



ANNUAL REPORT AND FINANCIAL STATEMENTS

For the year ended 31 December 2025

**The Parochial Church Council of St John's Read and St
Peter's Simonstone**
Registered Charity Number 1217064

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2025 Report and Accounts for the Parochial Church Council of St John's Read and St Peter's Simonstone

Aims and purposes

St John's Read and St Peter's Simonstone Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Susan Ball, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Church of St John the Evangelist, George Lane, Read.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at St John's Read and St Peter's Simonstone. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and Scripture, music and sacrament.

We try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the gospel; developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish
- Missionary and outreach work.

To facilitate this work, it is important that we maintain the fabric of the church of St John's. Read.

Achievements and performance

Worship and prayer

The PCC is keen to offer a range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling.

The Wednesday evening 5.45 service continues to thrive with new families joining regularly. There is the opportunity for children over the age of 7 to take part in a short period of instruction which leads to them being admitted to Communion before they are Confirmed. It is pleasing to be able to report that these arrangements have been well received since they came into operation and are regularly reviewed by the PCC.

All are welcome to attend our regular services. At present we have 81 on our church electoral roll, this was renewed in 2025. The average weekly attendance, counted during October, was 61, but this number increased to 87 at Easter, and 296 at Christmas, our usual weekly attendance on Sundays is 48.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life; in marriage, public vows are exchanged with God's blessing; through funeral services friends and family express their grief and give thanks for the life that is now complete in this world and commend the person into God's keeping.

Deanery Synod

Two members of the PCC sit on the Deanery Synod. This provides the PCC with an important link between the parish and the wider structures of the Church.

The Church of St John the Evangelist

We want our church to be open to our community for private prayer. So, St John's is open from 9.00am to 4.00pm each day subject to volunteer availability.

The state of the building at St John's has been causing concern for some time. After many years, during which routine maintenance has been carried out, a detailed report on its condition has been prepared by our architect. Work has now started as detailed in this report and will continue into 2026, with work required on the tower still outstanding.

Over forty people regularly attend our luncheon club, this has been held monthly, but through lent it is held weekly every Thursday many of whom are parishioners.

Pastoral care

Some members of our parish are unable to attend church due to sickness or age. Reverend Sue Ball has visited all church members who have requested it, to celebrate communion with them either at their homes or in hospital.

Mission and evangelism

There are collection points located at the back of church which allow parishioners to donate goods for the local foodbank and cancer bank charity. We have a link to a hub in a local town, and items of clothing or bedding can be donated for those who are in need.

Our parish magazine is distributed monthly to all parishioners electronically via email if they have requested it. A paper copy is also made available in church for any parishioners that don't have access to email. The magazine keeps our parishioners informed of the important matters affecting our church and articles that help develop our knowledge and trust in Jesus.

Ecumenical relationships

We have links with a local Baptist church and work together to meet the needs of others through donations of clothing and bedding.

Financial review

2025 was a slightly slower year for our finances when compared to 2024, which was mainly due to some great fund raising and a loan from Blackburn Diocese, with our accounts now showing that we have a surplus of £28,430.

We paid our 2025 Parish Share in full. This means that at the end of 2025 our historical parish share deficit has now been cleared following an historic support award from the diocese.

The main details from the year 2025 finances are detailed below.

Please note that all the numbers below have been rounded for simplification and ease of understanding.

INCOME

Collections and Donations

- Income has decreased by £17,389 over 2024, when we had an increase of £119,518 following a decreased £38,945 in 2023; this follows an increase in 2022 of £51,287 but we had decreases in 2021 of £18,280, and 2020 of £8,249. The decrease for 2025 is due to community fundraising of £38,7629 down from £55,155 in 2024 for the work required on St John's church.
- Income from Donors has increased by £2,472 over 2024. This is due to some very generous donations in 2025, with Occasional gift aided donations increasing by £3,147.
- We have seen a increase in our tax efficient planned giving of £658, but we have seen a decrease of £566 in our Other regular planned giving.
- In 2025 we have maintained income generated by lunches and coffee mornings of £2644. This is due to an increased number held each month to support the fund raising for the work at St John's.
- Our income from operating activities has decreased by £4,644 mainly due to a reduction in Fee's for Funerals and Weddings.

Investment Income

- Interest and dividends were £6,431 an increase over 2024 of £695.
- The value of our investments has increased over 2025, with an increase in the capital value of £22,090 compared to an increase in 2024 of £3,159 due to funds retained from our fund raising to fund the repairs to St John's.

Donations and Legacies

- We have received a total of £6,608 in none gift aided donations and Legacies in 2025, which is an increase from £1,213 in 2024.

Overall income

- Our overall income for the year was £152,628, which is a decrease of £17,389 from 2024, as mentioned previously, this is mainly due to fund raising to support our building work at St John's and the loan from Blackburn Diocese.

EXPENDITURE

- Our Expenditure for 2025 was £124,199 which is lower than in 2024. This is mainly because we paid our Parish Share payments and the architect fees, and the building work completed at St John's was lower.
- Our parish share payments were higher than those in 2024 at £51,669. This is because we paid our slightly increased Parish Share in full.
- Fee's payable to the Diocese are separated again this year, £2,493 a decrease from 2024 of £423, which is from our reduced Wedding and Funeral fee's.
- Our Oil and Electricity costs have decreased by £156 over 2024. We do continue to use the suppliers recommended by Parish buying. We review the suppliers on an annual basis to ensure that we continue to get the best price available.
- Our insurance bill has increased by £1,071 over 2024, this is mainly due to the increased costs due to the building works and will continue into 2026 until the building work at St John's is completed.
- General repairs were lower in 2025 at £1,024 over 2024. But as you can see the Community Project Expenditure was £38,636 and loan repayments were £12,864.
- This year we do have an item under graveyard maintenance of £1687, this is due to us having to start paying for the maintenance of the graveyard
- Church Service costs have decreased by £286 in 2025 versus 2024.

Overall, I feel that we have managed our general expenditure well, and we have paid our full parish share payment for 2025.

SPECIAL ITEMS

- We have incurred a cost of approximately £38,636 in Architect Fee's and builder's costs for the work that has been completed in 2025 on St John's Church.

Reserves policy

It is PCC policy to try to maintain a balance on unrestricted funds that equates to at least three months' unrestricted payments. This is equivalent to £17,000. It is held to smooth out fluctuations in cash flow and to meet emergencies. The cash balance of £56,937 held on unrestricted (including designated) funds at the year-end is over 3 times this amount.

However, we have increased our balances due to fund raising to meet the cost of the repairs at St John's detailed above.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community it is. We want to mention our churchwardens Mr Aizlewood and Mr Collinge, who have worked so tirelessly on our behalf.

Structure, governance and management

The Parochial Church Council is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Powers Measure. The method of appointment of PCC members is set out in the Church Representation Rules. At St John's and St Peter's the membership of the PCC consists of the incumbent

(our vicar), churchwardens, our curate and members elected by those members of the congregation who are on the electoral roll of the church.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. New members receive initial training into the workings of the PCC.

The full PCC met five times during 2025 with an average attendance of 70%.

Reports are received a week beforehand and any matters arising are discussed in person.

Administrative information

St John's Church is situated on George Lane, Read. It is part of the Diocese of Blackburn within the Church of England. The correspondence address is The Vicarage, 13 George Lane, Read. The PCC is a body corporate (PCC Powers Measure 1956, Church Representation Rules 2011) and a charity that is registered with the Charity Commission registered charity number 1217064.

PCC members who have served at any time from 1 January 2025 until the date this report was approved are:

Ex officio members:

- Incumbent: The Reverend Susan Ball (chair)
- Curate: Mrs Claire McEnery
- Warden: Mr John Aizlewood
- Warden: Mr Peter Collinge

Elected members:

- Mrs Elizabeth Aizlewood
- Mr Raymond Bradley (resigned on 25th November 2025)
- Mrs Cynthia Carter
- Mr Michael Chew
- Mrs Gill Chew, representative on Deanery Synod
- Mrs Janet Halfpenney, representative on Deanery Synod
- Mr Ron Harrison (resigned on 25th November 2025)
- Mrs Susan Lilles, Secretary
- Mr James McIntyre (resigned on 25th November 2025)
- Mrs Linda Ravenscroft
- Mr Barry Stubbs (resigned on 25th November 2025)
- Mrs Christine Verity

Independent Examiner's Report to the Trustees of St John's Read and St Peter's Simonstone Parochial Church Council

I report on the accounts of the church for the year ended 31 December 2025 which are set out on pages 7 to 10.

Respective Responsibilities 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);
- To follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- To state whether particular matters have come to my attention.

Basis of Independent Examiner's report

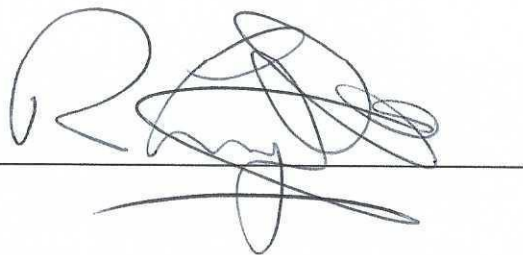
My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or 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; and
 - to 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.

Mr Roger Longworth Date: 07/03/2026
PCC Member of St John's Baxenden
4 Victoria Avenue
Baxenden
Accrington
BB5 2XD

Signed: _____



**Receipt and Payment Accounts
Year End Report**

INCOME	2025		2024	
	£	£	£	£
Income from Donors				
Regular Tax efficient planned giving	£ 22,255		£ 21,597	
Tax recovered	£ 4,847		£ 7,759	
Other regular planned giving	£ 3,638		£ 4,204	
Loose collections	£ 3,988		£ 3,591	
Occasional Gift aided donations	£ 6,465		£ 3,318	
Lunches and coffee mornings	£ 2,644		£ 2,758	
Donation Box	£ 348		£ 297	
Other Donations	£ 6,608		£ 5,395	
Legacies	£ -		£ -	
Electronic/Card Donations	£ 2,949		£ 2,350	
		<u>£ 53,742</u>		<u>£ 51,270</u>
Income From Investments				
Interest on CCLA Accounts	£ 1,468		£ 1,436	
Dividend on CCLA Investments	£ 4,111		£ 3,940	
Interest on HSBC Accounts	£ 852		£ 360	
		<u>£ 6,431</u>		<u>£ 5,736</u>
Income from Operating Activities				
Magazine sales	£ 274		£ 250	
Magazine adverts	£ -		£ -	
Use of church	£ 45		£ 1,265	
Fees for Funerals/Weddings	£ 3,953		£ 7,223	
Voitive Stands	£ 239		£ 417	
		<u>£ 4,511</u>		<u>£ 9,155</u>
		<u>£ 64,684</u>		<u>£ 66,161</u>
Deficit/Surplus before exceptional items				
Blackburn Diocese Loan	£ 50,097		£ 48,615	
Christmas tree Festival	£ 88		£ 76	
Sundries	£ -		£ -	
Other Church Income	£ 130		£ 10	
Community Project Fund Raising	£ 37,629		£ 55,155	
		<u>£ 87,944</u>		<u>£ 103,856</u>
Overall total		<u><u>£ 152,628</u></u>		<u><u>£ 170,017</u></u>

EXPENDITURE	2025		2024	
	£	£	£	£
Activities to support parish ministry				
Parish Share	£ 51,669	£	£ 46,081	
Vicar's Expenses	£ -	£	£ -	
Council Tax/Water rate	£ 5,132	£	£ 5,074	
Relief Clergy	£ -	£	£ -	
Fee's payable to Diocese	£ 2,493	£	£ 2,916	
	£ -	£	£ -	
	<u>£ 59,294</u>		<u>£ 54,071</u>	
Church Running Expenses				
Oil and Electricity	£ 3,417	£	£ 3,573	
Insurance	£ 4,666	£	£ 3,595	
Organist fees	£ 80	£	£ 640	
General Repairs	£ 1,024	£	£ 1,088	
Wine, wafers etc.	£ 134	£	£ 120	
Magazine Costs	£ 252	£	£ 257	
Graveyard Maintenance	£ 1,687	£	£ 1,482	
	<u>£ 11,261</u>		<u>£ 10,649</u>	
Church Management and Admin				
Church service costs	£ 1,407	£	£ 1,693	
Sundries	£ -	£	£ 22	
Stationary	£ -	£	£ 211	
Bank Charges	£ 142	£	£ 191	
	£ -	£	£ -	
Card Merchant Fees	£ 100	£	£ 108	
	<u>£ 1,650</u>		<u>£ 2,225</u>	
	<u>£ 72,204</u>		<u>£ 66,945</u>	
	-£7,520		-£784	
Donations	£ 140	£	£ 217	
Community Project Exp	£ 38,636	£	£ 75,715	
Christmas Tree Fest	£ 354	£	£ -	
Other Expenditure	£ -	£	£ -	
Blackburn Diocese Loan	£ 12,864	£	£ -	
	<u>£ 51,994</u>		<u>£ 75,932</u>	
	<u>£ 124,199</u>		<u>£ 142,877</u>	
	£28,430		£27,140	

Statement of assets and Liabilities

St. John's Church, Read with St. Peter's Church, Simonstone				
Statement of Assets 2025				
		<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
HSBC Bank Current Account	as at January 1st 2025	£ 12,963.19	£ -	£ 12,963.19
	as at 31st December 2025	£ 4,748.19	£ -	£ 4,748.19
Change		-£ 8,215.00	£ -	-£ 8,215.00
CCLA Investments & Deposits	as at January 1st 2025	£ 13,164.79	£ 128,515.74	£ 141,680.53
	as at 31st December 2025	£ 13,406.76	£ 123,377.93	£ 136,784.69
Change		£ 241.97	-£ 5,137.81	-£ 4,895.84
Deposits Held By Blackburn Diocese	as at Jan1st 2025	£ 7,804.38	£ 23,837.62	£ 31,642.00
	as at 31st December 2025	£ 8,586.39	£ 28,634.98	£ 37,221.37
Change		£ 782.01	£ 4,797.36	£ 5,579.37
Community Fund deposit held at HSBC	as at January 1st 2025	£ 27,315.89		£ 27,315.89
	as at 31st December 2025	£ 56,937.64		£ 56,937.64
Change		£ 29,621.75		£ 29,621.75
Net Increase in Value of Assets		£ 22,430.73	-£ 340.45	£ 22,090.28
Closing Balances				
HSBC Bank Current Account	as at 31st December 2025	£ 4,748.19	£ -	£ 4,748.19
CCLA Investments & Deposits	as at 31st December 2025	£ 13,406.76	£ 123,377.93	£ 136,784.69
Deposits Held By Blackburn Diocese	as at 31st December 2025	£ 8,586.39	£ 28,634.98	£ 37,221.37
Deposit held at HSBC	as at 31st December 2025	£ 56,937.64	£ -	£ 56,937.64
Cash held at Year end to be banked in 2026		£ 693.64		£ 693.64
Total Assets as at December 2025		£ 84,372.62	£ 152,012.91	£ 236,385.53
Less Loan from Blackburn Diocese				-£ 85,848.84
Net Total				£ 150,536.69

Notes to the accounts

- CCLA Restricted funds cannot be sold, and can only be used for Income
- Restricted funds held by Blackburn Diocese can only be used if approved by the PCC and £4000 is restricted to supporting music.

LOOKING AHEAD

- In 2026, our Parish Share calculation has decreased from £51,699 in 2025 to £45,514 in 2026. This means that we need our regular weekly attendees to contribute £18 per week to cover the parish share.
- The budget deficit for 2026 is forecast to be £4000 if we were to pay our full parish share. This does not include any loan instalments as detailed below, nor any of the building repair costs that remain.
- To aid in our fund raising I recommend that we continue to promote the opportunity that Legacies can have for the parish in 2026 to highlight the support that this can bring.
- As a Parish we are members of the Parish Giving Scheme, so to aid our cash flow and encourage increase in donations I recommend that we promote this to all parishioners that donate on a regular basis whether that is through the Standing Order scheme or White envelope donation schemes. We currently have 25 parishioners who contribute through the Parish Giving Scheme.

- There are still substantial building issues that need addressing, that we will also need to fund at St John's as well. To facilitate this, we applied for a loan from the diocese of £122,383, we have drawn down £98,712 so far. We have now started repaying the loan at £2056.5 per month, and the balance outstanding as at 31/12/25 was £85,848.
- We have made excellent progress in fund raising in 2024 and 2025 with just short of £95,222 raised by the parish so thank you to all involved, but especially Mike Chew who has been leading the challenge to obtain donations and Grants. In addition, we have a pledge of £20,000 from the Garfield Western Foundation payable on completion of the project.

Approved by the PCC on 10th May 2026 and signed on their behalf by the Reverend Susan Ball (PCC chairman)

Signed: SSBall