

**Annual Report of the Parochial Church Council
for the year ended 31st December 2024**

Parish	St Anne's Church, Fence-in-Pendle
APCM date	18 th May 2024, 11am
Incumbent	Revd. Lesley Hinchcliffe
Treasurer	Simon Parker
Independent Examiner	Gemma-Louise Wells
Address for correspondence	PCC Secretary, c/o The Refectory, St Anne's Church, Wheatley Lane Rd, Fence, BB12 9EE.

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Aims and Purposes

St Anne's Parochial Church Council (PCC) has the responsibility of co-operating with the incumbent in promoting in the parish the whole mission of the church pastoral, evangelistic, social, and ecumenical. The PCC is responsible for the maintenance of the church buildings.

Vision 2026

St Anne's embraces Vision 2026 as it seeks to grow healthy churches that will transform communities. The four guiding principles:

1. Making Disciples of Jesus Christ
2. Being Witnesses to Jesus Christ
3. Growing Leaders for Jesus Christ
4. Inspiring Children and Young People

Structure, Governance and Management

The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Powers Measure. The PCC is excepted by order from the registering with the Charity Commission. The method of appointment of the PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and to stand for election to the PCC. The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

Current membership of the PCC

Ex-officio

Incumbent:	Revd. Lesley Hinchcliffe
Churchwarden	Clare Turnham and 1 x Vacancy
Deanery Synod Reps.	Pam Barton and Cynthia Huckin

Members

- | | |
|------------------------|---|
| 1. Simon Parker | (Treasurer) |
| 2. Cynthia Huckin | (Safeguarding Officer and Deanery Synod Rep.) |
| 3. Kathryn Clarke | (Term of office expires at this meeting) |
| 4. Jenny Yerkess | (Electoral Roll Officer - term of office expires at this meeting) |
| 5. Caroline Stansfield | |
| 6. Simon Parker | |
| 7. Andrew Chamberlain | |
| 8. Rosemary Hartley | |
| 9. Vacancy | |

PCC Committees

The PCC has a Standing committee. This is the only committee required by law. It has the power to transact business of the PCC between meetings, subject to any direction by the Council. The Standing committee comprises of Reverend Lesley Hinchcliffe, Clare Turnham, Simon Parker, and the PCC Secretary.

Churchwarden Report

Thank you yet again for taking the time to read our yearly report. They do seem to come around quickly and it's hard to believe this is my fifth one. I have decided to stand again this year. I have been a lone warden for the last couple of years and would love to welcome someone to take on the empty position to work alongside myself. I have been grateful over the last few months to have help and support in my role and I'm hoping for someone to take on the post. We also have spaces on the PCC this year. If you feel this is something you would like to be a part of please pick up a nomination form. Likewise for the Warden position.

The PCC meets a few times a year to discuss and agree on finances, events and how best we can serve and run St Anne's. Our main agenda is always Worship and how best we can help St Anne's grow. This year, our average Sunday worship attendance has remained steady. However, when we hold events such as afternoon tea or Christmas celebrations, we see increased support from the wider community. This is a gap we are keen to bridge and would love ideas on how we can do this. You don't have to be on the PCC to express an idea; Rev Lesley, myself, or anyone on the PCC will always be happy to listen. I have already been approached with a couple of ideas that I'm hoping we can implement in 2025.

Friday Faith and Fun has continued the second Friday of the month in the refectory. This is for school aged children and goes towards High School attendance. This is a lovely group where many a friend has been made by children and parents alike. I'd like to take this opportunity to thank Helen Parker for arranging and planning the resources this year, the children have enjoyed all the activities.

Coffee and conversation also run every Tuesday morning and once a month we have songs of Praise that Gil Gilbert has very kindly agreed to take over after Robert Ferguson has decided to step down after 3 years. Reminisce was new for 2024 and is also held once a month on a Tuesday. Essence also continues the first Wednesday evening of the month. Please see the notice boards or newsletter for all activities. They are enjoyed by all whom attend.

In September we had our visitation from the Diocese. They take a look at everything we do at St Anne's from policies and procedures, Safeguarding, maintenance, and many more areas of the general running and worship. We were really pleased to have no action points. This is a credit to all the hard work put in by Rev Lesley, Simon Parker and the PCC.

In closing I would like to thank you all. We have a great team at St Anne's. Not just the official roles but from volunteers and the congregation.

Clare Turnham (Churchwarden)

Treasurer's Report

General Fund income

Income for the year was £56,363 and expenditure was £60,556 – a loss for the year of £4,193.

Our income from giving, wedding & funeral fees and gift aid was £37,819 which is £1,733 less than the previous year.

We now have fifteen individuals who are making monthly standing order payments to St Anne's via the Parish Giving Scheme (PGS) and a further thirteen individuals who are making regular standing order payments independently.

This year donations have been boosted by a single generous donation of £4,000 without which our loss would have been much greater.

Our income from giving and donations was supplemented by £5,100 received from Holgate Funeral Services for the lease of the Old Schoolhouse.

The Refectory's income was £5,824 and its food costs were £2,019 so the café has contributed £3,805 to funds – a wonderful effort.

General Fund expenditure

We have paid our 2024 Parish Share in full and do not have any historic debt to the diocese.

We have spent £3,781 on church repairs of which £1,500 was used to repoint the buttress on the NW corner of the nave. A further £500 was spent on a repair to the tower clock. The remaining monies were spent on periodic testing. We have spent £1,396 on hall & schoolhouse repairs, all of this being for periodic testing.

Gas, water and electricity charges for 2024 were 9% higher than the year before but we have benefitted from a five-year fix on our energy tariffs which has cushioned us from the worst of the price increases in recent years. However, all these tariffs come up for renewal in 2025 and we can expect to see increases in the next two years.

We have replaced the notice board at the lychgate at a cost of £996.

Budget for 2025

The budget for next year is not looking good. We expect the loss for 2025 to be in the region £13,000 which is not sustainable given that our (General Fund) cash at bank is only £1,578. The reasons for the loss are as follows:

- a) We have lost some of our regular givers.
- b) Assumed increases in energy costs.
- c) An increase in Parish Share of £879.
- d) The large donation of £4,000 received in 2024 was a one-off.

The only way to achieve a break-even financial position is to withhold 30% of the Parish Share but this will leave us with a debt to the Diocese. The PCC will wish to launch a new Stewardship campaign of course.

Reserves

The church does not have much money left in its reserves to help with the budget deficit in 2025. Our reserves are as follows:

a. KR Brown legacy for Churchyard

£2,434 in cash held for us on deposit by the diocese but its use is restricted to the Churchyard Fund so this money cannot be used to support general expenditure.

b. Atkinson legacy for Choir / Organ

Shares held for us by the diocese whose current value is £3,700. The dividends from these shares are restricted for use by the Choir / Organ Fund so this money cannot be used to support general expenditure.

c. Atkinson legacy for general purposes

Other shares valued at £4,281 may be used to support general expenditure. The annual dividend income from these shares in 2024 was £116 but the shares could be sold if necessary.

d. Parochial monies for general purposes

Other shares valued at £1,647 may be used to support general expenditure. The annual dividend income from these shares in 2024 was £45 but the shares could be sold if necessary.

Our free reserves i.e. those reserves that can be used for general purposes are the Atkinson legacy [c] and the Parochial Monies [d] which means that our true reserves are approximately £5,928 being the current market value of these two sets of shares.

Other Funds

In addition to the General Fund, the church has several other Funds which hold monies set aside for specific purposes. Our bank balance of £6,192 holds all the money allocated to each Fund, including the General Fund, as follows:

Funds Table				
	Opening balance	Purchases	Receipts	Closing balance
General Fund	£ 5,771.22	-£63,987.62	£ 59,794.76	£ 1,578.36
Buildings Fund	£ 86.52			£ 86.52
Uganda Fund	£ 517.37	-£ 500.00	£ 834.02	£ 851.38
Churchyard Fund	£ 0.88	-£ 836.74	£ 945.49	£ 109.63
Choir Members Fund	£ 598.68		£ 100.00	£ 698.68
Choir/Organ Fund	£ 60.00	-£ 70.00	£ 140.39	£ 130.39
The Refectory (hall)	£ 601.85	-£ 190.80		£ 411.05
Youth	256.01	-£ 126.36		£ 129.65
The Walled Garden	£ 3,010.50	-£ 983.14		£ 2,027.36
Flower Fund	£57.25	-£ 305.00	£ 416.25	£ 168.50
Fund balances	£ 10,960.28	-£ 66,999.66	£ 62,230.91	£ 6,191.52
			Movement in year	-£ 4,768.75

Buildings Fund

This Fund is a left-over from fund raising in earlier years for building projects.

Erasmus Uganda Fund

This fund is used to support projects in Uganda, principally the Good Samaritan school in Kampala. A Charitable Trust has been formed by others to take this work forward and we now tend to pay funds to the Trust.

Churchyard Fund

This Fund receives income from the KR Brown legacy above. We have also drawn down £500 from the legacy fund in 2024 to support spending on churchyard maintenance.

Choir Members' Fund

This Fund belongs to the choir and most of the money in it has been raised from the choir's own contributions, along with fees from singing at weddings etc.

Choir / Organ Fund

This Fund receives dividend income from the Atkinson legacy above and has been used to fund music purchases and organ repairs.

The Refectory / Hall Fund

This Fund is a residue of historic fund raising for hall improvements and is used to fund hall repairs whilst it lasts.

Youth Fund

This Fund was established from the 2016 Christmas Sleigh Ride and is used to purchase equipment and resources for the younger members of our church family.

Walled Garden Fund

This Fund was established to make the garden area at the back of the Refectory. There is a balance left in the Fund because a grant received for tarmacking works was not needed as the contractor refused payment.

Flower Fund

This Fund is used to receive donations for church flowers and for their purchase.

Balance Sheet

The Balance Sheet lists all the assets and liabilities of the church, including:

- The historic cost of the purchase of the Church Hall at £60,000.
- The historic cost of share legacies at £561(not their current market value).
- The value of cash held in the Church Deposit Fund at £2,934.
- Our Virgin Money bank account balance at £6,192 and the allocations to each Fund.

Simon Parker (Treasurer)

Safeguarding Report

Training

Basic Foundation and Domestic abuse training is up to date for all who require it.

Policies

The PCC are required to review all Safeguarding Policies annually and these were reviewed and signed off at the end of 2024.

Disclosure and Barring Service Checks (DBS)

All checks are complete and up to date for all who require them. Safeguarding is a standing item on our PCC meeting agendas. As stated in last year's report, we achieved Level 3 and are 100% on the Dashboard Tool.

I would like to thank everybody who has cooperated in keeping our church a safe place to worship.

Cynthia Huckin (Parish Safeguarding Officer)

Fabric, Goods & Ornaments Report

Church Property Register

The register is our inventory of silver, brasses, registers, furniture, panelling & pictures. The Churchwarden has checked the inventory and there are no issues to report.

Quinquennial building survey

The quinquennial was carried out by our architects in May 2021 and is due again in 2026. The condition of the church is generally good and the works recommended by our surveyor have been substantially completed. The significant work carried out during 2024 was the repointing of the NW buttress.

Gardening team

Thanks, as ever to Geoff Wormwell, David Brown and Andrew Chamberlain for their hard work in mowing the graveyard and for carrying out minor repairs around the church.

Simon Parker (Fabric lead)

Faith, Mission, and Action Reports

Essence Group

Essence is a group of ladies who meet on the first Wednesday of the month in the Refectory at 7.30p.m... Reverend Lesley leads the group; it is a wonderful space to express ourselves through art, craft, discussion, prayer and reflection.

We average 10 ladies at each meeting and at the close of the evening we leave feeling calmer and relaxed after spending time with good company. Do give it a try you will be very welcome (also any men willing to give it a try)

Cynthia Huckin (PCC member)

Refectory Report

The Refectory is now used regularly for various groups, and we continue to open the Cafe most Saturdays in the year. the average footfall over the year is approximately six, disappointingly we have had a couple of no shows. However, Songs of Praise held monthly remains steady at ten to twelve attending regularly and I think I can say is enjoyed by all.

We have also held eight special events such as afternoon tea, lunch with a punch and sports weekend with an average footfall of thirty attending which is encouraging and has seen some new faces. The variation in numbers from week to week does create problems for catering which we try to manage as best we can.

Looking to the future we perhaps need to look at ways of encouraging more people from outside of the church family and ideas or thoughts on this are most welcome.

In the meantime, a grateful thanks for those who help staffing, providing cakes, soup etc., kitchen help as and when required. Yet again it would be good to recruit extra volunteers, if possible, we look forward to seeing you in the following weeks.

Rosemary Hartley (PCC member)

Incumbent's Report for Year ended December 2024

St Anne's Fence

The year from January 1st to December 31st, 2024, was one of consolidating our growth. We settled into a good pattern of worship in our church services and worship, praise, prayer and fellowship events in The Refectory.

The Refectory bridges the gap between the familiar secular world and the world of church, with its ritual and liturgy. We now have regular, established monthly events on Tuesdays, such as Pendleside Mothers' Union, Reminisce at the Refectory, Songs of Praise and weekly Coffee and Conversation and the Saturday Café. The Refectory hosted other events such as the Beetle Drive, Summer BBQ and Sports weekend, Afternoon Teas. These times offer fellowship, opportunities for sharing and prayer which are important for our church family.

Our church services now include an annual 'Blessing of the Animals' which is well received. The Healing Service was also well received, and this ministry will continue to grow and be part of our spiritual development. The 'Saints and Souls' service in November continued to be a source of comfort, blessing and encouragement to those who attended.

We strive to reach out into our community, acknowledging we sit at the end /outskirts of our village. In 2024, links were made with the Methodist church and school. We joined in with the Sunflower competition and our church hosted the school Nativity play in December. I pray this is the start of a new relationship with the school.

Church attendance plateaued in 2024, and we must be aware of this and not settle into a happy complacency. As with all Christian disciples, we are called to mission and outreach. In 2025 my prayer is that we grow new disciples and make new leaders. There were signs of this beginning in 2024 as Eileen Coulton took on the unofficial role as 'Deputy Warden' to support Clare. Others stepped up to join the welcome team and to help set up the altar for worship. Amanda Tattersall stepped down as Treasurer and I offer huge thanks to Simon Parker who stepped forward to be Treasurer.

We face challenges ahead. We ended 2024 knowing this, especially challenges surrounding our financial giving. Churches are charities and as such rely totally on the generous giving of the church family. Looking to 2025, we must continue steadfast in prayer and stay close to the Lord, who I know will provide for us in this place. We must avoid being drawn into an over emphasis on social events – we must seek to get the balance right and *always* have Jesus at the centre of *all* we do.

It is a privilege and in my gift to serve God in this place, with you.



Reverend Lesley Hinchcliffe

13th April 2025

Approved by PCC

Reverend Lesley Hinchcliffe

18th May 2025

Annual Accounts 2024

General Fund Account For The Year Ending 31 December 2024

RECEIPTS	2024	2023
Incoming resources from donors		
Direct income (standing orders & envelopes)	26,001	26,758
Collections (offertory)	3,491	3,508
Wedding & funeral fees	3,312	2,554
Gift Aid recovered	5,015	6,472
	<u>37,819</u>	<u>39,292</u>
Other voluntary incoming resources		
Donations & bequests	4,686	1,412
Special collections	159	380
Other income (Easyfundraising & Cashback)	71	
Contribution from St John's Higham for vicar's expenses	1,048	1,649
	<u>5,963</u>	<u>3,441</u>
Income from investments		
Dividend income	161	158
Bank interest received	5	9
	<u>165</u>	<u>167</u>
Income from operating activities to generate funds		
Lettings income	5,100	5,525
Fund raising events (gross)	595	1,286
The Refectory income (gross)	5,824	5,367
Miscellaneous income	190	1,841
Grants received (VAT recovered)	706	
	<u>12,415</u>	<u>14,019</u>
TOTAL RECEIPTS	<u>56,363</u>	<u>56,919</u>
PAYMENTS		
Grants & donations		
Special Giving	267	115
Home & overseas missions	357	166
	<u>624</u>	<u>281</u>
Activities relating directly to the work of the church		
Organist fees	2,450	2,517
Parish Share paid to Diocese	33,209	31,950
Vicar's travel expenses & Phone / Broadband	1,181	1,081
Church expenses (repairs & insurance)	6,162	6,151
Hall & Schoolhouse expenses (repairs & insurance)	3,146	2,606
The Refectory food & consumables	2,019	1,938
Gas, Water and Electricity (Church £4,389, Hall £3,315)	7,704	7,071
Miscellaneous expenses	1,771	1,053
Fund raising expenses	204	121
	<u>57,847</u>	<u>54,488</u>
Church management & administration		
Admin. Expenses and worship requisites	2,086	2,766

Professional fees		409
	2,086	3,175
TOTAL PAYMENTS	60,556	57,944
(DEFICIT) / SURPLUS	-4,193	-1,025
Cash & bank accounts at 01 January 2024	5,771	6,796
Deficit for the year	-4,193	-1,025
Transfers to other Funds	-	-
Cash & bank accounts at 31 December 2024	1,578	5,771

Other Funds for the year ended 31 December 2024

Restricted

Choir Members' Fund

	2024	2023
	£	£
RECEIPTS		
Wedding and funeral fees	100	300
	100	300
PAYMENTS		
Nil	0	90
	0	90
NET RECEIPTS (PAYMENTS)	100	210
Bank Account as at 1 January	599	389
Bank Account as at 31 December	699	599

Restricted

Hall Fund (The Refectory)

	2024	2023
	£	£
RECEIPTS		
	0	0
	0	0
PAYMENTS		
Water leak repairs in back yard	191	0
	191	0
NET RECEIPTS (PAYMENTS)	-191	0
Bank Account as at 1 January	602	602
Bank Account as at 31 December	411	602

Restricted

Flower Fund

	2024	2023
	£	£
RECEIPTS		
Donations	336	345
Gift aid recovered	80	58
	<u>416</u>	<u>403</u>
PAYMENTS		
For flowers	305	400
	<u>305</u>	<u>400</u>
NET RECEIPTS (PAYMENTS)	111	3
Bank Account as at 1 January	57	54
Bank Account as at 31 December	<u>169</u>	<u>57</u>

Restricted

Uganda Erasmus Fund

	2024	2023
	£	£
RECEIPTS		
Donations	666	671
Gift aid recovered	168	168
	<u>834</u>	<u>839</u>
PAYMENTS		
To The Erasmus Uganda Charitable Trust	500	800
	<u>500</u>	<u>800</u>
NET RECEIPTS (PAYMENTS)	334	39
Bank Account as at 1 January	517	478
Bank Account as at 31 December	<u>851</u>	<u>517</u>

Designated

Buildings Fund

	2024	2023
	£	£
RECEIPTS		
	0	0
	<u>0</u>	<u>0</u>
PAYMENTS		
	0	0
	<u>0</u>	<u>0</u>
NET RECEIPTS (PAYMENTS)	0	0
Bank Account as at 1 January	87	87
Bank Account as at 31 December	<u>87</u>	<u>87</u>

ASSETS & LIABILITES												
For the year ending 31st December 2024		Choir/ Organ	Choir Members	Church- Yard	Hall (Refectory)	Uganda Erasmus	Buildings	Youth	Walled Garden	Flower Fund	Totals	Totals
	General Fund £	Organ Fund £	Members Fund £	Yard Fund £	(Refectory) Fund £	Erasmus Fund £	Buildings Fund £	Youth Fund £	Garden Fund £	Fund £	2024	2023 £
FIXED ASSET												
Church Hall	49,562				10,438							60,000
INVESTMENTS (at cost)												
Mrs Atkinson Legacies (note 1)												
345 CIF shares (allocated to funds 185:160)	231	200									431	431
Parochial Monies (note 2)												
71.23 CIF shares	130										130	130
Total Investments	361	200									561	561
MONETARY ASSETS												
Virgin Money Bank Account	1,578	130	699	110	411	851	87	130	2,027	169	6,192	10,960
K.R. Brown legacy held in Church Deposit Fund (note 3)				2,434							2434	2,934
Cash in Hand												0
Total	1,578	130	699	2,544	411	851	87	130	2,027	169	8,626	13,894
DEBTORS												
St John's share of vicar's expenses												296
Gift Aid Recoverable (Aug to Dec 2024 to claim)												1,000
Grants due from LPOW scheme												0
Total debtors												1,296
LIABILITIES												
Church water account (disputed)												1,000
Hall electricity account (disputed)												500
Total liabilities												1,500
NON-MONETARY ASSETS	Organ, photocopier, lawnmower, sound system, digital piano & carpets											
Note 1 - Parochial Monies												
71.23 shares held in CbF Income Fund 509S/CB3002241												
These shares were valued at £1,647 at 31.12.2024												
Note 2 - Atkinson legacies												
345 shares shown here at cost.												
160 shares allocated to Choir / Organ Fund were valued at £3,700 on 31.12.2024 (232S/CB3002245)												
185.15 shares allocated to General Fund were valued at £4,281 on 31.12.2024 (233S /CB3002246)												
Both sets of shares pay dividends to our bank account.												
Note 3 - KR Brown legacy												
CbF Deposit Fund CB3002160 - cash held on deposit.												
£500 was withdrawn in 2024 to fund churchyard expenditure.												