

Charity Name: THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF BURY ROCH VALLEY

Charity Number: 1153843

Churches within the Parish include :

St Thomas’s, Pimhole Road, Bury, BL9 7EY

St Peter’s, St Peter’s Road, Bury, BL9 9QZ

This report sets out the financial position of both churches brought together as one parish for the reporting year ending 31st December 2024 to be used in conjunction with the APCM report booklet

Membership

Members of the PCC are either ex officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules. During 2024 the following served as members of the PCC:

Pioneer Minister :	Simon Watkinson
Curate :	Janet Lyssejko (until 29 th October 2024)
	Jason Lawton
Wardens :	Hilary Smith
	Hannah Khan
	Angela Ikin
	Lynn Whitbread
Deanery Synod reps :	Pauline Dickinson
	Brian Kirkby
	Keith Watkinson
Elected members :	Carolyn McGloughlin
	Barbara Grosvenor
	David Heath
	Alan Brady
	Sarah Douglas
	Annum Shafique
	Peter Robinson
	Yvonne Griffiths
	Joanne Curry
	Rammy Khan
	Adrian Smith
	Jill Brady

Our independent examiner for 2024 is Chris White
Accounts are prepared on a receipts and payments basis
Funds are kept with Barclays Bank, 1 Central Street, Bury

Carolyn McGloughlin, Treasurer
These accounts have been accepted by the PCC on 17th March 2024

INDEPENDENT EXAMINER'S REPORT TO THE PCC OF ROCH VALLEY

I report on the accounts for the year ended 31 December 2024.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity'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 required.

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 Commission (under Section 145(5)(b) of the 2011 Act and
- state whether particular matters have come to my attention.

Basis of the 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 statements below.

Independent examiner's statement

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

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

Chris White
72 Wordsworth Avenue
Bury
Lancashire
BL9 9QX

March 2025

St Thomas Church Financial Summary

2024

		2024			2023
CBF	Incoming Resources	General Fund			
code		Unrestricted	Restricted	Total	Total
	<i>Voluntary Income</i>				
1	Gift Aided Planned Giving	2,158		2,158	3515
2	Other Planned Giving	725		725	1010
3	Collections at Services	2,412		2,412	2988
4	All Other Recurring Donations	0		0	0
5	All Non-Recurring Donations	430		430	555
6	All Tax Recovered through Gift Aid	1,479		1,479	1583
7	Legacies Received	0		0	0
8	Income from Grants	0		0	8330
	<i>Activities for Generating Funds</i>				
9	Fund Raising - gross	912		912	1954
	<i>Income from Investments</i>				
10	Dividends, Interest & Income from property	2,094		2,094	1314
	<i>Church Activities</i>				
11	PCC Fees	430		430	313
12	Gross Income from other trading/activities	2,134		2,134	1367
13	Other Incoming Resources	1,057		1,057	1567
	Total receipts	13,830	0	13,830	£24,496
		2,024			2023
CBF	Resources Used	General Fund			
code		Unrestricted	Restricted	Total	Total
17	Costs of Generating Funds	0		0	50
	<i>Charitable Activities</i>				
18	Mission Giving / Donations to Charities	1,000		1,000	0
	<i>Church Activities</i>				
19	Diocesan Parish Share	9,686		9,686	10405
20	Salaries & Wages	0		0	0
21	Clergy & Vicarage Expenses	1,238		1,238	2955
22	Mission & Evangelism Projects	740		740	0
23	Church Running Expenses	7,400		7,400	9704
24	Church Utility Bills	1,768		1,768	4231
25	Costs of Trading	0		0	0
26	Governance Costs	0		0	0
	<i>Major Capital Expenditure</i>				
27	Major repairs & Redecoration to the Church	4,242		4,242	0
28	Major repairs & Redecoration to the Hall	0		0	0
29	New Building Work	0		0	0
	Total Payments	26,075	0	26,075	£27,345
	Surplus/(Deficit) for the Year	-12,245	0	-12,245	-£2,849

St Thomas Church Financial Summary 2024

End of year balances as at 31st December 2024 (allowing for adjustments) were:

Current account	£4,538.71
Match funding (R)	£4,435.64
Savings account	£136,325.79

Total balances carried forward to 2025 were £145,300.14 of which £4,435.64 is restricted.

Notable points during 2024

Income

- Interest received in 2024 amounted to £2,094
- Overall planned giving reduced by circa 39% from £4,525 to £2,883 in 2024 – this was due to the loss of regular givers. This has continued to drop over recent years which is cause for concern. If you would like to contribute to the life of St Thomas or can increase your existing giving we would be most grateful
- We received £1,479 back from HMRC re Gift Aid claims
- BMBC rented our space twice for elections raising £1,200
- Quilters continue to rent out our smaller space on a weekly basis
- The only fundraising events done during 2024 were coffee mornings and these raised £912. Thank you to all those who continue to support

Expenditure

- We paid our Parish share allocation in full £9,686
- We made a donation of £1,000 to Topping Fold
- We made some repairs to our roof and car park which cost £3,450 and £792 respectively
- Our Church insurance is with Ecclesiastical and in 2024 this cost £4,551 which was an increase of £130 from 2023
- Utility bills cost £1,768 in 2024 which was a reduction from £4,242 in 2023. We are however in dispute with EON as they didn't send any bills for some time and this will need to be repaid over the coming months
- Harvie moved to Bury, Walmersley Road (Benefice) during 2024 – up to his departure we spent £1,238 on Council tax and Water

Overall for 2024 total income was £13,830 with expenditure of £26,075 leaving a deficit of £12,245 for the year (taken from reserves)

St Peter's Church Financial Summary 2024

		2024			2023	2024
CBF	Incoming Resources	General Fund				
code		Unrestricted	Restricted	Total	Total	Budget
	<i>Voluntary Income</i>					
1	Gift Aided Planned Giving	38776		38776	35889	46000
2	Other Planned Giving	3699		3699	5037	6000
3	Collections at Services	2630		2630	2509	2500
4	All Other Recurring Donations	2208		2208	0	4000
5	All Non-Recurring Donations	14743		14743	10650	4000
6	All Tax Recovered through Gift Aid	11956		11956	11205	13000
7	Legacies Received	0		0	0	0
8	Income from Grants	21099		21099	13880	10000
	<i>Activities for Generating Funds</i>					
9	Fund Raising - gross	2937		2937	2376	2500
	<i>Income from Investments</i>					
10	Dividends, Interest & Income from property	634		634	383	300
	<i>Church Activities</i>					
11	PCC Fees	1713		1713	2877	3000
12	Gross Income from other trading/activities	787		787	145	500
13	Other Incoming Resources	0		0	0	0
	Total receipts	£101,183	£0	£101,183	£84,951	£91,800
		2024			2023	2024
CBF	Resources Used	General Fund				
code		Unrestricted	Restricted	Total	Total	Budget
17	Costs of Generating Funds	1662		1662	393	500
	<i>Charitable Activities</i>					
18	Mission Giving / Donations to Charities	475		475	1950	7500
	<i>Church Activities</i>					
19	Diocesan Parish Share	33176		33176	30446	35500
20	Salaries & Wages	15167		15167	12194	15000
21	Clergy & Vicarage Expenses	3992		3992	4369	6000
22	Mission & Evangelism Projects	6248		6248	3096	5000
23	Church Running Expenses	13262		13262	11713	11000
24	Church Utility Bills	7564		7564	8677	11000
25	Costs of Trading	0		0	0	0
26	Governance Costs	25		25	0	0
	<i>Major Capital Expenditure</i>					
27	Major repairs & Redecoration to the Church	5282		5282	3300	2300
28	Major repairs & Redecoration to the Hall	0		0	0	0
29	New Building Work / purchase of assets	21780		21780	1781	8000
	Total Payments	£108,632	£0	£108,632	£77,919	£101,800
	Surplus/(Deficit) for the Year	-£7,449	£0	-£7,449	£7,032	-£10,000

St Peter's Church Financial Summary 2024

End of year balances as at 31st December 2024 (allowing for adjustments) were:

Current account	£3,508.84
Savings account, Simon W(D)	£22,193.76
Savings account, Church planting (D)	£4,606.72
Savings account, general	£7,594.67

Total balances carried forward to 2024 are £37,903.99 of which £26,800.48 are designated

Funds designated for Simon Watkinson : These are gifts donated by Simon's previous parishes for furtherance of growth including the employment of a youth worker

Funds designated for Church planting : As we have been grateful recipients of church planting grants, we are saving 5% of our income to be able to give towards further church planting and revitalizations in the future.

Our church policy around general reserves are that we would like to have 3 months equivalent of expenditure – this would be circa £15,000 and we are currently working towards this.

Notable points during 2024

Income

- We received several grants totaling £21,099 during 2024. £10,000 from the Joseph Rank Trust which was match funding for the employment of Shannon Burton, Youth Worker, £245 Youth Grant, £2,931 revitalization from Manchester Diocese, £300 from Archbishop Council for review of Apostles and £7,622 from Manchester Diocese for electrical and building work
- Fundraising increased to £2,937 in 2024 from £2,376 in 2023. Events included a pancake night, Concert from Bury Choral Society, Tearfund Quiz, Wonderful World conference and our Christmas raffle. We also utilize Easy Fundraising which provides cashback to charities when supporters shop, this raised £132.94 in 2024
- Overall one off donations totaled £14,743 (£10,650 in 2023). We had two large notable donations, £8,000 from an anonymous donor towards the replacement of our kitchen and £2,000 from St James Safety Deposit Centre Ltd. We want to thank everyone for their continued generosity, it really is appreciated
- Overall planned giving increased by circa 8% to £38,776 in 2024
- We had 28 people who gave by standing order, 10 who gave using the planned giving envelopes and 3 people who give via online giving.
- Interest for 2024 was £634 which has increased from £383 in 2023 mainly due to the increase seen in UK interest rates
- Gift aid claimed from HMRC increased in line with giving and donations to £11,956 NB : Whilst we can claim gift aid on small donations (less than £30) including those given on the contactless machine we cannot claim anything over this figure – I would therefore encourage anyone who gives regularly using the digital giving machine or by cash to swap over to standing order. I am happy to help anyone discuss the different options available – or please pick up one of our giving leaflets at the back of church). Thank you again for your generosity

St Peter's Church Financial Summary 2024

Expenditure

- We paid our Parish Share allocation in full for 2024 £33,176
- Utility bills (gas, electricity and water) remain one of our largest outgoings. During 2024 the overall cost was £7,564 (£145 per week)
- Our replacement kitchen had an overall cost of £15,245 which has now given us great facilities for groups.
- We undertook roof work, electrical work, paid the deposit for the asbestos removal which happened in early 2025 and also paid for a full structural report which was recommended by the quinquennial
- Salary costs were for our Youth worker Shannon Burton who started with us in March 2023. We receive a grant each year which helps to fund these but this comes to an end in 2026 so we are working hard to ensure we can continue to invest in this important area of Growing Younger.
- Our insurance is with Trinitas and the cost for 2024 was £4,351.
- Church running expenses included refurbishing the main gates, gardening and all the routine checks that are required e.g. fire extinguisher service / boiler servicing
- We only gave £475 to Mission during 2024 which is something that we are looking to address this year.

Overall, for 2024, Income was £101,183 with expenditure of £108,632 leaving a deficit of £7,449

Bury Roch Valley : Combined Financial Summary 2024

		2024			2023
CBF	Incoming Resources	General Fund			
code		Unrestricted	Restricted	Total	Total
	<i>Voluntary Income</i>				
1	Gift Aided Planned Giving	40934	0	40934	40744
2	Other Planned Giving	4424	0	4424	6251
3	Collections at Services	5042	0	5042	4112
4	All Other Recurring Donations	2208	0	2208	58
5	All Non-Recurring Donations	15173	0	15173	11066
6	All Tax Recovered through Gift Aid	13435	0	13435	12788
7	Legacies Received	0	0	0	8000
8	Income from Grants & VAT rec	21099	0	21099	14210
	<i>Activities for Generating Funds</i>				
9	Fund Raising - gross	3849	0	3849	3330
	<i>Income from Investments</i>				
10	Dividends, Interest & Income from property	2728	0	2728	1696
	<i>Church Activities</i>				
11	PCC Fees	2143	0	2143	3519
12	Gross Income from other trading/activities	2920	0	2920	1665
	<i>Other Income</i>				
13	Other Incoming Resources	1057	0	1057	1567
	Total receipts	£115,013	£0	£115,013	£109,006
		2024			2023
CBF	Resources Used	General Fund			
code		Unrestricted	Restricted	Total	Total
	<i>Cost of Generating Funds</i>				
17	Fund Raising Activities	1662	0	1662	440
	<i>Church Activities</i>				
18	Mission Giving / Donations to Charities	1475	0	1475	2450
19	Diocesan Parish Share	42862	0	42862	40851
20	Salaries & Wages	15167	0	15167	12814
21	Clergy Expenses	5230	0	5230	7325
22	Mission & Evangelism Projects	6988	0	6988	3096
23	Church Running Expenses	20662	0	20662	19490
24	Church Utility Bills	9332	0	9332	12908
25	Costs of Trading	0	0	0	316
27	Major repairs & Redecoration to the Church	9524	0	9524	3300
28	Major repairs & Redecoration to the Hall	0	0	0	0
	<i>Governance Costs</i>				
26	Governance Costs	25	0	25	0
	<i>All Other Payments</i>				
29	New Building Work	21780	0	21780	1781
	Loan Repayment & solicitor fees	0	0	0	0
	Total Payments	£134,707	£0	134707	104771
	Surplus/(Deficit) for the Year	-£19,693	£0	-£19,693	£4,235

Bury Roch Valley : Combined Financial Summary 2024

For the Parish of Bury Roch Valley (St Thomas and St Peter combined) end of year balances as at 31st December 2024 (allowing for adjustments) were:

Current account	£4,538.71
Match funding (R)	£4,435.64
Savings account	£136,325.79
Current account	£3,508.84
Savings account, Simon W(D)	£22,193.76
Savings account, Church planting (D)	£4,606.72
Savings account, general	£7,594.67

Total balances carried forward to 2025 were £183,204.13 of which £4,435.64 is restricted and £26,800.48 is designated

The accounts of Bury Roch Valley are reportable to the Charity Commission