at Bank and in hand</u>						
Yorkshire Bank	9,751			4,168	13,919	5,899
Yorkshire Bank (Hall)		7,507	10,299		17,806	14,589
Marsden Building Society (Hall)		27,915			27,915	41,704
Cash in hand		849			849	3,653
CBF Deposit Account	20,000				20,000	30,000
Totals	29,751	36,271	10,299	4,168	80,489	95,845
<u>Other Assets - Stocks and Debtors</u>						
Stock		426			426	330
Accounts Receivable		0			0	0
Totals	0	426	0	0	426	330
<u>Liabilities - Creditors (falling due within 1 year)</u>						
Loans received		0			0	0
Agency collections	60	0		0	60	137
Accounts payable					0	0
Totals	60	0	0	0	60	137

Parochial Church Council of St Cuthbert, Burnley

Notes to the Financial Statements (Church Section) for the year ended 31st December 2023

<u>3) Incoming Resources</u>	<u>Unrestricted</u>	<u>Designated</u>	<u>Restricted</u>	<u>Total Funds</u>	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>2023</u>	<u>2022</u>
<u>a) Voluntary Income</u>					
Planned Giving	24,165	0	0	24,165	23,430
Collections (open plate)	735	0	0	735	575
Donations	4,083	0	11,097	15,180	3,826
Tax recovered on Gift Aid	6,518	0	1,325	7,843	9,181
Legacies	0	0	0	0	1,000
	35,501	0	12,422	47,923	38,012
<u>b) Activities for Generating Funds</u>					
Fundraising Events	3,307		0	3,307	1,497
Magazine Adverts & Sales	0			0	0
	3,307	0	0	3,307	1,497
<u>c) Investment Income</u>					
Interest	835			835	200
	835	0	0	835	200
<u>d) Charitable activities</u>					
PCC Fees	665			665	1,021
	665	0	0	665	1,021
<u>e) Other Ordinary Incoming Resources</u>					
Insurance Claims	0			0	0
	0	0	0	0	0
Total Incoming Resources	40,308	0	12,422	52,730	40,730
<u>4) Resources Expended</u>					
<u>a) Cost of Generating Voluntary Income</u>					
Share Scheme Envelopes	104	0	0	104	147
<u>b) Fundraising Trading Costs</u>					
Event Expenses	0	0	0	0	0
<u>c) Investment Management Costs</u>					
none	0	0	0	0	0
<u>d) Charitable Activities</u>					
<u>Grants</u>	210	0	0	210	240
<u>Ministry</u>					
Parish Share	27,000	0	0	27,000	26,924
Vicar's Expenses	564	0	0	564	623
Visiting Clergy	329	0	0	329	222
Vicarage Expenses	1,733	0	0	1,733	2,015
<u>Church Running Costs</u>					
Heat/ Light/ Water	10,334	0	0	10,334	5,588
Insurance	3,490	0	0	3,490	3,226
Upkeep of Services	783	0	0	783	2,043
Organists Honoraria	280	0	0	280	100
Organ Tuning	343	0	0	343	312
Maintenance & Repairs	2,337	0	1,555	3,892	3,207
Churchyard Expenses	18	0	0	18	8
Magazine Expenses	0	0	0	0	0
Sunday School	0	0	0	0	0
Revenue Items Purchased	0	0	9,530	9,530	0
Other Expenses (Inc Admin)	1,630	0	0	1,630	2,754
	49,051	0	11,085	60,136	47,262
<u>e) Governance</u>					
Audit Fee	100	0	0	100	100
<u>f) Other Resources Expended</u>					
Insurance Claims Expenditure	0	0	0	0	0
Total Resources Used	49,255	0	11,085	60,340	47,509
<u>Transfers between Funds</u>					
PCC towards Hall running costs	0	0	0	0	(4,560)
Hall support to PCC	5,000	0	0	5,000	0
	5,000	0	0	5,000	(4,560)

Parochial Church Council of St Cuthbert, Burnley

Notes to the Financial Statements (Hall Section) for the year ended 31st December 2023

3) Incoming Resources	Designated £	Restricted £	Total Funds 2023	2022
a) Voluntary Income				
Donations	0	525	525	300
Income Tax recovered on Gift Aid	0	103	103	34
	0	628	628	334
b) Activities for Generating Funds				
Hall Lettings to External Bodies	5,243		5,243	4,989
Fundraising - Fairs		881	881	1,014
Fundraising - Book Sale / Coffee		592	592	494
Fundraising - Other		186	186	1,331
Bar Sales	5,967		5,967	6,031
	11,210	1,659	12,869	13,859
c) Investment Income				
Interest	1,211		1,211	347
	1,211	0	1,211	347
d) Charitable activities				
Social Events	0		0	0
Contributions from Internal Groups	5,296		5,296	4,691
	5,296	0	5,296	4,691
e) Other Ordinary Incoming Resources				
Grants - Furlough	0		0	0
	0	0	0	0
Total Incoming Resources	17,717	2,287	20,004	19,231
4) Resources Expended				
a) Cost of Generating Voluntary Income				
none	0	0	0	0
b) Fundraising Trading Costs				
Fundraising expenses	0	55	55	0
Bar Costs (ex Alarm)	4,540		4,540	4,827
Alarm Service / Repair	246		246	290
Advertising & Other Costs	0		0	0
	4,786	55	4,841	5,117
c) Investment Management Costs				
none	0	0	0	0
d) Charitable Activities				
Insurance	1,753		1,753	1,643
Heat / Light / Water	12,926		12,926	4,705
Telephone (net)	1,209		1,209	1,048
Cleaning Materials & Other Costs	172		172	195
Cleaner (Wages & Contractor)	4,440		4,440	4,097
Servicing costs	352		352	250
Admin	248		248	128
Repair & Maintenance		1,633	1,633	2,793
Revenue Items Purchased		0	0	2,400
Social events (Catering, Music etc)	0		0	28
	21,100	1,633	22,733	17,287
e) Governance				
Audit Fee	0	0	0	0
f) Other Resources Expended				
Insurance Claims Expenditure	0	0	0	0
Total Resources Used	25,886	1,688	27,574	22,404
Transfers between Funds				
PCC contribution to Hall	0		0	4,560
Hall support to PCC	(5,000)		(5,000)	0
Hall - excess repair cost transfer				0
	(5,000)	0	(5,000)	4,560

Independent Examiner's Report to the Members/Trustees of

St. Cuthbert's Church, Burnley, Parochial Church Council

I report on the accounts of the church for the year ended 31st December 2023.

Respective Responsibility of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility to:

- Examine the accounts (under section 145 of the 2011 Act);
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- State whether particular matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

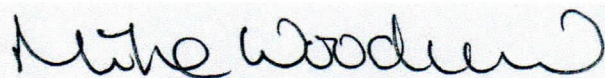
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 - prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

NAME: Mike Woodhead

DATE: 25th April 2024

SIGNATURE:



RELEVANT PROFESSIONAL QUALIFICATION OR BODY: CIPFA

ADDRESS: The Chapel, Chapel Mews, Burnley Road East, Rossendale, BB4 9NT