

**PADIHAM**  
**UNITARIAN**  
**CHAPEL**

**Church Street, Padiham, BB12 8JH**

# **Annual Report 2024**



**Members of the Congregation enjoying the Anniversary  
Service Lunch**

# Mission Statement

Padiham Unitarians are liberal Christians who are not bound by creeds but recognise the divine spark in humanity, offering respect and tolerance to all.



A group

at our Anniversary Service

of visitors



Exhibition held in Chapel on the history of Padiham Unitarian Chapel

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## **PRESIDENT'S REPORT**

This year Padiham Chapel celebrated its 150th anniversary with a special service, a lunch and exhibitions on the history of Padiham, the history of our chapel and Unitarianism. The Chapel was open for three days so members of the community could come and see the exhibitions. School children from our local school came and learned about the history of Padiham. On Sunday 27th April Rev. Jim Corrigall, a former minister at Padiham, gave the address at our special anniversary service which was attended by over 50 people. After the service we had a lunch which was attended by most of the people who attended the service. A big thank you to all who helped to make our 150th anniversary celebration such great success.

We have had new people attending the church this year some of whom have begun participating in services. It is wonderful to see new faces giving us hope for the future of our chapel.

This year we have had several very successful events that have brought many people from the community into the church which has raised money for charity. In September the Second Rossendale Scout Group brass band gave a concert that filled the church. At our Christmas service the Goodshaw Brass Band played which was a wonderful musical experience.

We have also been exploring new ways of conducting our services. It is still a work in progress but as new people become involved we hope as a chapel to evolve. Thank you to Tony Cann who has continued to provide our services on Zoom. There are several members who don't live locally who attend regularly on Zoom.

Due to the hard work of our Secretary, Freda Whittle, the use of our building has increased. We now have monthly markets as well as the monthly meeting of U3A. Many of the U3A groups meetings are held at the chapel as well as a drumming group, spiritualist group and a AA group.

We are in the process of having the roof of the chapel assessed. We are still having problems with the roof leaking. Once the assessment is completed we will then have to determine how to pay for the repairs needed. Our heating bills are still very large but the rentals are covering a significant amount of that bill. Our monthly deficit is decreasing so hopefully we will be more financially stable in 2005.

Thank you to everyone on the Chapel Committee for all their hard work and support during my first year as president.

**Pamela Hopcroft**  
**President**

# MINISTER'S REPORT

## Worship

### Rites of Passage

In memorium

Gordon Hale

Colette Benstead

Ted Davidson

Eileen Knight

The wedding of Sophie and Diane

The baptism of Riccardo and Sophia-Ray Hensby

The wedding of Keith and Danielle



We have welcomed a few new regular attendees and they have begun to offer valuable contributions. One new member has offered to play the guitar for services and is willing to do readings and another had led a couple of meditations. We look forward to additional contributions.

**150th anniversary** - we had a successful Anniversary Service with associated activities, including a wonderful and educational exhibition on the history of the chapel, Padiham and local Unitarians/Unitarianism, special guest service leader, Jim Corrigall and a fantastic lunch in the big hall.

Educational materials were produce as well as a memories from our chapel booklet.

I'm sure we all are grateful to everyone involved for their hard work in making our anniversary memorable.

### Special Events

Thanks to Barry for organising the Scout Band Concert in September

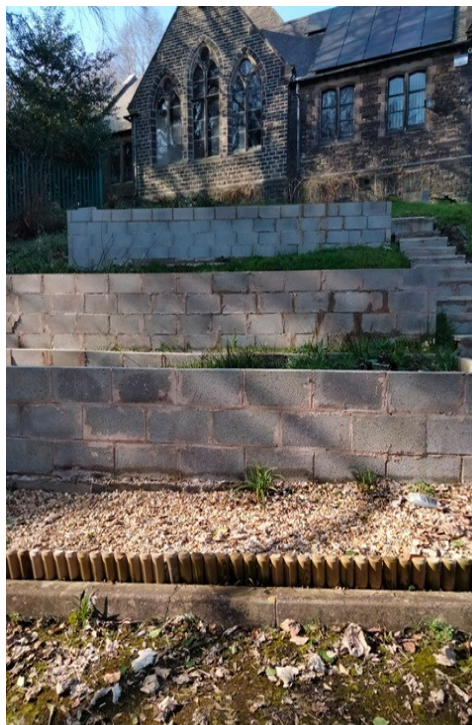
The South African event with Professor Pro Torkington and dinner was entertaining and informative

## Social responsibility/Outreach

Social responsibility is an ethical concept in which a person works and cooperates with other people and organisations for the benefit of the community. For the chapel congregation it is the outreach and pastoral care for those who are part of our congregation and involved in the activities we host or put on as well as our reaching out into the wider community.

Despite the elongated negotiations with Burnley Council, which has prevented work on the trees being completed, work is expected to be done in April 2025. This, in turn, will enable the polytunnel which has been generously donated by a local company to be erected. The breeze block terraces have been completed. Thanks to a generous donation from James Benstead, the stone cladding will be completed early April 25.

We have also enlisted the help of a volunteer with the Rawtenstall food bank who has gardening experience to do the garden at the front of chapel and oversee the work on the community garden. James will be paid on an hourly basis, but we have additional people with varying levels of experience to volunteer, including a couple heavily involved with Civic Pride and Incredible Edible in Rossendale who will contribute to designing the Garden and source free plants.



**The Drop in** is now a twice monthly cafe with games available, socialising and light meals. Future activities and workshops include flower arrangements, knitting and other suggestions would be welcome.



Rev Dr Shannon Ledbetter

## **SECRETARY'S REPORT**

This year has been a relatively good one for Padiham, early in the year we had a successful day of celebrations for the chapel anniversary with a service followed by a shared meal in the hall.

We have had two South African based events which were well attended and the South African based food was appreciated.

We continue to have a good relationship with the diverse groups that rent the building.

The continued success of the building rentals has raised much needed funds for the chapel and brought a lot of people into the building, sadly this has not been translated in attendance at the Sunday service

We have continued to have monthly artisan markets run in conjunction with VSMS marketing, where the monies for the tea room have gone to chapel .

Although this started slowly the numbers attending are growing with the Christmas market being very successful.

We continue to have a good relationship with the diverse groups that rent the building.

The Unity garden has made some progress but has been slowed by the tree preservation order imposed by the local council, hopefully this will be resolved soon.

**Freda Whittle**  
**Chapel Secretary**

## **TREASURER'S REPORT**

I am sometimes accused of being gloomy about our financial position. This, I think, is justified in these times of rising costs and decreasing numbers in the pews.

The accounts for this year show a loss of over £13k which though less than last year is still a loss. The amounts received in grants has increased, namely due to £5k from Bolton Bank Street and monies from Nelum and the Social Prescribing/CVS fund for the drop-in cafe but our collections in chapel, however, are down by 17%.

Rentals provide chapel with a good income and bring new people from various groups into our buildings and I give thanks to Freda and Lynne for facilitating this.

I also thank congregation and committee members for their continued help and support. Whilst I try and attend services as frequently as possible, life often gets in the way and I appreciate the practical help with collections. Our system seems to work well.

Lastly, if anyone would like more information about the simplex envelope scheme please contact me and likewise if you need to update me about your tax position with respect to Gift aid.

**Irene Slater**  
**Treasurer**

# CHAPEL ACCOUNTS

## NAZARETH UNITARIAN CHAPEL INCOME AND EXPENDITURE ACCOUNT for the year ended 31 December 2024

	2024 Unrestricted Funds £	2024 Restricted Fund £	2024 Total £	2023 Unrestricted Funds £	2023 Restricted Fund £	2023 Total £
INCOME :						
Collections (Open & Envelopes)	4,919		4,919	6,035		6,035
Subscriptions, Donations & Grants	29,126		29,126	18,920		18,920
Garden Fund Grants	-	1,550	1,550	-	5,900	5,900
Bequests	-		-			-
Tax Reclaimed (Gift Aid)	1,125		1,125	1,856		1,856
Rentals & Function Fees Received	14,353		14,353	13,681		13,681
Event Receipts	5,088		5,088	3,771		3,771
Bank & Building Society Interest	-		-			-
Dividends & Investment Income	5,549		5,549	5,383		5,383
Realised Gains/(Losses) on Sale of Investments	395		395	-		-
	60,555	1,550	62,105	49,646	5,900	55,546
EXPENDITURE :						
Event, Function & Musical Extravaganza Expenses	3,093		3,093	1,392		1,392
Property Running Expenses (inc Caretaker Wages)	40,471		40,471	39,928		39,928
Salaries, Pensions & Preaching Fees	18,220		18,220	18,253		18,253
Subscriptions, Donations and General						
Assembly Fees & Contributions	2,110		2,110	1,908		1,908
Administrative Expenses	669		669	655		655
Repairs, Renewals & Refurbishments	7,385		7,385	7,791		7,791
Garden Fund Expenditure	-	2,963	2,963	-	2,296	2,296
Depreciation on Fixtures, Fittings & Equipment	596		596	745		745
	72,544	2,963	75,507	70,672	2,296	72,968
SURPLUS/(DEFICIT)	(11,989)	(1,413)	(13,402)	(21,026)	3,604	(17,422)

NAZARETH UNITARIAN CHAPEL  
BALANCE SHEET  
as at 31 December 2024

	2024	2024	2023	2023	2023
	£	£	£	£	£
<b>FIXED ASSETS</b>					
Land at cost	5,101		5,101		
Chapel	1,000		1,000		
95 Church Street	13,000		13,000		
Car Park	24,381		24,381		
Less Amount written off to Income & Expenditure Account	(24,381)		(24,381)		
	-----	19,101	-----		19,101
Fixtures, Fittings & Equipment at cost	75,150		75,150		
Additions	-		-		
Less Depreciation at 20% p.a. to date	(72,766)		(72,170)		
	-----	2,384	-----		2,980
		21,485			22,081
<b>INVESTMENTS</b>					
Stocks & Shares at market value (see Note 1)		161,231			142,729
<b>CURRENT ASSETS</b>					
Santander (Fundraising Account)	11,132		11,132		
Junior Bank Account	24		23		
Barclays Current Account	47,472		55,318		
	-----		-----		
	58,628		66,473		
<b>CURRENT LIABILITIES</b>					
Creditors	-		-		
	-----	58,628	-----		66,473
		241,344			231,283
		=====			=====
<b>FINANCED BY :</b>					
Garden Restricted Fund Net Balance brought forward		3,604			-
Surplus/(Deficit) for year		(1,413)			3,604
		-----			-----
Garden Restricted Fund Net Balance remaining		2,191			3,604
		-----			-----
Unrestricted Fund brought forward		203,704			224,730
Surplus/(Deficit) for year		(11,989)			(21,026)
Unrealised Gains/(Losses) on Investments b/f	23,975		28,520		
Realised (Gains)/Losses on Investments previously Unrealised	1,409				
Unrealised Gains/(Losses) on Investments in year	22,054		(4,545)		
Unrealised Gains/(Losses) on Investments c/f	-----	47,438	-----		23,975
		239,153			227,679
		241,344			231,283
		=====			=====

NAZARETH UNITARIAN CHAPEL

ACCOUNTANTS REPORT

We have prepared the above attached Income & Expenditure Account and Balance Sheet from the information and explanations supplied to us.

IAN DALZELL LTD  
CHARTERED ACCOUNTANTS

13 March 2025

Broughton Lodge Mews  
Field Broughton  
Grange-over-Sands  
Cumbria  
LA11 6HL

# NAZARETH UNITARIAN CHAPEL

## NOTES TO THE ACCOUNTS for the year ended 31 December 2024

### 1. Investments comprise:

	2024	2024	2023	2023
	Number of	Market	Number of	Market
	Shares	Value	Shares	Value
	£	£	£	£
BMO Commercial Property Trust (cost £4,961)	-	-	4,900	3,553
GlaxoSmithKline (cost £4,887) (4 for 5 22/07/22)	344	4,629	344	4,989
Haleon (cost £1084, demerger from GSK)	430	1,623	430	1,383
Henderson Far Eastern Income (cost £10,997)	3,657	8,393	3,657	7,862
Henderson High Income (cost £9,832)	6,080	9,880	6,080	9,515
Lazard Global Equity Income (cost £11,000)	13,322	18,418	13,322	16,919
Lloyds Banking Gp Ordinary (cost £6,844)	8,176	4,479	8,176	3,901
National Grid (cost £7,488 less Rights Issue sold £652)	1,176	11,172	1,176	12,442
Liontrust Global Innovation B Acc (cost £11,000)	4,142	38,561	4,559	12,720
Newton Global Growth & Income (cost £20,000)	17,049	30,222	17,049	28,212
Premier Foods (cost £6,129)	200	375	2,000	2,712
Schroder Real Estate Investment Trust (cost £2,171)	5,530	2,809	5,530	2,461
Shell Global (cost £7,509)	342	8,468	342	8,795
Tate & Lyle Ordinary (cost £3,304)	774	5,027	903	5,951
Whitbread Ordinary (cost £2,736)	389	11,460	389	14,222
Whitbread Ordinary (cost £2,910)	194	5,715	194	7,092
		-----		-----
		161,231		142,729
		=====		=====

- a) The shares in BMO Commercial Property Trust were taken over by the Starwood Group in the year. 96p per share was received from the buyers. The unrealised loss to 31/12/23 was £1,409 which has been transferred from Unrealised Gains/(Losses) to Income & Expenditure Account (Unrestricted Funds) less the realised gain in 2024 of £1,252 to give a nett realised loss of £257.
- b) National Grid had a rights issue in 2024 of 7 shares for every 24 held. These were sold for £652. The proceeds have been added to realised gains in the year.
- c) Premier Foods shares were purchased when they had a nominal value of 1p. Sometime since purchase, they became 10p shares. Therefore, in the past, the market values have been incorrect by using 2,000 shares when the correct number of shares should have been 200. The number of shares has now been adjusted to give the correct market value (and unrealised loss adjusted accordingly).
- d) Liontrust Global Innovation B Acc was formerly Liontrust Global Equity A Acc. The number of units held has been changed from 4,559 to 4,142.
- e) Tate & Lyle shares numbered 903 when they were purchased. The holding is now only 774 shares. Therefore, in the past, the market values have been incorrect. The number of shares has now been adjusted to give the correct market value (and unrealised loss adjusted accordingly).

2. During 2024 £18,000 (2023: £18,000) fees were paid to the Lancashire Collaborative Ministry.

3. Property Running Expenses (inc Caretaker Wages) comprise:	2024	2023
	£	£
Wages (including NIC and pension)	13,978	13,089
Heat, Light, Power, Water + Phone	18,177	18,956
Insurance	8,316	7,820
Waste Removal and Cleaning Materials	-	63
	-----	-----
	40,471	39,928
	=====	=====

## **TRUSTEE'S REPORT**

During the year, the Trustees managed to hold a meeting in person and on Zoom.

Work on the chimney at 95 Church Street was satisfactorily executed and gas check concerns duly alleviated. A camera was installed outside the house to alleviate any concerns regarding safety that Lynn, our wonderful caretaker, may have.

In my report last year I made reference to the refurbishment of rooms downstairs but there has been an on-going issue with some ingress of dampness and thanks to the good offices of Tony Cann and the Bowland Charitable Trust this has now been rectified and I duly treated the areas with chemicals and painted the areas concerned.

There is some concern about some raining in in the Chapel and we are currently awaiting 'drone photographs' with a firm to ascertain what issues there are before attempting corrective treatment.

One of our investments was repaid and it was agreed to re-invest the proceeds together with some cash reserve in two stocks one of which on professional advice was a gilt.

One issue of ongoing concern is that of being quorate for Trustee meetings and at the current time our inability to appoint a new Trustee. We continue to try to resolve this.

Finally, as ever, I would like to place on record my thanks for the unanimous support of members for the actions we have taken during the last year.

**Barry R. Brown**  
**Hon. Secretary Trustees**

## LIST OF OFFICERS

### Officers/Chapel Committee

President:	Pamela Hopcroft	
Secretary:	Freda Whittle	
Treasurer:	Irene Slater	
Barry Brown	Maureen Brown	Tony Cann
Janet Latham		

Christmas Market Co-ordinator:	Freda Whittle
Organist:	Barry Brown
Pulpit Secretary:	Rev Shannon Ledbetter
Simplex Co-ordinator:	Irene Slater
Warden:	Barry Brown
Social Responsibility:	Rev Shannon Ledbetter
Correspondence:	Janet Latham
Rentals:	Freda Whittle

### Trustees

Chairman:	Julian Brown
Secretary:	Barry Brown
Treasurer:	David Atkinson
Richard Bracewell	Lyndsay Kelly
Irene Slater	Phil Tomlin

## BEQUESTS

The late:

Mrs. J. Grundy, Mrs C Spencer, Mrs C. Marsden, Mr. George Waddington, Mr Peter Laycock, Miss M.J. Helm, Mrs. D. Aldersley, Mrs Eli Whitehead, Mrs. Wm. Roberts, Miss A. Robinson, Mrs M. Hudson, Mrs. T. C Holland, Mrs M Bertwistle, Miss E. Holland, Miss M Aspden, Mrs N Ingham, Mr. S. Denbigh, Mrs. J. Marsden, Mr. D. Harrison, Mr. E. Garner, Mrs. T. G .Robinson, Memorial Investments, Mrs. E. Dandy, Mr. A. Wilkinson, Mr. W.H. Dandy , Mr T. Hudson, Mr. J Rollinson, Miss E. Nutter, Miss A. Nutter Miss B. A. Lucas, Mrs. S Bradshaw, Old Chapel Fund, Mr. M. Brown, Mr. H. Dandy, Mr. G. H. Hudson , Miss M. Irvine, Mrs. E. A. Higgin, Mr. C. Haworth, Mr. T. W. Waddington, Mrs. J. Denbigh, Mrs Edith Brown, Mr. R. Bradshaw, Miss Eleanor Brotherton, Mrs. M. E .Exton, Mrs Ethel Hudson, Mrs Nancy Bradshaw, Mr. Jesse Holgate, Mr .Harry Robinson, and Mary Robinson, Mrs Ethel Rollinson, The Rev J H Ewbank B.A.,B.D., Mrs. Margaret Bradshaw, Mr. Walter Chadwick, Mr. John Shaw, Mr. Lewis Brown, Mr. Albert Cunliffe, Miss Alice Smith, Miss Margaret Whitehead , Miss Edith Waddington, Mrs. Ashworth Mr W (Bill) H Waddington, Mrs Vera Harrison, Mrs Jennie Chadwick, Mary F. Hartley, Eva Henderson, Florence Kellett.

## Nazareth Unitarian Chapel Me

Mr. David Atkinson

Mr. Richard Bracewell

Mr. Barry Brown

Mr. Julian Brown

Mrs. Maureen Brown

Miss Rachel Brown

Mr. Tony Cann                      Active 21

Mrs. Gillian Cassidy              non-Active 5

Mr. Robert Foreman

Mrs. Emma C. Gray              26 members

Mrs. Dorothy Hewerdine        13<sup>th</sup> March 2024

Mr. John Hewerdine

Ms Pamela Hopcroft

Mrs. Mildred Horabin

Mr. Paul Hubbard

Mrs. Brenda Jones

Mrs. Lyndsey Kelly

Mrs. Janet E. Latham

Ms Pamela McCarthy

Rev. Gillian Peel

Mrs. Anne Robinson

Mrs. Irene Slater

Mrs. Sheilah Stott

Miss Joyce Thompson

Mr. Phil Tomlin

Mrs. Freda Whittle



## **Padiham Unitarian Chapel**

Church Street

Padiham

Lancashire

Tel: 01282 773184

**NAZARETH UNITARIAN CHAPEL  
FINANCIAL STATEMENTS  
for the year ended 31 December 2024**

*Prepared by*

**IAN DALZELL LTD  
CHARTERED ACCOUNTANTS**

Broughton Lodge Mews  
Field Broughton  
Grange-over-Sands  
Cumbria  
LA11 6HL

**NAZARETH UNITARIAN CHAPEL**  
**INCOME AND EXPENDITURE ACCOUNT**  
**for the year ended 31 December 2024**

	2024	2024	2024	2023	2023	2023
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Fund		Funds	Fund	
	£	£	£	£	£	£
INCOME :						
Collections (Open & Envelopes)	4,919		4,919	6,035		6,035
Subscriptions, Donations & Grants	29,126		29,126	18,920		18,920
Garden Fund Grants	-	1,550	1,550	-	5,900	5,900
Bequests	-		-			-
Tax Reclaimed (Gift Aid)	1,125		1,125	1,856		1,856
Rentals & Function Fees Received	14,353		14,353	13,681		13,681
Event Receipts	5,088		5,088	3,771		3,771
Bank & Building Society Interest	-		-			-
Dividends & Investment Income	5,549		5,549	5,383		5,383
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Repairs, Renewals & Refurbishments	7,385		7,385	7,791		7,791
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	-----	-----	-----	-----	-----	-----
	72,544	2,963	75,507	70,672	2,296	72,968
	-----	-----	-----	-----	-----	-----
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**as at 31 December 2024**

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Additions	-		-		
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13 March 2025

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# NAZARETH UNITARIAN CHAPEL

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for the year ended 31 December 2024

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### 3. Property Running Expenses (inc Caretaker Wages) comprise:

	2024	2023
	£	£
Wages (including NIC and pension)	13,978	13,089
Heat, Light, Power, Water + Phone	18,177	18,956
Insurance	8,316	7,820
Waste Removal and Cleaning Materials	-	63
	=====	=====
	40,471	39,928

**PADIHAM**  
**UNITARIAN**  
**CHAPEL**

**Church Street, Padiham, BB12 8JH**

# **Annual Report 2024**



**Members of the Congregation enjoying the Anniversary  
Service Lunch**

# Mission Statement

Padiham Unitarians are liberal Christians who are not bound by creeds but recognise the divine spark in humanity, offering respect and tolerance to all.



A group of visitors at our Anniversary Service



Exhibition held in Chapel on the history of Padiham Unitarian Chapel

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Minister's Report

Secretary's Report

Treasurer's Report

Chapel Accounts

Trustee's Report

List of Officers

Bequests

List of Members

## **PRESIDENT'S REPORT**

This year Padiham Chapel celebrated its 150th anniversary with a special service, a lunch and exhibitions on the history of Padiham, the history of our chapel and Unitarianism. The Chapel was open for three days so members of the community could come and see the exhibitions. School children from our local school came and learned about the history of Padiham. On Sunday 27th April Rev. Jim Corrigall, a former minister at Padiham, gave the address at our special anniversary service which was attended by over 50 people. After the service we had a lunch which was attended by most of the people who attended the service. A big thank you to all who helped to make our 150th anniversary celebration such great success.

We have had new people attending the church this year some of whom have begun participating in services. It is wonderful to see new faces giving us hope for the future of our chapel.

This year we have had several very successful events that have brought many people from the community into the church which has raised money for charity. In September the Second Rossendale Scout Group brass band gave a concert that filled the church. At our Christmas service the Goodshaw Brass Band played which was a wonderful musical experience.

We have also been exploring new ways of conducting our services. It is still a work in progress but as new people become involved we hope as a chapel to evolve. Thank you to Tony Cann who has continued to provide our services on Zoom. There are several members who don't live locally who attend regularly on Zoom.

Due to the hard work of our Secretary, Freda Whittle, the use of our building has increased. We now have monthly markets as well as the monthly meeting of U3A. Many of the U3A groups meetings are held at the chapel as well as a drumming group, spiritualist group and a AA group.

We are in the process of having the roof of the chapel assessed. We are still having problems with the roof leaking. Once the assessment is completed we will then have to determine how to pay for the repairs needed. Our heating bills are still very large but the rentals are covering a significant amount of that bill. Our monthly deficit is decreasing so hopefully we will be more financially stable in 2005.

Thank you to everyone on the Chapel Committee for all their hard work and support during my first year as president.

**Pamela Hopcroft**  
**President**

# MINISTER'S REPORT

## Worship

### Rites of Passage

In memorium

Gordon Hale

Colette Benstead

Ted Davidson

Eileen Knight

The wedding of Sophie and Diane

The baptism of Riccardo and Sophia-Ray Hensby

The wedding of Keith and Danielle



We have welcomed a few new regular attendees and they have begun to offer valuable contributions. One new member has offered to play the guitar for services and is willing to do readings and another had led a couple of meditations. We look forward to additional contributions.

**150th anniversary** - we had a successful Anniversary Service with associated activities, including a wonderful and educational exhibition on the history of the chapel, Padiham and local Unitarians/Unitarianism, special guest service leader, Jim Corrigall and a fantastic lunch in the big hall.

Educational materials were produce as well as a memories from our chapel booklet.

I'm sure we all are grateful to everyone involved for their hard work in making our anniversary memorable.

### Special Events

Thanks to Barry for organising the Scout Band Concert in September

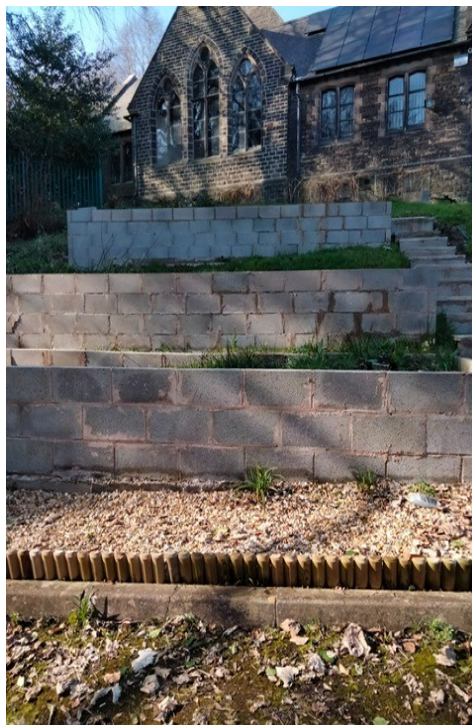
The South African event with Professor Pro Torkington and dinner was entertaining and informative

## Social responsibility/Outreach

Social responsibility is an ethical concept in which a person works and cooperates with other people and organisations for the benefit of the community. For the chapel congregation it is the outreach and pastoral care for those who are part of our congregation and involved in the activities we host or put on as well as our reaching out into the wider community.

Despite the elongated negotiations with Burnley Council, which has prevented work on the trees being completed, work is expected to be done in April 2025. This, in turn, will enable the polytunnel which has been generously donated by a local company to be erected. The breeze block terraces have been completed. Thanks to a generous donation from James Benstead, the stone cladding will be completed early April 25.

We have also enlisted the help of a volunteer with the Rawtenstall food bank who has gardening experience to do the garden at the front of chapel and oversee the work on the community garden. James will be paid on an hourly basis, but we have additional people with varying levels of experience to volunteer, including a couple heavily involved with Civic Pride and Incredible Edible in Rossendale who will contribute to designing the Garden and source free plants.



**The Drop in** is now a twice monthly cafe with games available, socialising and light meals. Future activities and workshops include flower arrangements, knitting and other suggestions would be welcome.



Rev Dr Shannon Ledbetter

## **SECRETARY'S REPORT**

This year has been a relatively good one for Padiham, early in the year we had a successful day of celebrations for the chapel anniversary with a service followed by a shared meal in the hall.

We have had two South African based events which were well attended and the South African based food was appreciated.

We continue to have a good relationship with the diverse groups that rent the building.

The continued success of the building rentals has raised much needed funds for the chapel and brought a lot of people into the building, sadly this has not been translated in attendance at the Sunday service

We have continued to have monthly artisan markets run in conjunction with VSMS marketing, where the monies for the tea room have gone to chapel .

Although this started slowly the numbers attending are growing with the Christmas market being very successful.

We continue to have a good relationship with the diverse groups that rent the building.

The Unity garden has made some progress but has been slowed by the tree preservation order imposed by the local council, hopefully this will be resolved soon.

**Freda Whittle**  
**Chapel Secretary**

## **TREASURER'S REPORT**

I am sometimes accused of being gloomy about our financial position. This, I think, is justified in these times of rising costs and decreasing numbers in the pews.

The accounts for this year show a loss of over £13k which though less than last year is still a loss. The amounts received in grants has increased, namely due to £5k from Bolton Bank Street and monies from Nelum and the Social Prescribing/ CVS fund for the drop-in cafe but our collections in chapel, however, are down by 17%.

Rentals provide chapel with a good income and bring new people from various groups into our buildings and I give thanks to Freda and Lynne for facilitating this.

I also thank congregation and committee members for their continued help and support. Whilst I try and attend services as frequently as possible, life often gets in the way and I appreciate the practical help with collections. Our system seems to work well.

Lastly, if anyone would like more information about the simplex envelope scheme please contact me and likewise if you need to update me about your tax position with respect to Gift aid.

**Irene Slater**  
**Treasurer**

# CHAPEL ACCOUNTS

## NAZARETH UNITARIAN CHAPEL INCOME AND EXPENDITURE ACCOUNT for the year ended 31 December 2024

	2024 Unrestricted Funds £	2024 Restricted Fund £	2024 Total £	2023 Unrestricted Funds £	2023 Restricted Fund £	2023 Total £
INCOME :						
Collections (Open & Envelopes)	4,919		4,919	6,035		6,035
Subscriptions, Donations & Grants	29,126		29,126	18,920		18,920
Garden Fund Grants	-	1,550	1,550	-	5,900	5,900
Bequests	-		-			-
Tax Reclaimed (Gift Aid)	1,125		1,125	1,856		1,856
Rentals & Function Fees Received	14,353		14,353	13,681		13,681
Event Receipts	5,088		5,088	3,771		3,771
Bank & Building Society Interest	-		-			-
Dividends & Investment Income	5,549		5,549	5,383		5,383
Realised Gains/(Losses) on Sale of Investments	395		395	-		-
	60,555	1,550	62,105	49,646	5,900	55,546
EXPENDITURE :						
Event, Function & Musical Extravaganza Expenses	3,093		3,093	1,392		1,392
Property Running Expenses (inc Caretaker Wages)	40,471		40,471	39,928		39,928
Salaries, Pensions & Preaching Fees	18,220		18,220	18,253		18,253
Subscriptions, Donations and General						
Assembly Fees & Contributions	2,110		2,110	1,908		1,908
Administrative Expenses	669		669	655		655
Repairs, Renewals & Refurbishments	7,385		7,385	7,791		7,791
Garden Fund Expenditure	-	2,963	2,963	-	2,296	2,296
Depreciation on Fixtures, Fittings & Equipment	596		596	745		745
	72,544	2,963	75,507	70,672	2,296	72,968
SURPLUS/(DEFICIT)	(11,989)	(1,413)	(13,402)	(21,026)	3,604	(17,422)

NAZARETH UNITARIAN CHAPEL  
BALANCE SHEET  
as at 31 December 2024

	2024	2024	2023	2023	2023
	£	£	£	£	£
<b>FIXED ASSETS</b>					
Land at cost	5,101		5,101		
Chapel	1,000		1,000		
95 Church Street	13,000		13,000		
Car Park	24,381		24,381		
Less Amount written off to Income & Expenditure Account	(24,381)		(24,381)		
	-----	19,101	-----		19,101
Fixtures, Fittings & Equipment at cost	75,150		75,150		
Additions	-		-		
Less Depreciation at 20% p.a. to date	(72,766)		(72,170)		
	-----	2,384	-----		2,980
		21,485			22,081
<b>INVESTMENTS</b>					
Stocks & Shares at market value (see Note 1)		161,231			142,729
<b>CURRENT ASSETS</b>					
Santander (Fundraising Account)	11,132		11,132		
Junior Bank Account	24		23		
Barclays Current Account	47,472		55,318		
	-----		-----		
	58,628		66,473		
<b>CURRENT LIABILITIES</b>					
Creditors	-		-		
	-----	58,628	-----		66,473
		241,344			231,283
		=====			=====
<b>FINANCED BY :</b>					
Garden Restricted Fund Net Balance brought forward		3,604			-
Surplus/(Deficit) for year		(1,413)			3,604
		-----			-----
Garden Restricted Fund Net Balance remaining		2,191			3,604
		-----			-----
Unrestricted Fund brought forward		203,704			224,730
Surplus/(Deficit) for year		(11,989)			(21,026)
Unrealised Gains/(Losses) on Investments b/f	23,975		28,520		
Realised (Gains)/Losses on Investments previously Unrealised	1,409				
Unrealised Gains/(Losses) on Investments in year	22,054		(4,545)		
Unrealised Gains/(Losses) on Investments c/f	-----	47,438	-----		23,975
		239,153			227,679
		241,344			231,283
		=====			=====

NAZARETH UNITARIAN CHAPEL

ACCOUNTANTS REPORT

We have prepared the above attached Income & Expenditure Account and Balance Sheet from the information and explanations supplied to us.

IAN DALZELL LTD  
CHARTERED ACCOUNTANTS

13 March 2025

Broughton Lodge Mews  
Field Broughton  
Grange-over-Sands  
Cumbria  
LA11 6HL

# NAZARETH UNITARIAN CHAPEL

## NOTES TO THE ACCOUNTS for the year ended 31 December 2024

### 1. Investments comprise:

	2024	2024	2023	2023
	Number of	Market	Number of	Market
	Shares	Value	Shares	Value
	£	£	£	£
BMO Commercial Property Trust (cost £4,961)	-	-	4,900	3,553
GlaxoSmithKline (cost £4,887) (4 for 5 22/07/22)	344	4,629	344	4,989
Haleon (cost £1084, demerger from GSK)	430	1,623	430	1,383
Henderson Far Eastern Income (cost £10,997)	3,657	8,393	3,657	7,862
Henderson High Income (cost £9,832)	6,080	9,880	6,080	9,515
Lazard Global Equity Income (cost £11,000)	13,322	18,418	13,322	16,919
Lloyds Banking Gp Ordinary (cost £6,844)	8,176	4,479	8,176	3,901
National Grid (cost £7,488 less Rights Issue sold £652)	1,176	11,172	1,176	12,442
Liontrust Global Innovation B Acc (cost £11,000)	4,142	38,561	4,559	12,720
Newton Global Growth & Income (cost £20,000)	17,049	30,222	17,049	28,212
Premier Foods (cost £6,129)	200	375	2,000	2,712
Schroder Real Estate Investment Trust (cost £2,171)	5,530	2,809	5,530	2,461
Shell Global (cost £7,509)	342	8,468	342	8,795
Tate & Lyle Ordinary (cost £3,304)	774	5,027	903	5,951
Whitbread Ordinary (cost £2,736)	389	11,460	389	14,222
Whitbread Ordinary (cost £2,910)	194	5,715	194	7,092
		-----		-----
		161,231		142,729
		=====		=====

- a) The shares in BMO Commercial Property Trust were taken over by the Starwood Group in the year. 96p per share was received from the buyers. The unrealised loss to 31/12/23 was £1,409 which has been transferred from Unrealised Gains/(Losses) to Income & Expenditure Account (Unrestricted Funds) less the realised gain in 2024 of £1,252 to give a nett realised loss of £257.
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	-----	-----
	40,471	39,928
	=====	=====

## **TRUSTEE'S REPORT**

During the year, the Trustees managed to hold a meeting in person and on Zoom.

Work on the chimney at 95 Church Street was satisfactorily executed and gas check concerns duly alleviated. A camera was installed outside the house to alleviate any concerns regarding safety that Lynn, our wonderful caretaker, may have.

In my report last year I made reference to the refurbishment of rooms downstairs but there has been an on-going issue with some ingress of dampness and thanks to the good offices of Tony Cann and the Bowland Charitable Trust this has now been rectified and I duly treated the areas with chemicals and painted the areas concerned.

There is some concern about some raining in in the Chapel and we are currently awaiting 'drone photographs' with a firm to ascertain what issues there are before attempting corrective treatment.

One of our investments was repaid and it was agreed to re-invest the proceeds together with some cash reserve in two stocks one of which on professional advice was a gilt.

One issue of ongoing concern is that of being quorate for Trustee meetings and at the current time our inability to appoint a new Trustee. We continue to try to resolve this.

Finally, as ever, I would like to place on record my thanks for the unanimous support of members for the actions we have taken during the last year.

**Barry R. Brown**  
**Hon. Secretary Trustees**

## LIST OF OFFICERS

### Officers/Chapel Committee

President:	Pamela Hopcroft	
Secretary:	Freda Whittle	
Treasurer:	Irene Slater	
Barry Brown	Maureen Brown	Tony Cann
Janet Latham		

Christmas Market Co-ordinator:	Freda Whittle
Organist:	Barry Brown
Pulpit Secretary:	Rev Shannon Ledbetter
Simplex Co-ordinator:	Irene Slater
Warden:	Barry Brown
Social Responsibility:	Rev Shannon Ledbetter
Correspondence:	Janet Latham
Rentals:	Freda Whittle

### Trustees

Chairman:	Julian Brown
Secretary:	Barry Brown
Treasurer:	David Atkinson
Richard Bracewell	Lyndsay Kelly
Irene Slater	Phil Tomlin

## BEQUESTS

The late:

Mrs. J. Grundy, Mrs C Spencer, Mrs C. Marsden, Mr. George Waddington, Mr Peter Laycock, Miss M.J. Helm, Mrs. D. Aldersley, Mrs Eli Whitehead, Mrs. Wm. Roberts, Miss A. Robinson, Mrs M. Hudson, Mrs. T. C Holland, Mrs M Bertwistle, Miss E. Holland, Miss M Aspden, Mrs N Ingham, Mr. S. Denbigh, Mrs. J. Marsden, Mr. D. Harrison, Mr. E. Garner, Mrs. T. G .Robinson, Memorial Investments, Mrs. E. Dandy, Mr. A. Wilkinson, Mr. W.H. Dandy , Mr T. Hudson, Mr. J Rollinson, Miss E. Nutter, Miss A. Nutter Miss B. A. Lucas, Mrs. S Bradshaw, Old Chapel Fund, Mr. M. Brown, Mr. H. Dandy, Mr. G. H. Hudson , Miss M. Irvine, Mrs. E. A. Higgin, Mr. C. Haworth, Mr. T. W. Waddington, Mrs. J. Denbigh, Mrs Edith Brown, Mr. R. Bradshaw, Miss Eleanor Brotherton, Mrs. M. E .Exton, Mrs Ethel Hudson, Mrs Nancy Bradshaw, Mr. Jesse Holgate, Mr .Harry Robinson, and Mary Robinson, Mrs Ethel Rollinson, The Rev J H Ewbank B.A.,B.D., Mrs. Margaret Bradshaw, Mr. Walter Chadwick, Mr. John Shaw, Mr. Lewis Brown, Mr. Albert Cunliffe, Miss Alice Smith, Miss Margaret Whitehead , Miss Edith Waddington, Mrs. Ashworth Mr W (Bill) H Waddington, Mrs Vera Harrison, Mrs Jennie Chadwick, Mary F. Hartley, Eva Henderson, Florence Kellett.

## Nazareth Unitarian Chapel Me

Mr. David Atkinson

Mr. Richard Bracewell

Mr. Barry Brown

Mr. Julian Brown

Mrs. Maureen Brown

Miss Rachel Brown

Mr. Tony Cann                      Active 21

Mrs. Gillian Cassidy              non-Active 5

Mr. Robert Foreman

Mrs. Emma C. Gray              26 members

Mrs. Dorothy Hewerdine        13<sup>th</sup> March 2024

Mr. John Hewerdine

Ms Pamela Hopcroft

Mrs. Mildred Horabin

Mr. Paul Hubbard

Mrs. Brenda Jones

Mrs. Lyndsey Kelly

Mrs. Janet E. Latham

Ms Pamela McCarthy

Rev. Gillian Peel

Mrs. Anne Robinson

Mrs. Irene Slater

Mrs. Sheilah Stott

Miss Joyce Thompson

Mr. Phil Tomlin

Mrs. Freda Whittle



## **Padiham Unitarian Chapel**

Church Street

Padiham

Lancashire

Tel: 01282 773184