Trustees' Report and Financial Statements for the year ended 31st December 2025

Charity Number: 1134150

Reference and administration information

The Parish of St Margaret, Hollinwood and St Chad, Limeside is situated in the South East of Oldham. It is part of the Diocese of Manchester within the Church of England. The Parish Church is St Margaret of Antioch, a Grade 2 Listed building.

The Correspondence address is:

St Margaret's Vicarage
Chapel Road
Hollinwood
Oldham OL8 4QQ

Episcopal oversight is provided by the Bishop of Beverley, the Parish having passed the necessary resolutions under the House of Bishops' Declaration.

The Parish is a member of the Society, Forward in Faith and a Corporate member of the Church Union.

Bankers

National Westminster Bank plc
794 Manchester Road
Failsworth
Manchester M35 9NY

Insurers

Ecclesiastical Insurance Office plc
Beaufort House
Brunswick Road
Gloucester GL1 1JZ

Independent Examiner

Mrs Elizabeth Battersby-Hill
42 Lancaster Road
CARNFORTH
Lancashire LA5 9LD

The PCC is not subject to any Income Tax and is thus able to reclaim any tax on donations made under the Gift Aid scheme. Although not registered for VAT, it is subject to VAT on invoices for goods and services.

VAT can be reclaimed on certain expenditure under the Listed Places of Worship scheme.

Structure, Governance and Management

The Parochial Church Council (PCC) is a registered Charity with the Charity Commission: charity registration number: 1134150. PCC members who filled in the Charity Commission Declaration form are Trustees of the Charity.

The method of appointment of PCC members is set out in the Church Representation Rules. All church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC comprises the Incumbent, two Churchwardens, two Deanery Synod representatives plus elected members. They are appointed at the Annual Parochial Church Meeting and serve for one year.

The Standing Committee comprises the Chairman, the Churchwardens, Secretary and Treasurer who meet from time to time to determine, amongst other matters, the Agenda for each PCC meeting.

Other sub-committees are established to undertake specific tasks, such as social events and fundraising when necessary.

Objectives and Activities

The PCC's general functions are set out in the Parochial Church Council (Powers) Measure 1956, Section 2. This can be summarised as: '*it shall be the duty of the minister and the PCC to consult together on matters of general concern and importance to the Parish*.'

The primary object of all PCC's will be the promotion of the Gospel of our Lord Jesus Christ according to the doctrines and practices of the Church of England.

The PCC's mission statement is 'Saint Margaret and St Chad's is a Church family, where we gather as God's people in faith, love and service. It is a place of worship, prayer, welcome and acceptance, reaching out to the whole community'.

The PCC has the responsibility of co-operating with the Incumbent in promoting in the ecclesiastical parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The PCC is responsible for the maintenance and repair of the church and its contents. It arranges suitable insurance cover for the building. The PCC has overall charge of all expenditure. Cheque signatories are the two

Churchwardens, the Secretary and the Treasurer. All payments require two signatures, any two of the four. The PCC relies wholly on volunteers to carry out all aspects of the work, only engaging contractors where no expertise exists within the congregation. Accordingly, there are no employees.

The PCC retains ownership of the Canon George Community and Parish Hall, and the management of that building is the responsibility of the PCC following the demise of the Hall Management Committee. The Hall maintains its own who Bank account, but the PCC is now responsible for the insurance cover for the building.

The making of grants and donations is decided each year by the PCC. Collections are authorised to be taken in church on behalf of other charities. The monies collected are recorded in the accounts and paid to the charities concerned by cheque.

Risk Management Policy

The risks fall into three categories:

1. Risk to the continuation of the church as a ‘going concern’ in Hollinwood and Limeside.
2. Risk to the premises.
3. Risk to individuals when using the premises.

The first of these has been addressed by the PCC to stake steps to rectify any shortcomings.

The Church the Canon George Community and Parish Hall are protected by burglar alarm systems. The Canon George Community and Parish Hall also has smoke detectors fitted. Fire protection is afforded by extinguishers which are serviced annually in both buildings.

Health and Safety issues have been addressed by the writing and dissemination of procedures governing the conduct of users and visitors.

Reserves Policy

It is the policy of the PCC to aim to maintain a balance in unrestricted funds which represents a minimum of three months’ normal expenditure to cover emergency situations which may arise from time to time.

Investment Policy

The PCC is committed to invest surplus funds, when available, in reputable financial institutions, including the Church of England Central Board of Finance. During 2025 the PCC did not have surplus funds available for investment and does not currently hold any investments. In addition, the policy of the PCC is that parish funds may only be deposited with financial institutions which carry the guarantee of the UK’s Financial Services Compensation Scheme.

PCC Membership 2025 - 2026

PCC members who have served during 2025 and who will serve until the APCM in 2026 are:

Incumbent

The Reverend Fr Thomas Davis SSC

Churchwardens

Mr Barry Dainty
Mr Norman Horridge

The Churchwardens act as joint vice-chairs of the Parochial Church Council.

Representatives on the Oldham and Ashton Deanery Synod

Mr Barry Dainty
Mrs Denise McCoy

Elected Members

Mrs Marie Barton
Ms Amanda Carr
Mr James Carr
Mrs Sylvia Dempster
Miss Kirsty Haugh
Mrs Denise McCoy
Mr Ian McCoy

The Parish of Hollinwood
St Margaret of Antioch and St Chad of Lichfield, Limeside

Agenda

- Opening Prayer
- Apologies for absence

Meeting to Elect Churchwardens

- Minutes of the Meeting to Elect Churchwardens 2025 page 6
- Matters arising
- Election of Wardens
- Any other business
- Date of the next meeting to Elect Churchwardens

Annual Parochial Church Meeting

- Minutes of the Annual Parochial Church Meeting 2025 page 7 – 9
- Matters arising
- Election to the Parochial Church Council – 9 places
- Election to Deanery Synod
- Reports pages 10 – 13
  - PCC Secretary
  - Electoral Roll
  - Deanery Synod
  - Churchwardens
  - Safeguarding
  - Canon George Community Hall
  - Parish Priest
- Financial Statement and Independent Examiner's Report pages 14 – 20
- Adoption of Financial Statement
- Appointment of Independent Examiner
- Review of Parish Safeguarding Policy pages 21 – 23
- Date of the next APCM Meeting
- Date of PCC Meeting to appoint Officers
- Blessing

The Parish of Hollinwood
St Margaret of Antioch and St Chad of Lichfield, Limeside

Meeting to Elect Churchwardens held on Sunday 18th May 2025

There were 16 people present.

Apologies had been received from:

Mrs Janet Taylor and Mrs Glynis McCann.

Fr Tom opened the Meeting with prayer.

Minutes

The Minutes of the Meeting to Elect Churchwardens held on Sunday 19th May 2024 had been circulated. It was proposed by Mrs Marie Barton and seconded by Mrs Sylvia Dempster that these were a true record of the Meeting. The Minutes were accepted unanimously.

Matters Arising

There were no Matters Arising.

Election of Churchwardens

Mr Norman Horridge had been proposed by Mrs Denise McCoy and seconded by Mrs Sylvia Dempster and consented to his nomination.

Mr Barry Dainty had been proposed by Mrs Janet Taylor and seconded by Miss Kirsty Haugh and consented to his nomination.

There being no other nominations Mr Norman Horridge and Mr Barry Dainty were duly elected.

Archdeacon’s Visitation

Mr Norman Horridge and Mr Barry Dainty will be sworn into Office at the Archdeacon’s Visitation at Oldham Parish Church on Thursday 12th June at 7.30pm.

Any Other Business

There was no Other Business.

Date of the next Meeting

Sunday 19th April 2026 after the Solemn Mass in the Canon George Hall.

Signed Date

The Parish of Hollinwood
St Margaret of Antioch and St Chad of Lichfield, Limeside

Annual Parochial Church Meeting held on Sunday 18th May 2025

There were 16 people present.

Apologies had been received from:

Mrs Janet Taylor and Mrs Glynis McCann.

Minutes

The minutes of the Annual Parochial Church Meeting held on Sunday 149th May 2024 had been circulated. It was proposed by Mr Martin Woods and seconded by Mr Barry Dainty that these were a true record of the Meeting. The Minutes were accepted unanimously.

Matters Arising

Mrs Sylvia Dempster informed the meeting that following her report for 2024, all PCC members were obliged to attend the Foundation Course for Safeguarding arranged by the Diocese of Manchester. She would send the link to those appointed at this meeting.

Election to Deanery Synod

There are no elections to be held this year.

Our Deanery Synod Representatives are Mr Barry Dainty and Mrs Denise McCoy.

Election to the Parochial Church Council

The following had been proposed and seconded and consented to their nomination:

Name	Proposed by	Seconded by

Mrs Marie Barton	Mrs Denise McCoy	Mr David Jones
Ms Amanda Carr	Miss Kirsty Haugh	Mr James Carr
Mr James Carr	Ms Amanda Carr	Miss Kirsty Haugh
Mrs Sylvia Dempster	Mrs Denise McCoy	Mr Martin Woods
Miss Kirsty Haugh	Ms Amanda Carr	Mr James Carr
Mrs Denise McCoy	Mr Barry Dainty	Mrs Joan Lees
Mr Ian McCoy	Mrs Joan Lees	Mr Martin Woods

There being no other nominations these people were duly appointed.

It was agreed that those who hold Office on the PCC continue to do so until the first Meeting of the new PCC.

Annual Reports for Year Ending 31st December 2024

The following reports required under the Church Representation Rules had been circulated:

1. PCC Secretary Report
2. Electoral Roll Officer's Report
3. Deanery Synod Report
4. Churchwarden's Report on the Fabric of the Church
5. Safeguarding Officer's Report
6. Canon George and Parish Hall Report
7. Oldham Foodbank Report
8. Parish Priest's Address

Financial Statement Report for Year Ending 31st December 2024

Mr Martin Woods, Honorary Treasurer, guided the Meeting through the Accounts which had been circulated.

1. **Adoption of the Financial Statement Report.** Parish Share will increase by approximately 5%. Utilities costs should stabilise and best market deals are sought when due for renewal. Ways to promote increased planned giving will be explored during the year. The meeting thanked Mr Martin Woods and Mr Ian McCoy for their work during the year. It was proposed by Mrs Marie Barton and seconded by Mr Ian McCoy that we adopt the Accounts presented to the meeting. All in favour and no abstentions

2. **Appointment of an Independent Examiner.** Fr Tom informed the meeting that following the Oldham Foodbank becoming a charity in its own right, the receipts and payments accounts have become much simpler. The meeting asked Mr Martin Woods to express its sincere gratitude to Mrs Elizabeth Battersby-Hill for examining our accounts. It was proposed by Miss Kirsty Haugh and seconded by Mrs Denise McCoy, that Mrs Battersby-Hill be appointed as the Independent Examiner for the coming year. All in favour and with no abstentions.

Safeguarding and Child Protection Report

The *Statement of Safeguarding Principles and Safeguarding Policy* – circulated before the Meeting –, had been reviewed by the Parish Priest, Churchwardens and Safeguarding Officer and commended to the Meeting that these are up to date. It was proposed by Mrs Denise McCoy and seconded by Mr Barry Dainty that these documents remain in place. All in favour and with no abstentions.

Date of The Next Vestry Meeting and Annual Parochial Church Meeting 2026

It was agreed that this will take place after the Solemn Mass on Sunday 19th April 2026.

Date of The First Meeting of the Parochial Church Council

It was agreed that this will take place after the 10.00am Mass on Saturday 14th June.

Any Other Business

There being no other business the Meeting was closed with God's Blessing.

Signed

Date

Annual Report for Year Ending 31st December 2025

PCC Secretary Report on the work of the PCC

The Parochial Church Council (PCC) met three times in 2025. Ten members were present on 5th April, where a wide variety of interesting discussion and action points took place and resolutions were passed. Eight members were present on 14th June where PCC officers for the year ahead were elected following the Annual Parochial Church Council meeting on 25th May 2025. Eight members were present on 13th September where the results of the survey of parishioners on the Electoral Roll saw their voices heard in favour of restoring the chalice and sign of peace at Mass.

PCC meetings host a wide variety of interesting discussion points and action points, and 2025 saw topics that ranged from improvements to the fabric of the church, fundraising, training, safeguarding, school governorship and mission. It was lovely to see the church diary full and to celebrate Fr Tom's 25th anniversary of ordination.

'What does the PCC do?'

The PCC works with the incumbent to oversee the church's spiritual and practical wellbeing. We meet about three times a year and make informed decisions in the parish's best interest. Being a member of the PCC is a wonderful way to help your church plan and act. If you are interested in finding out more about what the role entails, please reach out to any of your current PCC members or Fr Tom for more information.

Ms Amanda Carr

Electoral Roll Report

The Electoral Roll was revised in 2025 and now stands at 60. Sadly, Sydney Kayley died in 2025, and the parish is grateful for his many years of

faithfulness and support; may he rest in peace and rise in glory. Since the revision, there has been one application.

Deanery Synod Report

Following the Archdeacon of Manchester's decision in February 2025 that we should leave the Deanery of Manchester North and East and return to Oldham and Ashton, we have not been invited to any Deanery Synod Meetings. In addition, we have not been allocated a Mission Community to join. There has been no interest shown in us by the Area Dean or Archdeacon of Rochdale.

Churchwarden's Report on the Fabric of the Church

Over the last 12 months we have managed to carry out various tasks to improve the fabric of the church and church hall.

The tiled areas of the church have been restored and cleaned. The floor in the chancel is now clean and the colours on the tiles stand out.
All the aisles had tiles repaired or replaced, then cleaned.

The south aisle wall finally had the exposed areas plastered with lime-based plaster. As the church is a listed building the plaster could only be applied in layers no greater than 15mm to allow the plaster to dry out. This resulted in the project taking longer than expected. The wall was then painted to match the existing walls. Following this the new areas of the wooden ceiling were stained with wood oil to match the other ceilings in the church.

Repairs to the lighting have been completed and the church is now a lot brighter.

The church and church hall alarm systems have been repaired and are now functioning properly.

The flashing on the church roof outside near the Tower entrance has been repaired. We were made aware that the flashing had been damaged since 2024 via photographs supplied by the Ecclesiastical Insurance Company. There is still a problem with a leak over the north aisle and so we will continue to liaise with Bryan Smith (Smith & Lloyd Ltd.) to try to resolve this.

Minor repairs have been carried out in the church hall, and some problems are still waiting to be resolved.

Safeguarding and Child Protection Report

No major issues this past year. The uniform organisations are both up to date with all safeguarding regulations in their own groups and nothing else to report.

The PCC, under new regulations, requires anyone serving needs to complete a Safeguarding course. Of all members of the PCC to date it only requires a few members to take this course.

I hope to get an app put on my phone to keep everyone up to date with any courses or regulation changes that may need to be reported to members.

Canon George Community and Parish Hall Report

During 2025 bookings of the Hall by members of the local community for parties and fund-raising events held up well, but the regular use of the Hall by Slimming World unfortunately came to an end in April. As a result, receipts from hiring covered the costs of utilities, insurance and window cleaning, but not other maintenance expenses. We are especially grateful to Marie Barton and her family for cleaning the Hall voluntarily week in week out. We are also grateful to Norman Horridge for sorting out the alarm system and other minor but nevertheless important jobs like repairing the Ladies toilets. It is hoped that with John Asher's bequest of £1,000 to the Hall we will be able to carry out some much-needed redecoration, in particular, to the kitchen.

Parish Priest's Report

Writing this report each year is always a little tricky. It is written when the year you are writing about has passed and you are already four months into the new year. Careful navigation is necessary because the two can merge into one. I don't think I have helped myself much this year because I have re-read what I had previously said. Where to begin.
The highlight of 2025 for me was celebrating my Silver Jubilee of Ordination to the Sacred Priesthood. I themed the anniversary, 'there is a reason why you have been invited'. When a significant celebration comes round, it is easy to have a large gathering of people who have only known you in a particular place. In God's plan for me, I was brought up in London, moved to Suffolk where I was ordained, to Preston, Morecambe, Blackpool, back to Morecambe, the Isle of Man and now Hollinwood. At my anniversary Mass there were people I had been to school with, people whose weddings I had taken – I was unable to raise the dead and, so, a great number of people couldn't make it in the flesh -, young men – some of them – whom I had seen through the selection process and who are ordained now, and those who are my true friends. On the day there were just under 150 people with me to celebrate my milestone and I knew them all well.

I would like to thank you all most sincerely for the wonderful presentation you made. I sometimes describe myself as 'not being a control freak, but I do know what is going on.' For once, what was going on behind the scenes was a very well-kept secret. The reliquary you gave me now contains a relic of my name's sake and has its place on the altar. The rest of the presentation I have put to one side to purchase something I really want. I was equally grateful for the marvellous buffet you provided. In true St Margaret's tradition, we 'gathered up the leftovers that nothing may be lost' and continued the feasting the following day. If God grants me another twenty-five years, I will be quite elderly, but grateful.

During the year, there have been a significant number of baptisms, funerals and, sadly, only one wedding. With baptism, although many do not practise

their faith, the parents clearly want the best start for their children, and they therefore bring them to their Parish Church. With funerals, there is still a residue of faith, and it is uplifting to hear the Lord's Prayer being said from memory and not just the order of service. Weddings in our day and age tend to be extravagant, secular life events.

Sadly, John Asher and Sydney Kayley died during the year. We were able to give Sydney a good send off into the next year, but, unfortunately, the same was not true for John. We discovered that he had died and his funeral had taken place by his solicitor because he had left a bequest to St Margaret's in his Will. Both are in our Chantry Book and are remembered at the altar on their anniversary of death. May they rest in peace and rise in glory.

The jewel in our crown, St Margaret's School, continues to flourish thanks to the hard work of the senior leadership team and staff. We have seen another year where school is full and a large waiting list of hopefuls. I am grateful to the diligence of the Governors and especially to those who visit school regularly. It is not always easy to single out a particular person, but I would like to thank Mrs Elaine Horridge, Vice Chair of Governors, for her wisdom and for always making me feel better when I turn to her and ask, 'What do you think?'

The Oldham Foodbank, very much a charity in its own right, said farewell to Tom Lewis-Hood as Manager in 2025 and the appointment of Mark Whittington as his replacement. Mark has many years of experience under his belt in managing a Foodbank and has made some very significant changes to the running and accessing of the Foodbank. The Foodbank has become more focused on 'signposting' rather than 'here's a sticking plaster'. The current Board of Trustees are planning to expand in the next year by appointing another three. It is hoped that one of these will have 'lived experience' of having to access a Foodbank. Additionally, the Trustees are hoping to employ another member of staff to spread the workload of running one of the largest Foodbanks in the northwest; if not the largest.

Hulme Grammar School returned to St Margaret's for a Service of Nine Lessons and Carols which was very well attended once more. I was honoured to take part in the first Remembrance Day Service in the school in many years. We have also welcomed two classes for the first time to church for me to speak to the children about why we have Stations of the Cross on the walls, images of Our Lady and the Saints, candles and so on. It is my hope that in the months ahead closer links will be forged between St Margaret's and Hulme.

I am grateful to the PCC for their commitment to ensuring that we are faithful in our ministry and outreach to the people of our Parish as well as sharing the responsibility of managing funds. Our Churchwarden, Norman Horridge, has ensured that the fabric of the church and centre is maintained. His hard work is reflected in his report to this meeting. Sylvia Dempster continues to serve us well as the Safeguarding Lead. Amanda Carr who serves as the Secretary to the PCC, will have the Minutes of the meetings today within a couple of hours of us leaving.

In February of 2025, the Archdeacon of Manchester decided that we could return to the Archdeaconry of Rochdale and Deanery of Oldham and Ashton. I haven't been contacted by the full time Area Dean or Archdeacon since that decision was made. It would seem the Area Dean doesn't call Chapter Meetings – I am not upset about that – nor have we been invited to Deanery Synod Meetings. While spending huge amounts of Church Commissioners' money on finding people to work in offices, pastoral care of the clergy and parishes is at the bottom of the pile. The Bishop of Manchester has announced his retirement in July 2027, and I pray that his successor will be more focused on the pastoral wellbeing of this Diocese than on being told how to do things better.

We made significant strides in fundraising during the year which has helped to keep the wolf from the door. Thank you to those who raised so much at the Christmas Fyre and those who attended the poverty lunches in Advent and Lent. In 2026 there are plans to support a charity called 'Two Brews' following an incident that was reported in the local and national news where two former homeless men were denied accommodation in a hotel even though the room had been paid for.

This is but a snapshot of all the wonderful things that have happened at St Margaret's. I remain grateful to your love and support and, once again, ask for your forgiveness for my faults. Every day, whatever is thrown at me, I give thanks that God has called me to this parish and into your lives. May Our Lady, St Margaret and St Chad pray for us and may everything we do be 'all for Jesus'.

The Parish of St Margaret Hollinwood and St Chad Limeside

Charity Number: 1134150

GENERAL FUND RECEIPTS & PAYMENTS ACCOUNT

For the period 1 January 2025 to 31 December 2025

CLOSING BANK BALANCE

Current and Saver Accounts at 31 December 2024: £26,833.38

Current and Saver Accounts at 31 December 2025: £51,880.07

Operating surplus: £25,046.69

STATEMENT OF ASSETS AND LIABILITIES AT 31 DECEMBER 2025

Cash Funds

Bank Current and Saver Accounts at 31 December 2025: £51,880.07

Other Monetary Assets and Liabilities

Debtors

- HMRC (re Gift Aid on donations, October to December 2025): approx. £1,500
- Hall rental: approx. £400

Assets retained for church use: Canon George Community Hall

Assets with no monetary value attached: Movable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal.

RECEIPTS

	Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
Voluntary receipts from donors				
Planned Giving	17,194.00		17,194.00	16,475.00
Collections	3,295.91		3,295.91	3,327.31
Sundry Donations	5,952.80		5,952.80	4,417.50
Gift Aid from HMRC	7,552.06		7,552.06	7,255.38
Activities to generate funds				
Fund-raising events	6,469.80		6,469.80	4,270.50
Income from church activities				
PCC fees	1,417.00		1,417.00	1,394.00
Investment income				
Bank interest	164.57		164.57	105.87
Miscellaneous				
Donations for votive lamps	1,102.80		1,102.80	928.40
Charitable fund-raising	0		0	200.00
Donations for fabric and furnishings (St Anthony)		529.00	529.00	1,597.00
Other income				
Hire of Car Park for building works in 2024	0		0	2,000.00
Bequests (Hitchen/Asher/Roberts)	500.00	24,794.34	25,294.34	1,000.00
Net Zero Grant for Church Lighting	4,845.00		4,845.00	
VAT refund (Church Lighting)	968.40		968.40	-
Canon George Hall				
Rental	3,099.00		3,099.00	4,842.00
Donations for refreshments	1,032.90		1,032.90	1,053.45
Contribution to broadband	720.00		720.00	720.00
Net Zero Grant for Lighting	850.00		850.00	
Bequest (John Asher)		1,000.00	1,000.00	
TOTAL	**55,164.24**	**26,323.34**	**81,487.58**	**49,586.41**

Total Receipts: £81,487.58

PAYMENTS

	Unrestricted Funds £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
Cost of Parish Ministry				
Diocesan Parish Share	20,328.00		20,328.00	19,360.00
Vicarage Running Expenses	3,662.29		3,662.29	3,428.13
Church activities				
Altar requisites	2,487.87		2,487.87	1,920.30
Church Running Expenses				
Utilities	2,866.90		2,866.90	3,516.18
Insurance	6,823.58		6,823.58	6,597.17
General maintenance and inspections	1,323.41		1,323.41	1,634.00
Major maintenance (Lights and Flooring)	9,638.33		9,638.33	
Improvements to fabric and furnishings (incl. St Anthony)		1,595.56	1,595.56	3,030.00
PCC management and administration				
Fees and subscriptions	210.00		210.00	207.00
Charitable donations				200.00
Canon George Hall Running Expenses				
Utilities	1,214.53		1,214.53	4,435.93
Insurance	1,379.16		1,379.16	1,351.76
Cleaning (windows and refuse)	793.00		793.00	669.00
Maintenance and repairs	517.54		517.54	1,542.32
Major maintenance (Lights)	3,100.28	500.44	3,600.72	
TOTAL	**54,344.89**	**2,096.00**	**56440.89**	**47,891.79**

Total Payments: £56,440.89

Excess of receipts over payments: £25,046.69

EXPLANATORY NOTES TO THE RECEIPTS AND PAYMENTS ACCOUNT
ACCOUNTING POLICIES

The 2025 Financial Statements of the Parochial Church Council have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts and Payments basis. The accounts include monetary transactions, assets and liabilities for which the Parochial Church Council can be held responsible. They do not include the accounts of groups comprising informal gatherings of Church members. The principal accounting policies are as follows:

General Funds

These relate to funds that are not subject to any restrictions regarding their use and therefore available for application to the general purposes of the PCC. These include any funds designated for particular purposes by the PCC.

Restricted Funds

The purpose of any restricted funds is noted in the accounts.

Subject to the above, Receipts and Payments include income as received and expenditure when all recorded costs are irrevocably paid.

1. Fixed Assets retained for Church use include the Canon George Community Hall, built by the Church in 1988. This is currently used on a regular basis by the uniformed organisations. In addition, the Hall is available for occasional bookings by members of the local community for parties, fund-raising events and meetings.

2. Assets recognised in the Statement of Assets and Liabilities include the PCC's cash funds and ones with no monetary value attached.

3. Movement in Restricted Funds

	B/F £	Receipts £	Payments £	Balance C/F £
Donations for font, railings etc.	1,720.00	0	1,220.00	500.00
Donations for Image of St Anthony	347.00	529.00	876.00	0
Roberts Bequest	1,000.00	0	0	1,000.00
Asher Bequests	0	25,794.34	0	25,794.34

Approved by PCC on 29th March 2026

Signed

Chair, Parochial Church Council
Treasurer

Financial Review 2025

Introduction

The Accounts show an operating surplus for 2025 of just over £25,000. However, this is almost entirely due to the generous bequest by John Asher to St Margaret's. Aside from that, unrestricted general receipts were marginally higher than payments in 2025.

Receipts

The main sources of income during 2025 have been Planned Giving through the bank (£17,194), Collections (£3,296), Sundry Donations (£5,953) and tax reclaimed from HMRC under the Gift Aid scheme (£7,552). This represents an increase on giving by parishioners of about 5% compared with 2024, mostly due to donations given for the flooring repairs. In addition, fund-raising activities have been even more successful than in 2024, generating £6,470, in particular thanks to the efforts of the Knitters. Fees from weddings and funerals (£1,417) and donations for votive lamps (£1,103) have again helped to cover the costs of running the Church. In addition, nearly £25,000 of the John Asher bequest has been given for the fabric of the Church, and we hope to use this towards the cost of replacing the boilers.

As regards the Canon George Community Hall, receipts from bookings have dropped in 2025 mainly due to the closing of the Slimming World group and the absence of elections. This nevertheless generated £3,099 towards the running costs of the Hall. We also received £1,000 from the John Asher bequest specifically for the Hall which we hope to be able to use for repairing the kitchen ceiling and redecorating the Hall.

Payments

On the payments side, the largest single item was the Parish Share (£20,328), up by 5% on 2024 as agreed with the Diocese. The next largest routine items were insurance for the Church (£6,824) and the cost of utilities (£2,867), which has fortunately fallen again. The costs of gas and electricity were fixed during 2025 for 3 years which should help protect us from the current turbulence in the energy market. Two major repairs to the Church have been completed in 2025, namely the installation of new LED lighting, the cost of which (£5,810) was covered by a Net Zero grant and the VAT refund; and the much-needed repair of the flooring (£3,825), a large part of which was covered by donations.

In relation to the Canon George Community Hall, the running costs have been significantly distorted by the long-awaited refund of BT's double-charging in 2024. Discounting that refund, the cost of utilities would have been in the region of £3,000. While the basic running costs of the Hall (utilities, insurance and cleaning) have nearly been covered by receipts, they were not sufficient to cover other maintenance costs. As for the substantial cost of renewing all the lighting in the Hall (£3,600), this was largely covered by the Net Zero grant, the £2,000 paid to us in 2024 for the use of the car park for the re-roofing of St Margaret's Gardens, and other donations.

Overall position

In 2025, the PCC has received sufficient funds to cover the routine costs of running the Church and Hall. This has been achieved mostly as a result of voluntary donations from parishioners and by a lot of hard work with fund-raising activities. As a result, the amount held in the PCC's bank accounts was about the same at the end of 2025 as at the beginning, disregarding the substantial John Asher bequest.

Looking to the future, the effects of inflation in all areas doesn't look likely to ease in the near future and it is likely that the Parish Share will continue to rise by 5% every year. Aside from our routine expenses, the costs particularly of maintaining a 150 year old building will always present significant financial challenges. Our contribution to the cost of completing the South Aisle restoration (paid in 2026) is £2,000 (possibly £4,000 if our VAT refund claim is unsuccessful); there is a leak in the North roof and occasional water ingress in the South Aisle; and we are likely to need another £10,000 to install new boilers, assuming that we get a faculty for that work. It will, therefore, remain as challenging as ever to sustain financially the work and ministry of the parish of St Margaret's.

Martin S Woods BA
Honorary Treasurer

RESERVES POLICY

It is the policy of the PCC to aim to maintain a balance in unrestricted funds which represents a minimum of three months' normal expenditure to cover emergency situations which may arise from time to time.

INVESTMENT POLICY

The PCC is committed to invest surplus funds, when available, in reputable financial institutions, including the Church of England Central Board of Finance. During 2024 the PCC did not have surplus funds available for investment and does not currently hold any investments. In addition, the policy of the PCC is that parish funds may only be deposited with financial institutions which carry the guarantee of the UK Government's Financial Services Compensation Scheme.

Independent Examiner's Report to the Parochial Church Council of St Margaret Hollinwood and St Chad Limeside ("the Trustees")

I report on the accounts for the year ended 31st December 2025 which are set out above.

Respective responsibilities of the Trustees and Independent Examiner

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 needed.
It is my responsibility to:

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

Basis of Independent Examiner's Statement

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 the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matters have come to my attention:

1. which give 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; or
   - to prepare accounts which accord with those accounting records,

   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.

Elizabeth Battersby-Hill
42 Lancaster Road
Carnforth
Lancashire

LA5 9LD

21st March 2026

The Parish of St Margaret, Hollinwood and St Chad, Limeside

Statement of Safeguarding Principles

The Church of England works in partnership with other Christian Churches and other agencies in delivering safeguarding. The following statement of principles appears at the head of each safeguarding policy:

We are committed to

† The care, nurture of, and respectful pastoral ministry with, all children, young people and all adults.
† The safeguarding and protection of all children, young people and all adults.
† The establishing of safe, caring communities which provide a loving environment where victims of abuse can report or disclose abuse where they can find support and best practice that contributes to the prevention of abuse.

To this end

† We will carefully select, support and train all those with any responsibility within the Church, in line with the principles of Safer Recruitment. We will respond without delay to every complaint made, that any adult, child or young person may have been harmed, cooperating with the police and local authority in any investigation.
† We will seek to offer informed pastoral care and support to anyone who has suffered abuse, developing with them an appropriate ministry that recognises the importance of understanding the needs of those who have been abused, including their feelings of alienation and / or isolation.
† We will seek to protect survivors of abuse from the possibility of further harm and abuse.
† We will seek to challenge any abuse of power, especially by anyone in a position of respect and responsibility, where they are trusted by others.
† We will seek to offer pastoral care and support, including supervision, and referral to the appropriate authorities, to any member of our Church community known to have offended against a child, young person or adult who is vulnerable.

In all these principles we will follow legislation, guidance and recognised good practice.

The Parish of St Margaret, Hollinwood and St Chad, Limeside

Safeguarding Policy – Promoting a Safer Church

The following policy was agreed at the Annual Parochial Church Meeting (APCM) on Sunday 18th May 2025:

In accordance with the Church of England Safeguarding Policy our church is committed to:

- Promoting a safer environment and culture.
- Safely recruiting and supporting all those with any responsibility related to children, young people and vulnerable adults within the church.
- Responding promptly to every safeguarding concern or allegation.
- Caring pastorally for victims/survivors of abuse and other affected persons.
- Caring pastorally for those who are the subject of concerns or allegations of abuse and other affected persons.
- Responding to those that may pose a present risk to others.

The Parish will:

- Create a safe and caring place for all.
- Have a named Parish Safeguarding Officer (PSO) to work with the incumbent and the PCC to implement policy and procedures.
- Safely recruit, train and support all those with any responsibility for children, young people and adults to have the confidence and skills to recognise and respond to abuse.
- Ensure that there is appropriate insurance cover for all activities involving children and adults undertaken in the name of the parish.
- Display in church premises and on the Parish website the details of who to contact if there are safeguarding concerns or support needs.
- Listen to and take seriously all those who disclose abuse.
- Take steps to protect children and adults when a safeguarding concern of any kind arises, following House of Bishops guidance, including notifying the Diocesan Safeguarding Adviser (DSA) and statutory agencies immediately.
- Offer support to victims/survivors of abuse regardless of the type of abuse, when or where it occurred.
- Care for and monitor any member of the church community who may pose a risk to children and adults whilst maintaining appropriate confidentiality and the safety of all parties.
- Ensure that health and safety policy, procedures and risk assessments are in place and that these are reviewed annually.

† Review the implementation of the Safeguarding Policy, Procedures and Practices at least annually.

Each person who works within this church community will agree to abide by this policy and the guidelines established by this church.

This Parish Church will appoint a Safeguarding Officer at the first meeting of the newly elected PCC.

Incumbent

Churchwardens

Sunday 19th April 2026