

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CARTMEL

England & Wales · Charity number 1130275

## Details

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|             |   |
|-------------|---|
| Other names | Cartmel Priory Church of St Mary and St Michael, PCC OF CARTMEL |
| Status      | Registered  |
| Legal form  | Previously excepted   |
| Registered  | 2009-06-22  |
| Register    | <a href="#">View on the Charity Commission register</a>         |

## Contact

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|         |  |
|---------|--|
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## Activities

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**Objects:** Promoting in the ecclesiastical parish the whole mission of the Church.

**Activities:** Religious activities

## Classification

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- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

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- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Cumbria

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2024-12-31 | £176,373 | £168,144    | -      | -         |
| 2023-12-31 | £178,492 | £174,498    | -      | -         |
| 2022-12-31 | £121,427 | £151,214    | -      | -         |
| 2021-12-31 | £155,595 | £165,236    | -      | -         |
| 2020-12-31 | £204,821 | £132,382    | -      | -         |

## Trustees

| Name                            | Role  | Appointed  |
|---------------------------------|-------|------------|
| <b>Nicholas Edward Devenish</b> | Chair | 2013-09-27 |
| Arthur Henry William Rea        |       | 2024-04-24 |
| Christopher Henry Bevis         |       | 2025-04-23 |
| DAVID LESLIE HUGGETT            |       |            |
| Dianne Christian Maguire        |       | 2020-10-14 |
| Dr Fiona Elizabeth Smith        |       | 2021-09-02 |
| JOHN CHRISTOPHER IVESON         |       |            |
| Jill Bertlin                    |       | 2025-04-23 |
| Mary Iveson                     |       | 2025-04-23 |
| Matthew Thomas Bacon            |       | 2024-04-24 |
| Patricia Ann Foulerton          |       | 2017-04-26 |
| Susan Batchelor                 |       | 2026-04-22 |
| Tessa Jane Pemberton            |       | 2020-10-14 |

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CARTMEL**

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# Accounts

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Cartmel  
Priory

**The Priory Church Of  
St.Mary and St.Michael, Cartmel**

**Annual Reports and Accounts 2024**



**'A story 800 years in the writing, still being written today'**

# The Priory Church of St Mary and St Michael, Cartmel

## *A Place of Discovery, Celebration and Challenge*

### **2024 Report and Accounts of the Parochial Church Council**

#### **Aims and Purposes**

The Parochial Church Council (PCC) has the responsibility to work with the incumbent Reverend Nick Devenish, in promoting in the parish the whole mission of the Church, pastoral, evangelical, social and ecumenical. The PCC is also responsible for the maintenance of the church building and immediate surrounding area.

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 Cartmel. The PCC maintains an overview of worship and makes suggestions on how our services can involve all members of the local community and the many visitors to the area. Our services and worship put faith into practice through prayer and scripture, meditation (Silence), sacrament and music. The nightly on-line service of Compline continues to offer support to, and is appreciated by, a widely scattered community

#### **Objectives and Activities**

We try to enable people to live out their faith as part of the local and wider community through:

worship and prayer; learning more about the Gospel and increasing their faith, provision of pastoral care for people living in the parish and members of the Priory community who live further afield

missionary and outreach work – both within the village and in respect of our numerous visitors. Weddings and baptisms are also a welcome opportunity for outreach.

To facilitate this work, it is important that we continue our maintenance of the fabric of the Priory Church, improving and developing when and where necessary.

#### **Wardens' Report**

##### ***John Iveson writes on behalf of the Wardens:***

The good news – finally, after nearly ten years of uncertainty, disappointment and negotiation, your Wardens are pleased to report that 2024 has seen the resolution of our quest to attain the status of a single, independent Benefice within the Carlisle Diocese. At long last, Cartmel Priory is enabled to pursue its ministry in the way we find best reflects our core values of spirituality and hospitality in this unique and sacred place.

We are, however, conscious that with this new independence come extra responsibilities and challenges; some aspects of our work and ministry will have to be thoroughly examined and, if necessary, changed – otherwise our new-found independence will simply become a missed opportunity.

The Vicar, Wardens and PCC have some really exciting plans for change and development, all geared to growing the Priory and its outreach. Some changes we can make relatively quickly, whilst others will take time to mature and develop. Importantly, we do have a vision for growth and feel privileged that we have been granted this opportunity by God to grow his Church at this time, and in this place.

A perusal through the pages of this Annual Report will reveal a thriving and active Church community, and we are immensely grateful to all who give their time and talents to make it so. However, there is much more to do, and we pray that the Holy Spirit will guide us all to make the most of the wonderful opportunity we have been given.

## Worship and Prayer

The PCC continues to support the Vicar in a range of services in the Priory, as well as looking to new initiatives. The time of Silence every Friday evening provides a reflective environment for devotion, whilst the monthly Family Service offers a more outgoing style of worship. The monthly soup and sandwich lunches have been much appreciated by those attending and although the numbers have dwindled in the cooler months, there are frequently 15 or 16 worshippers plus helpers.

### *Isobel Huggett writes:*

**The monthly, informal BCP communion service** in the Town Choir, followed by a simple meal, is a good opportunity for parishioners and visitors to meet and enjoy some lively conversation while sharing lunch and friendship. A few regular volunteers serve the lunch and also sit down and join in the chat with our 'guests' as much as possible.



We had a particularly memorable lunch on Thursday 6th June, which coincided with the commemoration of D Day. The whole primary school joined us, and after lunch presented a poem about D Day which had been written by a number of pupils who each spoke their own lines - very moving and a truly intergenerational event.

Lindsay Tallon from Cartmel Food Shed provides a great service with homemade soup, sandwiches and traybakes.

The PCC is grateful for the support of a local charity in the continuation of this community service.

*NB The service and lunch have been halted in 2025 from January to March as the Priory proved particularly chilly, but hopefully with spring around the corner people will be drawn in again.*  
*MI*

We have lost several members of the Priory community this year, many of whom were dear friends and regular members of the congregation. We give thanks for their faithful service, but at the same time, we thank God for the new faces and friends we have made during the year, some of whom now play an integral role in the Priory's outreach.

The monthly **Family Service** encourages many 'new to church' to become involved, and it is a particular joy to be joined by recently baptised children and their parents (and

grandparents) on a regular basis.

***Aoife tells us:***

'I have been going to the 9.30 service since I was a few days old. I enjoy the services as we get to listen to stories by Revd. Nick and he shows us cartoons about them too. I really like singing, especially when I know the actions and can show everyone.



We have a very special card too and we collect stars by helping and watching Danger Mouse.

I am very lucky as I just got 200 stars and got a laptop for my school work and writing this report. I love telling my friends about the 9:30 service and hope they come one day too.'



Our Christingle Service continues as a 'highlight' of the year and is always a moving occasion. All the necessary items for the Christingle Service - satsumas, ribbon, foil, candles, cocktail sticks and sweets - are gathered and portioned out in advance. As the service progresses the meaning of each item is clarified and finally the chance to 'make' the Christingle arrives. The lights are dimmed and the Christingle hymn is sung – is there a dry eye amongst the adults? I doubt it.

The Vicar continues to offer a service '**Night Prayers**' which began during lockdown, supporting an online congregation (from both the UK and abroad) who share this spiritual connection.

A magnificent **Shrove Tuesday lunch** was served and enjoyed by a large number of villagers, congregation and visitors. This was followed by our Ash Wednesday service with the imposition of ashes, and during Lent the Vicar led a series of weekly discussions. Posies were made by MU members for Mothering Sunday and cake was offered at coffee as some of us appreciatively broke our Lenten fast!

We are grateful to John Shippen for leading the services of **Compline** during Holy Week, culminating in the always moving service for Maundy Thursday. On Good Friday the Prioxy kept the Observance of the Hours, giving time and space to reflect on the events of the crucifixion.

For the Saturday evening **Easter Vigil**, we were joined by members of other churches on the Peninsula as we celebrated the 'light of Christ', the arrival of Easter, and the lighting of our new Paschal Candles.

Easter Day was celebrated with joy, quickly followed by an Easter Egg Hunt around the church and grounds, organised by Gemma and Matt Bacon.



**Ice cream Sunday** took place in early July with weather that proved better than had been anticipated. A large crowd enjoyed all the usual activities with the added bonus of trips into the bell tower and an opportunity to ‘toll’ a bell. Thanks again to all those who made this afternoon possible from bell ringers and helpers to local shopkeepers.



*Revd. Nick and  
Abel Damoussi*

**August Bank Holiday** heralds Steeplechase Sunday when we welcome crowds of race goers together with a horse and jockey from our local stable – an important event in our calendar.

In 2024, amongst the trainers, jockeys and racecourse personnel, we were delighted to welcome Abel Damoussi to Cartmel Priory to share in the final act of the service – the blessing of a racehorse. Abel is a very highly regarded leader, a practitioner of Sufism and closely involved in multi-faith peace-keeping initiatives. He is a trustee and a creative director, engaged with a charitable foundation in Marrakech devoted to the cultural preservation of the Medina. Events there this year are centred around the horse as represented in sport, art and culture. How special that he found time to be with us as we also celebrate the distinctiveness of the horse in our village community.

The **Christmas** services of 2024 felt very much like old times with the Priory filled to capacity (and beyond!) for the Crib Service.

It was a pleasure to celebrate the lives of friends and loved ones as the Light up a Life service returned after bad weather in 2023 and illness the year before. The Carol Service for the Order of St John was, as always, a joyful occasion. Invited guests in the congregation included the Lord Lieutenant, who, at the conclusion of the service, presented long service medals to several members.



The Priory Choir, under the direction of Adrian Self, was on top form as Christmas approached, and the Service of Nine Lessons and Carols produced a rich variety of music appreciated by a large congregation.



The milestones of our journeys through life were observed. Through baptism we thank God for the gift of life, and the families of those being baptised are now given both a card and a ‘Cross in a Pocket’ (made by Kate Thorburn and complete with its own poem) in recognition of the special occasion.

In marriage public vows are exchanged with God’s blessing. Through funeral and memorial services family and friends are able to express their grief and give thanks for the life which is now complete in this world and to commend the person into God’s keeping. We give thanks for all those who considered the Priory a central part of these rights of passage and remember them in love and prayer.

**Mary Iveson (PCC Secretary)**

**Reader's Report**

This has been a very busy year in my role of Reader, covering services in my capacity as Deacon and leading the services in the absence of the Vicar. A new Incumbent has been licensed to the Leven Valley parishes, and therefore my responsibility to them for services on the first Sunday of the month has ceased.

During the past year I have conducted funerals both in the Priory and at village churches in the surrounding area. This is an aspect of ministry I particularly enjoy – the supporting of family and friends at this time is so important.

The mid-week service on the first Thursday of the month, followed by a light lunch, continued through the year but ceased during the winter months, as numbers were down, due in part to the cold both inside and outside the Priory. A special thank you needs to be given to the team of 'before and after' helpers who enable this service to run smoothly and successfully.

***Dianne Maguire, Licensed Reader***

### ***Lay Chaplaincy***

The rôle of the lay chaplain in the Priory Church is varied and, at times, unpredictable. I was commissioned by the Vicar on Easter Sunday 2024. The intention is that, whenever possible, I will be available in the Priory to supplement the ministry of welcome already provided by the Stewards and Guides but more specifically to be available to anyone, whether visitor or member of the church community, who feels that they may have a spiritual or personal matter that they would like to talk about. It needs to be stressed that this is not in any way an alternative to the ministry of the Vicar, Licenced Reader or the pastoral team; it is simply an additional resource.

Thus far, I have had many conversations with visitors on matters ranging from spiritual enquiries to the history of Barrow football club. I have found that, on multiple occasions, I am asked about the history or features of the building and that these conversations may extend into more personal concerns. As the majority of those to whom I speak are visitors (or pilgrims) it is impossible to know what the outcome of these conversations may be. I sometimes liken this to throwing a stone into a pool of water that is out of sight – who knows where the ripples may spread.

I also try to continue the ancient traditions of the Priory by offering a public prayer at midday and each subsequent hour that I am in the church. Thus far I have only broken the PA system once.

As for the future, it is my hope to increase the number of occasions that I am present in the Priory church. It has been suggested to me that making my availability known to the church community each week might be of value. I would be interested to know if this is felt to be useful and if it is, will, in due course, go ahead with it.

I would be delighted to talk about this ministry with anyone who would like to know more about it.

***Bill Rea, Lay Chaplain***

## Safeguarding Report

At this point in time the Priory is very fortunate to be able to say there are no concerns in regard to any safeguarding issues. The *Parish Safeguarding Policy* has been reviewed, and a copy is held in the filing cabinet in the vestry for reference.

Within the filing cabinet, referenced above, there is a whole section dedicated to safeguarding with referral forms, and necessary guidance should a safeguarding incident be referred to us. There is also the *Responding Well to Domestic Violence* policy, and *Safer Environment and Activities* policy that are always at hand should they be required.

The Priory was one of the first churches in the diocese to trial the Safeguarding Dashboards. I am pleased to say that we have achieved 100% and are one of the first churches in the diocese to hold this. The dashboard is a simple on-line tool that allows you to cover all aspects of safeguarding in a manner that is easy to navigate and gives a plan of where you need to focus.



On both of the entry points to the Priory, at the north and south doors, the Safer Church posters are displayed with details and contact details of the Safeguarding Officer for the parish and the Diocesan Safeguarding Officer. Posters have been placed at various points in the building to cascade information to vulnerable persons.

The majority of the PCC have completed the Basic and Foundation courses and also the Responding Well to Domestic Abuse. I have also completed the *Safer Recruitment Course* to enable the Priory to recruit new people to roles in a safe way.

Tessa Pemberton and I are accredited DBS (Disclosure and Barring Service) recruiters, and we are happy to continue in this role. The Priory PCC DBS clearance has been obtained for all current PCC members.

***Dianne Maguire - Safeguarding Officer***

## Priory Care



Those individuals involved in pastoral work have a very special role to play. Modern methods of communication can be helpful in making contact 'from a distance' when a phone call or personal visit may not be appropriate. Such 'distant contact' also allows an individual to respond as he or she feels best for them.

Personal visits, a trip out for coffee or shopping, or simply a quiet word after church are all part of our care for each other, by each other. And, of course, it goes without saying that our Vicar and Reader are always happy to take communion to those who make this request.

## Our Vision for the Next 800 Years

***Our Vision is to reach out to all, as the Priory continues in its mission as a beacon of Christian Spirituality.***

Helping those in need is a demonstration of our faith. Regular Barrow Food Bank appeals have taken place during the year, and these have been well resourced by members of the congregation and village.

Annabel Hunt continues to email weekly service sheets which keep as many people as possible informed of the important matters affecting our church and of up-coming events.

The Priory Shop continues to be part of our Outreach Programme and a focal point for visitors to the church. A warm welcome is given and the literature and goods on sale remain a powerful witness to our faith and outreach. As one welcomer says: *"It is a joy to experience the reaction, particularly of first-time visitors, as they 'sense' the hundreds of years of prayer and worship in which the Priory is steeped"*. If you feel you could offer a couple of hours each week to this outreach work please contact Annabel Hunt who will happily offer appropriate support.

**Santa in the Priory** brought hundreds of people to the Priory,. Parents and their children were happy queuing to see Santa as well having the opportunity to browse the Primary and Priory school stalls. It was so good to see so many students from both our schools offering their time to help serve on the stalls. It was a truly special community time in The Priory. Thank you to all those who helped to organise and to run this community event.

### ***New Year Party***



*All Set for Tea*

For the first time since 2020 we were able to re-instate our annual children's party. Almost forty children (together with some parents and teachers) from the Primary School and our 9.30 Family Service came along after school one Friday afternoon ready to be entertained by our friend Stu-Di-Doo and to enjoy a delicious tea.



*Stu-Di-Doo entertains*

It was a lovely occasion with lots of fun, laughter, magic and games. Thank you Stu-Di-Doo, all our helpers and a second local charity who financed the party. We all had fun!

## **Cartmel Schools**

### ***Cartmel C of E Primary School***

As I write this, the sun is shining, and I cannot believe another year has passed. The school community has had an incredibly busy year, enriching the curriculum with wonderful experiences, always keeping our 'Mission Statement' and Christian Values at the centre of all we do.

*'Mighty Oaks from Little Acorns Grow.'*

We will do our best, be happy and honest, show respect and be friendly.

'Teach children how they should live, and they will remember it all their life'

#### **Proverbs 22:6 (Good news version)**

Strong Christian leadership supported by Revd Nick, permeates throughout the school community, creating the safe nurturing environment required for successful learning. The school's inclusive, supportive environment is a strength to meet the needs of all learners. Children continue the planning and delivering of their own Worship sessions and are growing in confidence with the subject matter.

Having achieved the Gold Award with 'Artsmark,' the school is continuing the journey towards the Platinum Award enriching the curriculum with music, the arts, and cultural visits to Vindolanda, Beamish, the local Buddhist Temple, Woodmatters, Orienteering, Castle Head Outdoor Centre and a Residential Visit to Edinburgh.

Links with the Priory and the local community, continue in supporting the pupils to flourish, with a coming together for a WW2 commemoration lunch and the yearly Cluster Day in the Priory Church. The 'Heritage Booklet' written by the children, continues to be circulated for sale in the Priory and throughout the community.

Links with a school in Ghana have been established to strengthen the pupils' awareness of the wider world. This development has so far seen letters and videos exchanged which have been really interesting.

Again, parents, governors and friends from the community, were absolutely thrilled by the talents of the children shown in their staging of their Christmas production in the Priory, such a beautiful setting.

Forest School work in the local woods continues to develop confidence, team building and awareness of the beauty of the natural world.

Developing the school grounds, to create an environmental space which supports the well-being of everyone, is reaching a more advanced stage. This project is being supported financially by the local community and wider businesses for which we are very grateful.

***Dorothy Milner- Chair of Governors / Foundation Governor***

### ***Cartmel Priory Academy Church School***

Cartmel Priory Academy Church School continues to flourish as it seeks to be a centre of excellence for all who are connected to school. The Head Teacher, and all staff are totally committed to the education and well-being of all the pupil believing that education is about a holistic approach that looks to support the whole child. The Vicar is a school governor and takes regular collective worship with Years 10 and 11. The Priory is privileged to welcome the whole school for termly acts of worship.

## ***Guided Tours***

### ***One of our guides and welcomers, Jeff Appleyard, writes:***

As well as stewarding and welcoming visitors to our wonderful Priory, I am also a volunteer Guide providing tours using the excellent information provided to me in my supplementary training and research when I qualified as a Cumbria Blue Badge Tourist Guide as well as being a member of local history groups.

Group and private tours of the Priory continued this year, with visits primarily from local history groups and organisations such as the WI and U3A. From a shop steward and welcomer's perspective, it's always fascinating to witness first-time visitors' reactions—many are genuinely taken aback by the sheer scale and striking interior of the Priory.

Some visitors are keen to follow the provided free leaflet, while others prefer to explore at their own pace, soaking in the atmosphere as they wander. A few questions, however, remain ever popular. Among them: "Why are the radiators mounted halfway up the walls?", "What's the significance of the Skull and Crossbones graves?", and perhaps the most frequently asked of all, "Is there a toilet on-site?"

## ***Mothers' Union***



Sadly, 2024 has seen the number of active members of our Mothers' Union branch continue, for various reasons, to decline. Looking back at a photograph taken at our centenary celebrations about 30 years ago, one cannot help but note a sad reflection of the times in which we live when, at that time, there were probably over a hundred ladies celebrating the occasion.

Last year I reported that we had been invited to share in meetings with the Milnthorpe and Heversham branch and this we decided to do. Five Cartmel MU members have now enjoyed several meetings in Milnthorpe where we have been made extremely welcome. We spent a lovely afternoon enjoying afternoon tea on a narrow boat and also shared a Christmas meal with them.

Our only meeting in Cartmel this year was our Holy Week meditation devised so long ago by Iris Cross. There is a real sense of Iris and her commitment to MU at this particular service. Members from Milnthorpe and Heversham joined us, and we were again grateful to the Vicar for concluding our meditation with Holy Communion and to John Iveson for providing accompanying music. As usual this was followed by a soup and bread and cheese lunch, with contributions to MU funds.

Our Advent Meditation was not possible as neither Mary nor Pat were available to lead the service. It seems likely, as things stand, that we may have held our last meeting in Cartmel as we seriously consider the possibility of permanently joining our friends across The Bay.

We give thanks for our forebears who led our Mothers' Union branch with such enthusiasm and loyalty, and on a personal note, I remember with gratitude the leadership of Iris, Sue, Gale and Pat.

Please pray for MU members across the globe as each branch faces issues of its own but also give thanks for all that has been – and will be.

### **Mary Iveson**

### **Music in the Priory**



2024 seems to have been a year of saying 'goodbye'. Four former Priory choristers died during the year: Olive Derbyshire, Marilyn Boswell, Marion Airey and Alan Mason.

Members of the Priory choir also sang at the funeral services of a number of long-standing members of the congregation: Frances Jarvis, Barbara Howarth, Betty Woolley, Maurice Howarth, Denys Vaughan and James Bertlin. We also remembered Sue Sykes at her memorial service on August 2nd.



*Wendy supports Marion*

Although just outside the period covered by this report, it would seem a shame not to pay tribute to two Priory choristers who left us at the beginning of 2025: Chris Stacey sang tenor with us for many years and passed away on January 17th, almost exactly ten years since his wife June, who also sang with us for many years.

Wendy Brown, who died on January 26th, has been accurately described as 'the mother of the choir', having been a much-loved chorister for upwards of forty years. It would be impossible to detail just how much Wendy has given to the Priory, suffice it to say that her warmth, good humour and love have shone with complete consistency. Chris and Wendy have left the world a richer, happier place.

It has not always been easy, but we have managed to maintain the tradition of two fully choral Sunday services. The dedication of the Priory choir is really quite amazing! Since June we have moved from Friday evening choir practices to a monthly Friday afternoon rehearsal, supported by short pre-service practices before Sunday morning Eucharist and Evensong.

Thanks to a generous bequest from the late Ann Cheetham, we enjoyed a splendid choir lunch at the Woodlands Hotel at Meathop on May 11th.



Priory choristers also took part in a rendition of Stainer's Crucifixion at St. James's Church, Barrow on the Wednesday of Holy Week and joined with others in a festival evensong at St. John's Church, Osmotherley to celebrate the 150th anniversary of the consecration of the church on July 28th.

Other musical events during 2024 included:

- |              |   |
|--------------|---|
| January 27th | A performance and presentation to members of the Cumbrian Society of Organists of J.S. Bach's Orgelbüchlein (Little Organ Book) |
| March 24th   | Cartmel Choral Society - Widor - Mass, Fauré - Cantique de Jean Racine, Fauré - Requiem   |

|                |  |
|----------------|--|
| May 6th        | Lunchtime organ concert by Adrian Self   |
| August 3rd     | Cumbrian Society of Organists marathon   |
| September 16th | Lunchtime organ concert by Charles Edmondson   |
| December 8th   | Cartmel Choral Society - Inglis Gundry - Hail, sacred day, music by George Rathbone and Gustav Holst to mark the 150th anniversary of their birth and Christmas carols |
| December 23rd  | Service of Nine Lessons and Carols   |

The Priory organ has given cause for concern but, happily, the long-standing problem with the operation of the swell shutters was successfully sorted by Mark Latimer from Dalton while problems with the piston and sequencer system are likely to have been overcome by the time this report appears. (A debt of gratitude is due to David Robinson for checking through the electrical system to ensure that it was safe). During the year the instrument was quite badly affected by excessive humidity, often at 90%, but the installation of an effective dehumidifier seems to have brought this under control and humidity levels are down to an acceptable 70%.

It only remains for me to say a huge 'thank you' to all the members of the Priory choir for their wonderful loyalty, friendship and musical skill. We are so blessed to retain a four-part choir of such enthusiasm and dedication. I must also thank John Shippen, who, despite his responsibilities at St. Peter's, Field Broughton, not only sings tenor for evensong, week by week without fail, but also sings for the morning service when he is not required at St. Peter's and plays for me when Pam and I are away. I would also like to add my deep gratitude to Revd. Nick for his unstinting support and encouragement for so many years. Thank you!

***Adrian Self, Priory Organist and Choirmaster***

*.. and choir members recognise the patience, kindness and skill our choirmaster shares with us week by week. Thank you, Adrian. (MI)*

***Further Musical Events in the Priory***

The Priory has been filled with some glorious music over the past 12 months. After a wonderful and unexpected visit from the Flookburgh Band as part of our D-Day celebrations, we welcomed concerts from the Ulverston Music Festival and the Lake District Summer Music Festival.

Later we enjoyed a notable visit from the Ulverston Festival Chorus singing works by Fauré and Vaughan Williams accompanied by organist Ian Hare who also played Stanford's Fantasia and Toccata. Some of you will no doubt remember Ian as a past organist and choir master of the Priory.

The Lake District Festival brought a memorable performance of baroque music from the prestigious Fretwork Consort of Viols with soprano Ruby Hughes whose Dido's Lament by Purcell was profoundly moving.

In July we were delighted with the return of Flutes and Co with their 40 flutes of all shapes, sizes and sounds after which we travelled back in time to the Priory's very roots with a highly acclaimed performance of In the Valley of the Deadly Nightshade from the Dorian Players - a history of Furness Abbey told through voice and accompanied by music played on original instruments.

The Honour Choir of over 80 a cappella voices sang a moving tribute to the many who perished in WWI on Remembrance Sunday to round off the year's concert programme.

**Annabel Hunt**

## **Volunteers**

We would like to thank all the volunteers who work so hard to make our church the community it is. Mention should be made particularly of the Wardens, John Iveson and Tessa Pemberton and Treasurer, Dr Fiona Smith who work tirelessly on our behalf, together with our Reader Dianne Maguire, Lay Chaplain Bill Rea and Annabel Hunt, PA to the Vicar.

We want our church to be open as often as possible for private prayer and for visitors. The rota of welcomers and shop stewards has enabled us to continue this ideal throughout 2024. Sadly, the hours of opening now vary as there are simply not enough people to cover from 10am - 4pm every day. However, it is encouraging that new people **are** coming forward; their faithful service is greatly appreciated by the PCC.

### **Veronica Hargreaves writes:**

*They say first impressions count. Most visitors to Cartmel Priory are here for the first time. I'm fortunate to witness their awe as they inhale the scale of the interior - always bigger than they expect. Like me, they share an admiration for the craftsmanship of the stone masons and builders who constructed the Priory, and the integrity of so many panels of stained glass provides great scope for photography.*

*Most of the weekend visitors are either passing through or spending a few days in the area. I recently had the pleasure of chatting with a gentleman who was following Pevsner's Guide to Church Architecture, which, of course, includes Cartmel Priory.*

*Welcoming visitors to spend time as they wish - in peaceful prayer, a visit to the shop or simply absorbing the Priory's history - adds much to my own spiritual growth.*

The Wardens are grateful to a small number of the congregation prepared to act as welcomers for services during 2024. It is good to know, also, that there are new faces around and new voices reading the Epistle at the 10.30 service and the lessons at Evensong when required. Thanks, too, to Catherine Bottomley and Elizabeth Walker who faithfully act as Altar Servers.

### **Welcomers/Sidespersons who served during 2024**

8.00am - Matthew Booth, David Bushell, Barrow Gaskarth, David Huggett and Kate Raftry

10.30am – James Bertlin, Jef Bradburn, Bridget Chaplin, John Chaplin, Pat Foulerton, Tiffany Hunt and Valerie Richardson

3.30pm – James Bertlin and Elizabeth Walker

**Refreshments** served after the 10.30 service give the opportunity to meet together socially. Thanks are due to the group of individuals who organised this week by week at the start of the year and to Jill Bertlin who has now taken over the role on a permanent basis.

### ***A Bell Ringer's Journey of Discovery***

After hearing the Priory bells ringing one Remembrance Sunday, I thought it would be interesting to have a go. After all, how hard can it be just pulling on a rope, surely someone is telling you when to pull – big mistake.



Bellringers are quick to recruit you and over the months you realise how mentally challenging it is. Your brain's inability to multitask is eye opening but, little by little things start to click and you develop a muscle memory about how to handle a bell – then the real learning begins! Bell ringers advance from call changes (being told which bell to follow) to starting to learn 'methods' which progress from basic to complicated as your brain capacity starts to expand.

The bells weave a pattern between each other so that they don't clash and make a terrible noise; In order to achieve this, good hand/eye co-ordination is required to see which ringers' ropes are being pulled so that you can pick out the correct rope to follow. The more advanced ringers can do all this by ear, actually placing their bell in the right spot at the right time. Like anything else in life, it takes effort and practice but is worthwhile.

Ringling is a team effort and a good place to make new friends and have fun. A sense of humour is essential as you will be wondering "What is wrong with me?" when you feel unable to grasp a seemingly simple concept. Perseverance is essential but everything will become clear eventually.

If you are looking for a hobby to keep you mentally and physically active, give ringing a try – I can recommend it! As well as the physical effort of climbing the many steps to the tower, expanding your mental capacity by having to concentrate intensely there is the social aspect of being part of a team, making new friends and having fun. I am full of admiration for the ringers who are still active in their 70s and 80s with amazing memory and concentration skills – I hope I can follow in their footsteps.

***David Robinson – novice bell ringer, steeple keeper and clock winder – yes, you get other jobs, too!***

### ***Intercessions***



The leading of intercessions by members of the congregation was reintroduced, in a limited way, in July 2024. Because of the reduced number of volunteers (three), this has so far taken place on the first Sunday in each month. Apart from occasional last-minute problems, and different arrangements on the first Sunday in February, this has worked well, and I am grateful to Mary Iveson and Bill Rae for their thoughtful and much-appreciated contributions.

Clearly, further volunteers would be very welcome, and I hope other members of the 10.30 congregation will consider coming forward. Failing that, invitations may be issued!

***Paul Chamberlain***

### ***Weekly Lesson Readers***

Thank you to all those who offer their services as readers of the Epistle at the service of Choral Eucharist and those who also fulfil the task when, in the Vicar's absence, Evensong has been led by John Iveson.

There are twenty-one volunteers in total and over the liturgical year there is a seasonal rhythm to the readings in the Lectionary, with corresponding colours of the vestments. As John Shippen used to say, the readings provide a 'slow-moving clock of our physical, mental and social being, as significant as the first snowdrops or the last conkers'.



***Mary Iveson***

## **The Priory Church Building and Fabric**

***Tessa Pemberton (Warden) writes:***

In order to preserve the building, the Priory Church has again remained heated throughout the year, but of financial necessity thermostats have been turned down even further. Rugs are provided, and congregants encouraged to 'wrap up warm'.

The following have been actioned during the year

1. The boilers have been serviced, but we are currently awaiting a quote for replacing the sub vestry boiler which is very old and temperamental.
2. Bowker's (building services engineers from Morecambe) replaced the main electrical panel and distribution board and put new switching in the main cupboard.  
  
Bulbs have been replaced in the lower vestry and bell tower; an emergency light has been installed in the bell tower and a faulty external light circuit repaired. Issues have been resolved in the lower vestry that was affecting the boiler's new programmer.
3. Fire extinguishers and clock have been serviced
4. Lightning conductor has been serviced and repaired
5. Leaking pipework in Narthex has been repaired
6. All three boilers have been serviced and any defective parts replaced. A Grundfos Magna pump has been installed on one of the boilers in the bone room
7. Fogarty's carried out high level cleaning in November. They have quoted for further high-level cleaning, the removal of the flagpole, and the removal restoration and replacement of the weathervane. Bare copper tape will be installed above the Piper Choir aisle to help prevent moss growth and a broken slate replaced on the town choir roof.

This work is scheduled for April 2025

8. The granting of our single benefice status in September meant that all notice boards needed replacing. This was set in motion in the Autumn and the work completed in early January.
9. Two yew trees by the south gate have been pruned and also a yew tree by the north door
10. PAT testing completed
11. The Quinquennial Inspection report was received early in the year when the inevitable large and expensive recommendations were made for future work. This includes:

The replacing of the Chancel roof

The repairing of the holes in the stained glass

The change to LED lighting

### ***Tessa Pemberton***

*In late December the PCC agreed to trial the use of heated cushions. Eight were bought and, at this early stage appear to be a useful addition. However, at a cost of £145 each this is not something the PCC can justify on a large scale. If, however, you would like to consider buying your own cushion, this is something that can be considered! Speak to our treasurer, Fiona, she'll be happy to help.*

*There are exciting times ahead as we face the future. A Grade One listed building is an enormous responsibility, but a responsibility we take very seriously as we seek to continue the Christian presence established over 800 years ago. (MI)*

## **Electoral Roll**

Sandra Mills, our Electoral Roll Officer, reported at the APCM 2024 the following information: Total number on roll: 157 of which 107 are non-resident members and 50 are resident in the parish. This number entitles the PCC to three representatives on the Deanery Synod.

Sandra was thanked for her years of service as Electoral Roll Officer as she stood down at the annual meeting. Dorothy Baxter agreed to take on the position which was confirmed at the following PCC meeting.

It was with sadness that the Priory community heard in December of the death of Sandra. She had served the Priory as Church Warden, Tower Captain, Sunday morning lesson reader, intercessor and loyal member of the Mothers' Union over the years. Thank you, Sandra, for your commitment.

## **Structure, Governance and Management**

The method of appointment of PCC members is set out in the Church Representation Rules. At the Priory Church the membership of the PCC consists of the Incumbent, Churchwardens, Reader and members elected by those on the Electoral Roll of the Priory. All those who attend our services are encouraged to register on the Electoral Roll and stand for election to the PCC.

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.

The full PCC met seven times during 2024 and the Standing Committee once, both in the Priory, but also, more frequently, in the Priory School – for which the PCC is very grateful.

Minutes of meetings can be found in the Priory.

Whenever possible, the PCC Secretary places articles into monthly 'Grange Now' magazine.

***Safeguarding & GDPR Officer*** Mrs Dianne Maguire

PPC members who have served at any time during 2024 until the date this report is approved are:

**Ex Officio members:**

**Incumbent:** The Reverend Nick Devenish (Chairman)

**Reader:** Mrs Dianne Maguire, representative on Deanery Synod (until April 2026)

**Wardens:** Mr John Iveson (Vice chairman)

Mrs Tessa Pemberton

Dr Fiona Smith (Treasurer)

**Elected members:**

Mr Matthew Bacon (until April 2027)

Mr James Bertlin

Mr Matthew Booth

Mrs Pat Foulerton (until April 2026)

Mr David Huggett (until April 2025)

Mrs Judy Johnson (until April 2027)

Mr William (Bill) Rea (until April 2027)

Mrs Valerie Richardson, representative on Deanery Synod (until April 2026)

**In attendance:**

Ms Annabel Hunt PA to the Vicar

Mrs Mary Iveson PCC Secretary

Mr Matthew Bacon and Mr Bill Rea were welcomed as newly elected members of the PCC, where their differing skills have added to the expertise of the Council.

## **Deanery Synod**

There are two elected members to the Deanery Synod in post until 2026: Dianne Maguire and Valerie Richardson. There have been three meetings during the year usually alternating

between Allithwaite and Windermere. Valerie resigned the position in the Summer of 2024; Dianne has been 'holding the fort' since then. If you are interested in supporting Dianne and the PCC in this role as a Deanery Synod member I am sure Dianne would be happy to give you more details.

### **Resignations**

The resignations of Mr Matthew Booth (PCC) and Mrs Valerie Richardson (Deanery Synod) were accepted mid-year. Both were thanked for their valuable service over the years.

It was with great sadness that the PCC received the news of the death, in November, of Mr James Bertlin. James has served with great devotion, integrity and commitment during his time as an elected member of the PCC and will be greatly missed.

***Mary Iveson (PCC Secretary) March 2025***

**The Parochial Church Council  
of the Ecclesiastical Parish of  
Cartmel**

Registration number: 1130275

**Annual Report and Financial  
Statements**

**31 December 2024**



## The Parochial Church Council of the Ecclesiastical Parish of Cartmel

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## The Parochial Church Council of the Ecclesiastical Parish of Cartmel

### Reference and Administrative Details

|                                    |   |  |
|------------------------------------|---|--|
| <b>Charity name</b>                | The Parochial Church Council of the Ecclesiastical Parish of Cartmel  |  |
| <b>Charity registration number</b> | 1130275   |  |
| <b>Principal office</b>            | The Vicarage<br>Priest Lane<br>Cartmel<br>GRANGE OVER SANDS<br>LA11 6PU   |  |
| <b>Registered office</b>           | The Vicarage<br>Priest Lane<br>Cartmel<br>GRANGE OVER SANDS<br>LA11 6PU   |  |
| <b>Trustees</b>                    | N Devenish, Chairman<br><br>D Hugget<br><br>J Iveson<br><br>J Johnson<br><br>E J Lucas (resigned 9 January 2024)<br><br>P Foulerton<br><br>M Booth (resigned 9 October 2024)<br><br>D Maguire<br><br>J Bertlin (resigned 31 December 2024)<br><br>T Pemberton<br><br>V Richardson (resigned 22 May 2024)<br><br>F Smith<br><br>A Rea (appointed 24 April 2024)<br><br>M Bacon (appointed 24 April 2024) |  |
| <b>Accountant</b>                  | Dodd & Co Limited<br>FIFTEEN Rosehill<br>Montgomery Way<br>Rosehill Estate<br>CARLISLE<br>CA1 2RW   |  |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Trustees' Report for the Year Ended 31 December 2024**

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland.

**Objectives**

The primary objective of the PCC of Cartmel is the promotion of the Gospel through worship - extending an invitation for individuals to enter into a personal relationship with Jesus. Our mission is to be a welcoming Christian community serving the people of Cartmel and its surrounds.

The PCC has the responsibility of supporting the Vicar, Reverend Nick Devenish, in promoting within the ecclesiastical parish the whole mission of the church. In developing our church's aims and objectives, we have considered the Charity Commission's guidance on public benefit and in particular the specific guidance given to charities for the advancement of religion.

**Achievements**

2024 has been a great year for community outreach and engagement, beginning the year with a Children's Tea Party and Magic Show which was well attended by many from the Primary School and those from our regular Family Service.

The monthly midweek communion service (followed by a free community lunch) has proved popular with both regular congregants, locals and visitors to Cartmel.

Cartmel Mothers' Union members were joined by members from Heversham and Milnthorpe for a Lenten Meditation and Lunch, strengthening ties and recementing friendships.

We are grateful to Dianne Maguire, our lay reader, for her work supporting Reverend Nick in the delivery of services week by week and the pastoral care to which she dedicates much time, supporting those in our community in particular need with visits, pastoral services and prayer.

Our annual Ice Cream Sunday event again drew visitors to share in the fun and games plus the burgers, sausages and sticky toffee pudding!

D Day anniversary celebrations included a very successful Flookburgh Band concert, beacon lighting and celebrations with the Priory School, and a D Day Lunch with the staff and pupils of Cartmel Primary School.

On the Peninsula Schools' Day, Year 5 & 6 pupils were hosted in the Priory and Reverend Nick was additionally invited to speak to pupils at Allithwaite School about the life of our Priory founder, William Marshal.

A partnership with Grange Soroptimists saw the Priory illuminated in orange in support of women and girls across the world.

Welcoming visitors is very much in the DNA of the Priory given its historical role providing a place for rest and refreshment of travellers over the last 800 years. To that end, the PCC were delighted to embrace Bill Rea as he was commissioned as a Priory lay chaplain offering support to visitors as the Priory endeavours to be open each day. Our welcome to all was also extended through numerous baptisms and many happy weddings, with thoughtful reflections appreciated during our Lenten Evenings and weekly Silence. Our online presence and mission continues through Reverend Nick's live-streamed weeknight Compline services which attract a large and diverse following, spread far and wide geographically. Links with Cartmel Racecourse continue through Reverend Nick's Chaplaincy there, and this year enabled us to share the final blessing on Steeplechase Sunday with a Sufi leader from Morocco.

Music is an integral part of our presence in Cartmel and we are grateful to our choir and Organist and Choirmaster, Adrian Self for their constancy in delivering beautiful choral music at our Sung Eucharist and Evensong services week by week.

Musical events during 2024 have been numerous and diverse; from organ recitals given by Adrian Self and Charles Edmondson, visiting bellringers arranged by our Captain, Bob Somerset at various times throughout the year, Cartmel Choral Society's Christmas and Easter Music to The King's School, Macclesfield's annual concert.

## **The Parochial Church Council of the Ecclesiastical Parish of Cartmel**

### **Trustees' Report for the Year Ended 31 December 2024**

Highlights in the calendar were Ulverston Festival Chorus with Ian Hare, Flutes & Co, The Dorian Players, Fretwork with superb soprano Ruby Hughes (as part of the Lake District Summer Music Festival), and a moving Remembrance Concert by The Honour Choir.

Our indefatigable Fabric Committee have overseen a major project replacing and upgrading the main electrical panel and distribution board to comply with updated British Safety Standards, in addition to meeting servicing and upgrade requirements to our heating boilers, lightening conductor, clock and fire extinguishers.

The Easter Lilies Appeal spearheaded by Mrs Dorothy Baxter added almost £1,000 to our flower fund ensuring the provision of exquisite floral displays throughout the year on significant celebratory dates-Christmas, Easter, Pentecost, Harvest, our Patronal Festival and Remembrance.

Grants have been successfully secured from the Department of Culture, Media and Sport under the Listed Places of Worship Scheme, and we are very grateful for grant support from The Priory Trust CIO, along with the receipt of three legacies – all these securing a sustainable future for our mission and the upkeep of our beautiful Priory Church building.

“Christmas in the Priory” began with elves, stalls, mince pies and Santa’s Grotto designed and inspired by Bea English - and very well received by dozens of local families. December was a particularly busy month with a very full programme of events including the Christingle Family Service, Cartmel Choral Society concert and St Mary’s Hospice “Light up a Life” Carol Service. We were pleased to welcome the Lord Lieutenant to award long service medals to members of St John’s Ambulance during their annual carol service and schools’ engagement included the Windermere Carol and end of term services and Cartmel Primary School nativity play. Attendance at Nine Lessons & Carols and the Christmas Eve Crib Service was exceptional, matching the packed pews with which we were familiar pre-pandemic.

Significantly, 2024 has been the year in which we have finally achieved the reinstatement of our status as a single benefice at Cartmel, following the dissolution of the Peninsula Team Ministry.

We look forward to a new era in 2025, working alongside a newly appointed Events Manager who aims to guide our Parochial Church Council in achieving further engagement, with new initiatives to extend our outreach to our local and visiting communities.

#### **Financial Review**

The net assets of the PCC have increased by £8,502 this year.

At the year end, the Charity had free reserves of £108,007. This is considered to be an appropriate level of reserves. The free reserves figure includes an inter-company loan which exists between Cartmel Priory Church Shop Ltd and the PCC of Cartmel Priory, which currently stands at £37,018. Immediately available reserves of the PCC are therefore £70,989 at the year end. Future profits generated by Cartmel Priory Church Shop Ltd will enable further repayments to be made with the anticipation that the balance will be cleared within a 5 year timeframe.

#### **Reserves Policy**

The reserves policy agreed by the PCC reflects its responsibility for the financial security of the organisation and aims to:

- accumulate an adequate level of funds to finance short-term reductions in income caused by unexpected events. This currently stands at 4 months operating expenditure.
- generate annual operating surpluses to build up further reserves to be utilised over the next 3-5 years to fund the programme of maintenance and repairs identified in the recent Quinquennial Inspection Review.
- invest our free reserves to earn interest which can be used to offset future operating and capital expenditure.

## **The Parochial Church Council of the Ecclesiastical Parish of Cartmel**

### **Trustees' Report for the Year Ended 31 December 2024**

#### **Investment Policy**

The PCC's investment policy pursues a balance between risk and reward. All our investment assets are in CBF Investment Unit Trusts, managed by CCLA Investment Management who pursue a socially responsible investment policy, which aims to restrict or prevent investment in companies whose main business interests are in landmines, cluster bombs and nuclear weapons, gambling, tobacco, alcohol, pornography, energy coal extraction or high interest credit.

#### **Structure, Governance and Management**

The Parochial Church Council of Cartmel is a corporate body established by The Church of England. It is part of the Diocese of Carlisle. The PCC operates under the Parochial Church Powers Measure and is a charity registered with the Charity Commission.

Members of the PCC are either ex officio or elected by the Annual Parochial Church Council Meeting in accordance with the Church Representation Rules. The church encourages each attendee to register on the Electoral Roll (n...2024) and stand for election to the PCC.

The Priory Trust CIO is an independent trust which relates to the PCC.

Cartmel Priory Shop is a limited company and trading subsidiary of the PCC of Cartmel.

#### **Committees and Groups**

The Standing, Fabric, Shop and Social Committees meet between full meetings of the PCC and are responsible for interim decision making generally, overseeing the maintenance and insurance of church property, commercial considerations pertaining to the effective running of the shop and social events throughout the year.

These committees report to every PCC meeting as appropriate.

#### **Principle Risks and Uncertainties**

The major risks to which the PCC is exposed have been reviewed and action is being taken to mitigate those risks. The key risks are:

- a lack of impact and engagement with our mission and objectives – mitigated by the wide range of missional and worship activities currently being undertaken.
- our financial sustainability – mitigated by actions taken each year to achieve a balanced budget.
- safeguarding – mitigated by the actions and training we are undertaking to implement the Church of England's Safeguarding Policy under the guidance of our Safeguarding Officer Mrs Dianne Maguire.
- fabric repair – mitigated by the work of the Fabric Committee and work underway to address the issues identified in the 2024 Quinquennial Inspection Review.
- health and safety – overseen by the PCC
- data protection – mitigated by steps PCC have taken to respond to GDPR requirements overseen by Dianne Maguire.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. The PCC is committed to creating an environment which is welcoming and respectful and enables safeguarding concerns to be raised and responded to openly, promptly and consistently. Mrs Dianne Maguire is our designated Safeguarding Officer and works closely with the Vicar, reporting regularly to the PCC on safeguarding in the parish.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Trustees' Report for the Year Ended 31 December 2024**

**Going Concern**

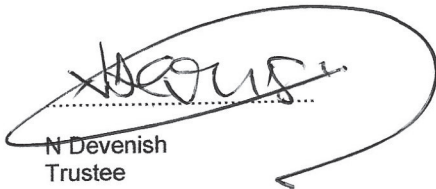
The PCC having considered the church's current financial position and budgetary requirements for 2025 with associated risks and assumptions, have identified no material uncertainties that may cast doubt about the ability of the church to continue as a going concern for at least 12 months after the signing of the accounts. Steps are being taken to ensure that a break-even operating budget is established to enable the church to maintain its current level of reserves and to move to a position where it is able to generate surpluses to fund future church renovation and development projects.

**Future Plans**

We are very positive about the opportunities available to us as a single benefice in nurturing the atmosphere required for our mission to flourish and grow in future - also recognising that a great deal of work will need to be done to secure the funding needed to restore and develop our building and its uses over the coming years.

Our current small but effective team will require reinforcement with additional volunteers, recruited in an environment of positivity and faith, always trusting that God has a plan for Cartmel Priory which we, as mere mortals, can only hope and pray for his guidance in.

Approved by the Trustees on 23 April 2025 and signed on their behalf by:

  
N Devenish  
Trustee

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Trustees' Responsibilities in relation to the Financial Statements**

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 as amended by the Charities Act 2022, the Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Independent Examiner's Report to the Trustees of  
The Parochial Church Council of the Ecclesiastical Parish of Cartmel**

I report on the accounts of the charity for the year ended 31 December 2024, which are set out on pages 8 to 21.

Your attention is drawn to the fact that the Charity has prepared the financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2019.

**Respective responsibilities of trustees and examiner**

The Charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 as amended by the Charities Act 2022 (the Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145 (5) (b) of the Act; and
- 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 Charities Act 2011 as amended by the Charities Act 2022; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 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.

  
.....  
Joanne Thomlinson FCA  
Dodd & Co Limited  
Chartered Accountants

23 April 2025

FIFTEEN Rosehill  
Montgomery Way  
Rosehill Estate  
CARLISLE  
CA1 2RW

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Statement of Financial Activities for the Year Ended 31 December 2024**

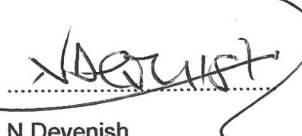
|                                     | Unrestricted<br>Funds | Restricted<br>Funds | Total Funds<br>2024 | Total Funds<br>2023 |                |
|-------------------------------------|-----------------------|---------------------|---------------------|---------------------|----------------|
| Note                                | £                     | £                   | £                   | £                   |                |
| <b>Income</b>                       |                       |                     |                     |                     |                |
| Donations and legacies              | 2                     | 90,587              | 68,583              | 159,170             | 160,498        |
| Investments                         | 3                     | 3,291               | -                   | 3,291               | 1,654          |
| Charitable activities               | 4                     | 983                 | -                   | 983                 | 1,265          |
| Other income                        | 5                     | 11,727              | 1,202               | 12,929              | 15,075         |
| Total income                        |                       | <u>106,588</u>      | <u>69,785</u>       | <u>176,373</u>      | <u>178,492</u> |
| <b>Expenditure</b>                  |                       |                     |                     |                     |                |
| Raising funds                       |                       | 410                 | -                   | 410                 | 73             |
| Charitable activities               |                       | 107,892             | 59,842              | 167,734             | 174,425        |
| Total expenditure                   |                       | <u>108,302</u>      | <u>59,842</u>       | <u>168,144</u>      | <u>174,498</u> |
| Gross transfers between funds       |                       | -                   | -                   | -                   | -              |
| Gains/(losses) on investment assets |                       | 115                 | 158                 | 273                 | 1,028          |
| Net income/(expenditure)            |                       | <u>(1,599)</u>      | <u>10,101</u>       | <u>8,502</u>        | <u>5,022</u>   |
| <b>Reconciliation of funds</b>      |                       |                     |                     |                     |                |
| Total funds brought forward         |                       | 118,822             | 41,243              | 160,065             | 155,043        |
| Total funds carried forward         |                       | <u>117,223</u>      | <u>51,344</u>       | <u>168,567</u>      | <u>160,065</u> |

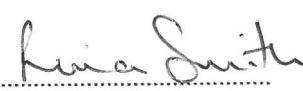
**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Balance Sheet as at 31 December 2024**

|   |      | 2024            |                | 2023            |                |
|---|------|-----------------|----------------|-----------------|----------------|
|   | Note | £               | £              | £               | £              |
| <b>Fixed assets</b>                                       |      |                 |                |                 |                |
| Tangible assets   | 10   |                 | 3,924          |                 | 5,106          |
| Investments   | 11   |                 | <u>12,187</u>  |                 | <u>11,914</u>  |
|   |      |                 | 16,111         |                 | 17,020         |
| <br><b>Current assets</b>                                 |      |                 |                |                 |                |
| Debtors   | 12   | 40,853          |                | 48,962          |                |
| Cash at bank and in hand                                  |      | <u>123,616</u>  |                | <u>105,151</u>  |                |
|   |      | 164,469         |                | 154,113         |                |
| <br><b>Creditors: Amounts falling due within one year</b> | 13   | <u>(12,013)</u> |                | <u>(11,068)</u> |                |
| <br><b>Net current assets</b>                             |      |                 | <u>152,456</u> |                 | <u>143,045</u> |
| <br><b>Net assets</b>                                     |      |                 | <u>168,567</u> |                 | <u>160,065</u> |
| <br><b>The funds of the charity:</b>                      |      |                 |                |                 |                |
| <b>Restricted funds</b>                                   |      |                 | 51,344         |                 | 41,243         |
| <b>Unrestricted funds</b>                                 |      |                 |                |                 |                |
| Unrestricted income funds                                 |      |                 | <u>117,223</u> |                 | <u>118,822</u> |
| <b>Total charity funds</b>                                |      |                 | <u>168,567</u> |                 | <u>160,065</u> |

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the Board on 23 April 2025 and signed on its behalf by:

  
 N Devenish  
 Trustee

  
 F Smith  
 Trustee

The notes on pages 10 to 21 form an integral part of these financial statements.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

**1 Accounting policies**

**Statement of compliance**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 as amended by the Charities Act 2022.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

**Basis of preparation**

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

**Going concern**

These financial statements have been prepared on a going concern basis.

**Fund accounting policy**

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 16.

**Income and endowments**

Income including donations, legacies and grants that provide core funding or are of a general nature is recognised where there is entitlement, probability of receipt and the amount can be measured with sufficient reliability.

Income from Government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Incoming resources from tax reclaims are included in the statement of financial activities at the same time as the gift to which they relate.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

..... continued

**Expenditure**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of raising funds are the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

**Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

**Fixed assets**

Individual fixed assets costing £1000 or more are initially recorded at cost.

**Depreciation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

|                                  |                             |
|----------------------------------|-----------------------------|
| Fixtures, fittings and equipment | 4 years straight line basis |
|----------------------------------|-----------------------------|

**Cash and Cash Equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

**Investments**

Fixed asset investments are included at market value at the balance sheet date.

Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the statement of the financial activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the statement of financial activities based on the market value at the year end.

**Operating leases**

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

..... continued

**2 Donations and legacies**

|                               | <b>Unrestricted<br/>Funds<br/>£</b> | <b>Restricted<br/>Funds<br/>£</b> | <b>Total Funds<br/>2024<br/>£</b> | <b>Total Funds<br/>2023<br/>£</b> |
|-------------------------------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| <b>Donations and legacies</b> |                                     |                                   |                                   |                                   |
| Legacies and bequests         | 6,795                               | 6,839                             | 13,634                            | 50                                |
| Donations                     | 16,066                              | 153                               | 16,219                            | 44,305                            |
| Donations from Church shop    | -                                   | -                                 | -                                 | 8,429                             |
| Donorpoint giving             | 276                                 | -                                 | 276                               | 4,350                             |
| Planned giving                | 21,743                              | -                                 | 21,743                            | 21,376                            |
| Collections                   | 4,015                               | -                                 | 4,015                             | 4,532                             |
| Gift aid envelopes            | 6,643                               | -                                 | 6,643                             | 6,342                             |
| Gift Aid tax reclaimed        | 10,594                              | -                                 | 10,594                            | 17,539                            |
| Boxes                         | 21,055                              | -                                 | 21,055                            | 20,171                            |
| Misc income                   | -                                   | 40                                | 40                                | -                                 |
|                               | <u>87,187</u>                       | <u>7,032</u>                      | <u>94,219</u>                     | <u>127,094</u>                    |
| <b>Grants</b>                 |                                     |                                   |                                   |                                   |
| Friends of Cartmel Priory     | -                                   | -                                 | -                                 | 6,417                             |
| Cartmel Priory Trust CIO      | -                                   | 61,551                            | 61,551                            | 11,159                            |
| National Church Energy Grant  | -                                   | -                                 | -                                 | 4,500                             |
| Charles II Royal Arms - CVS   | -                                   | -                                 | -                                 | 11,328                            |
| Listed place of worship       | 3,400                               | -                                 | 3,400                             | -                                 |
|                               | <u>3,400</u>                        | <u>61,551</u>                     | <u>64,951</u>                     | <u>33,404</u>                     |
|                               | <u>90,587</u>                       | <u>68,583</u>                     | <u>159,170</u>                    | <u>160,498</u>                    |

Of the donations and legacies income in 2023, £126,976 related to unrestricted funds and £33,522 related to restricted funds.

**3 Investments**

|                           | <b>Unrestricted<br/>Funds<br/>£</b> | <b>Restricted<br/>Funds<br/>£</b> | <b>Total Funds<br/>2024<br/>£</b> | <b>Total Funds<br/>2023<br/>£</b> |
|---------------------------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Interest on cash deposits | <u>3,291</u>                        | <u>-</u>                          | <u>3,291</u>                      | <u>1,654</u>                      |

All of the investment income in 2023 related to unrestricted funds.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

..... continued

**4 Charitable activities**

|                          | <b>Unrestricted<br/>Funds<br/>£</b> | <b>Restricted<br/>Funds<br/>£</b> | <b>Total Funds<br/>2024<br/>£</b> | <b>Total Funds<br/>2023<br/>£</b> |
|--------------------------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| <b>Church activities</b> |                                     |                                   |                                   |                                   |
| Coffee/social activities | 300                                 | -                                 | 300                               | 230                               |
| Guided tours             | 683                                 | -                                 | 683                               | 1,035                             |
|                          | <u>983</u>                          | <u>-</u>                          | <u>983</u>                        | <u>1,265</u>                      |

All of the income from charitable activities in 2023 related to unrestricted funds.

**5 Other income**

|                     | <b>Unrestricted<br/>Funds<br/>£</b> | <b>Restricted<br/>Funds<br/>£</b> | <b>Total Funds<br/>2024<br/>£</b> | <b>Total Funds<br/>2023<br/>£</b> |
|---------------------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| <b>Other income</b> |                                     |                                   |                                   |                                   |
| Fees                | 6,550                               | -                                 | 6,550                             | 5,278                             |
| Concerts            | 3,458                               | -                                 | 3,458                             | 8,927                             |
| Misc income         | 1,719                               | 1,202                             | 2,921                             | 870                               |
|                     | <u>11,727</u>                       | <u>1,202</u>                      | <u>12,929</u>                     | <u>15,075</u>                     |

Of the other income in 2023, £15,025 related to unrestricted funds and £50 related to restricted funds.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

..... continued

**6 Expenditure**

|  | Fundraising | Church activities | Total 2024 | Total 2023 |
|--|-------------|-------------------|------------|------------|
|  | £           | £                 | £          | £          |
| <b>Direct costs</b>                    |             |                   |            |            |
| Donorpoint                             | 410         | -                 | 410        | 73         |
| Secular local charities                | -           | 200               | 200        | 100        |
| Diocesan Parish offering               | -           | 67,839            | 67,839     | 65,475     |
| Other ministry costs                   | -           | 1,299             | 1,299      | 1,367      |
| Team clergy and secretarial            | -           | 12,083            | 12,083     | 11,840     |
| Church running and routing maintenance | -           | 18,162            | 18,162     | 6,386      |
| Non-routine maintenance                | -           | 18,802            | 18,802     | 28,531     |
| Churchyard upkeep                      | -           | 3,031             | 3,031      | 2,576      |
| Education & training                   | -           | -                 | -          | 230        |
| Concerts                               | -           | 180               | 180        | 6,466      |
| Restricted fund costs                  | -           | 2,441             | 2,441      | 7,241      |
| Organ costs                            | -           | 1,044             | 1,044      | 2,646      |
| Organist fees                          | -           | 5,000             | 5,000      | 5,000      |
|  | 410         | 130,081           | 130,491    | 137,931    |
| <b>Support costs</b>                   |             |                   |            |            |
| Bank charges                           | -           | 320               | 320        | 102        |
| Printing, postage and stationery       | -           | 1,978             | 1,978      | 2,156      |
| Advertising                            | -           | 319               | 319        | -          |
| Accountancy fees                       | -           | 3,782             | 3,782      | 3,045      |
| Independent examiner's fee             | -           | 500               | 500        | 500        |
| Consultancy fees                       | -           | 4,500             | 4,500      | -          |
| Depreciation of fixtures and fittings  | -           | 2,321             | 2,321      | 2,140      |
| Heat/light/water costs                 | -           | 12,140            | 12,140     | 18,316     |
| Insurance                              | -           | 9,026             | 9,026      | 8,315      |
| Publicity/website                      | -           | -                 | -          | 95         |
| Sundry costs                           | -           | 2,767             | 2,767      | 1,898      |
|  | -           | 37,653            | 37,653     | 36,567     |
|  | 410         | 167,734           | 168,144    | 174,498    |

Of the expenditure in 2023, £135,816 related to unrestricted funds and £38,682 related to restricted funds.

**7 Governance costs**

|                            | 2024  | 2023  |
|----------------------------|-------|-------|
|                            | £     | £     |
| Accountancy fees           | 3,782 | 3,045 |
| Independent examiner's fee | 500   | 500   |
|                            | 4,282 | 3,545 |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

..... continued

**8 Trustees' remuneration and expenses**

Expenses of £2,570 (2023: £2,642) in relation to clergy expenses were paid to 2 (2023 - 2) trustees in the year. There are no other payments to any PCC member, persons connected to them or related parties.

**9 Taxation**

The registered charity is exempt from taxation on income and gains.

**10 Tangible fixed assets**

|                        | <b>Fixtures,<br/>fittings and<br/>equipment<br/>£</b> |
|------------------------|---|
| <b>Cost</b>            |   |
| As at 1 January 2024   | 51,546  |
| Additions              | 1,141   |
| As at 31 December 2024 | <u>52,687</u>   |
| <b>Depreciation</b>    |   |
| As at 1 January 2024   | 46,442  |
| Charge for the year    | 2,321   |
| As at 31 December 2024 | <u>48,763</u>   |
| <b>Net book value</b>  |   |
| As at 31 December 2024 | <u>3,924</u>  |
| As at 31 December 2023 | <u>5,104</u>  |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

..... continued

**11 Investments held as fixed assets**

|                        | <b>Investments in<br/>group and<br/>associated<br/>undertakings<br/>£</b> | <b>Unlisted<br/>investments<br/>£</b> | <b>Total<br/>£</b> |
|------------------------|---|---------------------------------------|--------------------|
| <b>Market value</b>    |   |                                       |                    |
| As at 1 January 2024   | 1   | 11,913                                | 11,914             |
| Revaluation            | -   | 273                                   | 273                |
| As at 31 December 2024 | 1   | 12,186                                | 12,187             |
| <b>Net book value</b>  |   |                                       |                    |
| As at 31 December 2024 | 1   | 12,186                                | 12,187             |
| As at 31 December 2023 | 1   | 11,913                                | 11,914             |

All investment assets were held in the UK.

The charity holds more than 20% of the share capital of the following company:

|                                    | <b>Country of<br/>incorporation</b> | <b>Principal activity</b>               | <b>Class</b>                                  | <b>%</b> |
|------------------------------------|-------------------------------------|---|---|----------|
| <b>Subsidiary undertakings</b>     |                                     |   |   |          |
| Cartmel Priory Church Shop Limited | United Kingdom                      | Priory shop                             | Ordinary                                      | 100      |
|                                    |                                     | <b>Capital &amp;<br/>reserves<br/>£</b> | <b>Profit/(loss)<br/>for the period<br/>£</b> |          |
| <b>Subsidiary undertakings</b>     |                                     |   |   |          |
| Cartmel Priory Church Shop Limited |                                     |   | 1   | (1,973)  |

**12 Debtors**

|   | <b>2024<br/>£</b> | <b>2023<br/>£</b> |
|---|-------------------|-------------------|
| Trade debtors                                       | 3,835             | 5,700             |
| Amounts from subsidiary and associated undertakings | 37,018            | 43,262            |
|   | 40,853            | 48,962            |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

..... continued

**13 Creditors: Amounts falling due within one year**

|                              | <b>2024</b> | <b>2023</b> |
|------------------------------|-------------|-------------|
|                              | <b>£</b>    | <b>£</b>    |
| Trade creditors              | 8,113       | 7,468       |
| Accruals and deferred income | 3,900       | 3,600       |
|                              | 12,013      | 11,068      |

**14 Operating lease commitments**

As at 31 December 2024 the charity had total future minimum lease payments under non-cancellable operating leases as follows:

|                           | <b>Other</b> |             |
|---------------------------|--------------|-------------|
|                           | <b>2024</b>  | <b>2023</b> |
|                           | <b>£</b>     | <b>£</b>    |
| Within one year           | 1,064        | 1,064       |
| Within two and five years | 2,393        | 4,356       |
|                           | 3,457        | 5,420       |

**15 Related parties**

**Controlling entity**

The charity is controlled by the trustees.

**Related party transactions**

During the year a donation of £nil (2023: £8,429) was received from Cartmel Priory Church Shop Ltd and recharges totalling £17,385 (2023: £18,016) were made to the company from the charity,

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

**16 Analysis of funds**

|                           | At 1 January<br>2024 | Incoming<br>resources | Resources<br>expended | Other<br>recognised<br>gains/losses | At 31<br>December<br>2024 |
|---------------------------|----------------------|-----------------------|-----------------------|-------------------------------------|---------------------------|
|                           | £                    | £                     | £                     | £                                   | £                         |
| <b>General Funds</b>      |                      |                       |                       |                                     |                           |
| Unrestricted income fund  | 118,822              | 106,588               | (108,302)             | 115                                 | 117,223                   |
| <b>Restricted Funds</b>   |                      |                       |                       |                                     |                           |
| Refurb & Development      | 1,400                | 29,051                | (24,851)              | -                                   | 5,600                     |
| Misc Restricted           | 4,939                | 32,500                | (32,500)              | -                                   | 4,939                     |
| Vicarage Fund             | 86                   | -                     | -                     | -                                   | 86                        |
| Flower Fund               | 994                  | 1,242                 | (805)                 | -                                   | 1,431                     |
| Young parishioners        | 13,702               | -                     | (284)                 | -                                   | 13,418                    |
| Publicity & website       | 7,177                | -                     | (539)                 | -                                   | 6,638                     |
| Macbeth Grant             | 3,780                | -                     | -                     | -                                   | 3,780                     |
| David Hampson Legacy      | 752                  | -                     | -                     | -                                   | 752                       |
| Ann Cheetham Legacy       | 1,443                | -                     | (863)                 | -                                   | 580                       |
| Roger Baxter fund         | 75                   | 153                   | -                     | -                                   | 228                       |
| Organist & Singers        | 2,351                | -                     | -                     | 54                                  | 2,405                     |
| Augmentation Fund         | 1,809                | -                     | -                     | 41                                  | 1,850                     |
| Cartmel Priory Chancel    | 2,735                | -                     | -                     | 63                                  | 2,798                     |
| Chris & Jennifer Atkinson | -                    | 6,839                 | -                     | -                                   | 6,839                     |
|                           | <u>41,243</u>        | <u>69,785</u>         | <u>(59,842)</u>       | <u>158</u>                          | <u>51,344</u>             |
|                           | <u>160,065</u>       | <u>176,373</u>        | <u>(168,144)</u>      | <u>273</u>                          | <u>168,567</u>            |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

..... *continued*

Refurb & Development - this fund is used to pay for any major refurbishments to the Priory.

Misc restricted - this fund contains donations made for specific repairs to the Priory.

Vicarage fund - this fund relates to maintenance of the vicarage

Flower fund - this fund is for the provision of flowers within the Priory

Young parishioners - this fund is to be used for the promotion of young parishioners.

Publicity & website - this fund is used to pay for the promotion of the Priory.

Macbeth grant - this fund is to be used for the purchase of radio microphones.

David Hampson legacy - this fund is to be used for routine maintenance and upkeep of the priory.

Ann Cheetham legacy - these funds are to be held on behalf of the choristers,

Roger Baxter fund - this fund is to be used for costs of the new two storey extension to the north of the Priory.

Organist & Singers - this fund is held by Carlisle Diocese and invested with CCLA to be used to maintain the organ.

Augmentation Fund - this fund is held by Carlisle Diocese and invested with CCLA.

Cartmel Priory Chancel - this fund is held by Carlisle Diocese and invested with CCLA.

Chris & Jennifer Atkinson - a legacy left to the PCC to support the work of The Priory under the supervision of the vicar.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

..... continued

**Prior period**

|                          | At 1<br>January<br>2023 | Incoming<br>resources | Resources<br>expended | Transfers | Other<br>recognised<br>gains/losses | At 31<br>December<br>2023 |
|--------------------------|-------------------------|-----------------------|-----------------------|-----------|-------------------------------------|---------------------------|
|                          | £                       | £                     | £                     | £         | £                                   | £                         |
| <b>General Funds</b>     |                         |                       |                       |           |                                     |                           |
| Unrestricted income fund | 107,320                 | 144,920               | (135,816)             | 1,963     | 435                                 | 118,822                   |
| <b>Restricted Funds</b>  |                         |                       |                       |           |                                     |                           |
| Refurb & development     | 1,400                   | 28,904                | (26,941)              | (1,963)   | -                                   | 1,400                     |
| Misc restricted          | 4,939                   | -                     | -                     | -         | -                                   | 4,939                     |
| Vicarage fund            | 86                      | -                     | -                     | -         | -                                   | 86                        |
| Flower fund              | 1,525                   | 50                    | (581)                 | -         | -                                   | 994                       |
| Young parishioners       | 13,852                  | -                     | (150)                 | -         | -                                   | 13,702                    |
| Publicity & website      | 7,994                   | -                     | (817)                 | -         | -                                   | 7,177                     |
| Macbeth Grant            | 3,780                   | -                     | -                     | -         | -                                   | 3,780                     |
| David Hampson legacy     | 5,000                   | -                     | (4,248)               | -         | -                                   | 752                       |
| Ann Cheetham Legacy      | 2,788                   | 100                   | (1,445)               | -         | -                                   | 1,443                     |
| Roger Baxter fund        | 57                      | 18                    | -                     | -         | -                                   | 75                        |
| Organist & Singers       | 2,149                   | -                     | -                     | -         | 202                                 | 2,351                     |
| Augmentation Fund        | 1,653                   | -                     | -                     | -         | 156                                 | 1,809                     |
| Cartmel Priory Chancel   | 2,500                   | -                     | -                     | -         | 235                                 | 2,735                     |
| Energy Grant             | -                       | 4,500                 | (4,500)               | -         | -                                   | -                         |
|                          | 47,723                  | 33,572                | (38,682)              | (1,963)   | 593                                 | 41,243                    |
|                          | 155,043                 | 178,492               | (174,498)             | -         | 1,028                               | 160,065                   |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

**17 Net assets by fund**

|   | <b>Unrestricted<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Total Funds<br/>2024</b> | <b>Total Funds<br/>2023</b> |
|---|-------------------------------|-----------------------------|-----------------------------|-----------------------------|
|   | <b>£</b>                      | <b>£</b>                    | <b>£</b>                    | <b>£</b>                    |
| Tangible assets                                   | 3,924                         | -                           | 3,924                       | 5,106                       |
| Investments                                       | 5,292                         | 6,895                       | 12,187                      | 11,914                      |
| Current assets                                    | 120,020                       | 44,449                      | 164,469                     | 154,113                     |
| Creditors: Amounts falling due<br>within one year | (12,013)                      | -                           | (12,013)                    | (11,068)                    |
| Net assets  | <u>117,223</u>                | <u>51,344</u>               | <u>168,567</u>              | <u>160,065</u>              |

**Prior period**

|   | <b>Unrestricted<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Total Funds<br/>2023</b> | <b>Total Funds<br/>2022</b> |
|---|-------------------------------|-----------------------------|-----------------------------|-----------------------------|
|   | <b>£</b>                      | <b>£</b>                    | <b>£</b>                    | <b>£</b>                    |
| Tangible assets                                   | 5,106                         | -                           | 5,106                       | 6,438                       |
| Investments                                       | 5,019                         | 6,895                       | 11,914                      | 10,886                      |
| Current assets                                    | 119,615                       | 34,498                      | 154,113                     | 153,010                     |
| Creditors: Amounts falling due within<br>one year | (10,918)                      | (150)                       | (11,068)                    | (15,291)                    |
| Net assets  | <u>118,822</u>                | <u>41,243</u>               | <u>160,065</u>              | <u>155,043</u>              |

**The Parochial Church Council  
of the Ecclesiastical Parish of  
Cartmel**

Registration number: 1130275

**Annual Report and Financial  
Statements**

**31 December 2024**



## The Parochial Church Council of the Ecclesiastical Parish of Cartmel

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**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**

**Reference and Administrative Details**

|                                    |   |  |
|------------------------------------|---|--|
| <b>Charity name</b>                | The Parochial Church Council of the Ecclesiastical Parish of Cartmel  |  |
| <b>Charity registration number</b> | 1130275   |  |
| <b>Principal office</b>            | The Vicarage<br>Priest Lane<br>Cartmel<br>GRANGE OVER SANDS<br>LA11 6PU   |  |
| <b>Registered office</b>           | The Vicarage<br>Priest Lane<br>Cartmel<br>GRANGE OVER SANDS<br>LA11 6PU   |  |
| <b>Trustees</b>                    | N Devenish, Chairman<br><br>D Hugget<br><br>J Iveson<br><br>J Johnson<br><br>E J Lucas (resigned 9 January 2024)<br><br>P Foulerton<br><br>M Booth (resigned 9 October 2024)<br><br>D Maguire<br><br>J Bertlin (resigned 31 December 2024)<br><br>T Pemberton<br><br>V Richardson (resigned 22 May 2024)<br><br>F Smith<br><br>A Rea (appointed 24 April 2024)<br><br>M Bacon (appointed 24 April 2024) |  |
| <b>Accountant</b>                  | Dodd & Co Limited<br>FIFTEEN Rosehill<br>Montgomery Way<br>Rosehill Estate<br>CARLISLE<br>CA1 2RW   |  |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Trustees' Report for the Year Ended 31 December 2024**

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland.

**Objectives**

The primary objective of the PCC of Cartmel is the promotion of the Gospel through worship - extending an invitation for individuals to enter into a personal relationship with Jesus. Our mission is to be a welcoming Christian community serving the people of Cartmel and its surrounds.

The PCC has the responsibility of supporting the Vicar, Reverend Nick Devenish, in promoting within the ecclesiastical parish the whole mission of the church. In developing our church's aims and objectives, we have considered the Charity Commission's guidance on public benefit and in particular the specific guidance given to charities for the advancement of religion.

**Achievements**

2024 has been a great year for community outreach and engagement, beginning the year with a Children's Tea Party and Magic Show which was well attended by many from the Primary School and those from our regular Family Service.

The monthly midweek communion service (followed by a free community lunch) has proved popular with both regular congregants, locals and visitors to Cartmel.

Cartmel Mothers' Union members were joined by members from Heversham and Milnthorpe for a Lenten Meditation and Lunch, strengthening ties and recementing friendships.

We are grateful to Dianne Maguire, our lay reader, for her work supporting Reverend Nick in the delivery of services week by week and the pastoral care to which she dedicates much time, supporting those in our community in particular need with visits, pastoral services and prayer.

Our annual Ice Cream Sunday event again drew visitors to share in the fun and games plus the burgers, sausages and sticky toffee pudding!

D Day anniversary celebrations included a very successful Flookburgh Band concert, beacon lighting and celebrations with the Priory School, and a D Day Lunch with the staff and pupils of Cartmel Primary School.

On the Peninsula Schools' Day, Year 5 & 6 pupils were hosted in the Priory and Reverend Nick was additionally invited to speak to pupils at Allithwaite School about the life of our Priory founder, William Marshal.

A partnership with Grange Soroptimists saw the Priory illuminated in orange in support of women and girls across the world.

Welcoming visitors is very much in the DNA of the Priory given its historical role providing a place for rest and refreshment of travellers over the last 800 years. To that end, the PCC were delighted to embrace Bill Rea as he was commissioned as a Priory lay chaplain offering support to visitors as the Priory endeavours to be open each day. Our welcome to all was also extended through numerous baptisms and many happy weddings, with thoughtful reflections appreciated during our Lenten Evenings and weekly Silence. Our online presence and mission continues through Reverend Nick's live-streamed weeknight Compline services which attract a large and diverse following, spread far and wide geographically. Links with Cartmel Racecourse continue through Reverend Nick's Chaplaincy there, and this year enabled us to share the final blessing on Steeplechase Sunday with a Sufi leader from Morocco.

Music is an integral part of our presence in Cartmel and we are grateful to our choir and Organist and Choirmaster, Adrian Self for their constancy in delivering beautiful choral music at our Sung Eucharist and Evensong services week by week.

Musical events during 2024 have been numerous and diverse; from organ recitals given by Adrian Self and Charles Edmondson, visiting bellringers arranged by our Captain, Bob Somerset at various times throughout the year, Cartmel Choral Society's Christmas and Easter Music to The King's School, Macclesfield's annual concert.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Trustees' Report for the Year Ended 31 December 2024**

Highlights in the calendar were Ulverston Festival Chorus with Ian Hare, Flutes & Co, The Dorian Players, Fretwork with superb soprano Ruby Hughes (as part of the Lake District Summer Music Festival), and a moving Remembrance Concert by The Honour Choir.

Our indefatigable Fabric Committee have overseen a major project replacing and upgrading the main electrical panel and distribution board to comply with updated British Safety Standards, in addition to meeting servicing and upgrade requirements to our heating boilers, lightening conductor, clock and fire extinguishers.

The Easter Lilies Appeal spearheaded by Mrs Dorothy Baxter added almost £1,000 to our flower fund ensuring the provision of exquisite floral displays throughout the year on significant celebratory dates-Christmas, Easter, Pentecost, Harvest, our Patronal Festival and Remembrance.

Grants have been successfully secured from the Department of Culture, Media and Sport under the Listed Places of Worship Scheme, and we are very grateful for grant support from The Priory Trust CIO, along with the receipt of three legacies – all these securing a sustainable future for our mission and the upkeep of our beautiful Priory Church building.

“Christmas in the Priory” began with elves, stalls, mince pies and Santa’s Grotto designed and inspired by Bea English - and very well received by dozens of local families. December was a particularly busy month with a very full programme of events including the Christingle Family Service, Cartmel Choral Society concert and St Mary’s Hospice “Light up a Life” Carol Service. We were pleased to welcome the Lord Lieutenant to award long service medals to members of St John’s Ambulance during their annual carol service and schools’ engagement included the Windermere Carol and end of term services and Cartmel Primary School nativity play. Attendance at Nine Lessons & Carols and the Christmas Eve Crib Service was exceptional, matching the packed pews with which we were familiar pre-pandemic.

Significantly, 2024 has been the year in which we have finally achieved the reinstatement of our status as a single benefice at Cartmel, following the dissolution of the Peninsula Team Ministry.

We look forward to a new era in 2025, working alongside a newly appointed Events Manager who aims to guide our Parochial Church Council in achieving further engagement, with new initiatives to extend our outreach to our local and visiting communities.

### **Financial Review**

The net assets of the PCC have increased by £8,502 this year.

At the year end, the Charity had free reserves of £108,007. This is considered to be an appropriate level of reserves. The free reserves figure includes an inter-company loan which exists between Cartmel Priory Church Shop Ltd and the PCC of Cartmel Priory, which currently stands at £37,018. Immediately available reserves of the PCC are therefore £70,989 at the year end. Future profits generated by Cartmel Priory Church Shop Ltd will enable further repayments to be made with the anticipation that the balance will be cleared within a 5 year timeframe.

### **Reserves Policy**

The reserves policy agreed by the PCC reflects its responsibility for the financial security of the organisation and aims to:

- accumulate an adequate level of funds to finance short-term reductions in income caused by unexpected events. This currently stands at 4 months operating expenditure.
- generate annual operating surpluses to build up further reserves to be utilised over the next 3-5 years to fund the programme of maintenance and repairs identified in the recent Quinquennial Inspection Review.
- invest our free reserves to earn interest which can be used to offset future operating and capital expenditure.

## **The Parochial Church Council of the Ecclesiastical Parish of Cartmel**

### **Trustees' Report for the Year Ended 31 December 2024**

#### **Investment Policy**

The PCC's investment policy pursues a balance between risk and reward. All our investment assets are in CBF Investment Unit Trusts, managed by CCLA Investment Management who pursue a socially responsible investment policy, which aims to restrict or prevent investment in companies whose main business interests are in landmines, cluster bombs and nuclear weapons, gambling, tobacco, alcohol, pornography, energy coal extraction or high interest credit.

#### **Structure, Governance and Management**

The Parochial Church Council of Cartmel is a corporate body established by The Church of England. It is part of the Diocese of Carlisle. The PCC operates under the Parochial Church Powers Measure and is a charity registered with the Charity Commission.

Members of the PCC are either ex officio or elected by the Annual Parochial Church Council Meeting in accordance with the Church Representation Rules. The church encourages each attendee to register on the Electoral Roll (n...2024) and stand for election to the PCC.

The Priory Trust CIO is an independent trust which relates to the PCC.

Cartmel Priory Shop is a limited company and trading subsidiary of the PCC of Cartmel.

#### **Committees and Groups**

The Standing, Fabric, Shop and Social Committees meet between full meetings of the PCC and are responsible for interim decision making generally, overseeing the maintenance and insurance of church property, commercial considerations pertaining to the effective running of the shop and social events throughout the year.

These committees report to every PCC meeting as appropriate.

#### **Principle Risks and Uncertainties**

The major risks to which the PCC is exposed have been reviewed and action is being taken to mitigate those risks. The key risks are:

- a lack of impact and engagement with our mission and objectives – mitigated by the wide range of missional and worship activities currently being undertaken.
- our financial sustainability – mitigated by actions taken each year to achieve a balanced budget.
- safeguarding – mitigated by the actions and training we are undertaking to implement the Church of England's Safeguarding Policy under the guidance of our Safeguarding Officer Mrs Dianne Maguire.
- fabric repair – mitigated by the work of the Fabric Committee and work underway to address the issues identified in the 2024 Quinquennial Inspection Review.
- health and safety – overseen by the PCC
- data protection – mitigated by steps PCC have taken to respond to GDPR requirements overseen by Dianne Maguire.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 to have regard to the House of Bishops' guidance on safeguarding children and vulnerable adults. The PCC is committed to creating an environment which is welcoming and respectful and enables safeguarding concerns to be raised and responded to openly, promptly and consistently. Mrs Dianne Maguire is our designated Safeguarding Officer and works closely with the Vicar, reporting regularly to the PCC on safeguarding in the parish.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Trustees' Report for the Year Ended 31 December 2024**

**Going Concern**

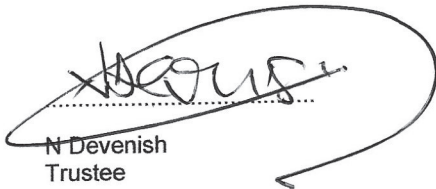
The PCC having considered the church's current financial position and budgetary requirements for 2025 with associated risks and assumptions, have identified no material uncertainties that may cast doubt about the ability of the church to continue as a going concern for at least 12 months after the signing of the accounts. Steps are being taken to ensure that a break-even operating budget is established to enable the church to maintain its current level of reserves and to move to a position where it is able to generate surpluses to fund future church renovation and development projects.

**Future Plans**

We are very positive about the opportunities available to us as a single benefice in nurturing the atmosphere required for our mission to flourish and grow in future - also recognising that a great deal of work will need to be done to secure the funding needed to restore and develop our building and its uses over the coming years.

Our current small but effective team will require reinforcement with additional volunteers, recruited in an environment of positivity and faith, always trusting that God has a plan for Cartmel Priory which we, as mere mortals, can only hope and pray for his guidance in.

Approved by the Trustees on 23 April 2025 and signed on their behalf by:

  
N Devenish  
Trustee

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Trustees' Responsibilities in relation to the Financial Statements**

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 as amended by the Charities Act 2022, the Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Independent Examiner's Report to the Trustees of  
The Parochial Church Council of the Ecclesiastical Parish of Cartmel**

I report on the accounts of the charity for the year ended 31 December 2024, which are set out on pages 8 to 21.

Your attention is drawn to the fact that the Charity has prepared the financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2019.

**Respective responsibilities of trustees and examiner**

The Charity's trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 as amended by the Charities Act 2022 (the Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145 (5) (b) of the Act; and
- 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 Charities Act 2011 as amended by the Charities Act 2022; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 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.

  
.....  
Joanne Thomlinson FCA  
Dodd & Co Limited  
Chartered Accountants

23 April 2025

FIFTEEN Rosehill  
Montgomery Way  
Rosehill Estate  
CARLISLE  
CA1 2RW

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Statement of Financial Activities for the Year Ended 31 December 2024**

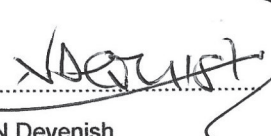
|                                     | Unrestricted<br>Funds | Restricted<br>Funds | Total Funds<br>2024 | Total Funds<br>2023 |                |
|-------------------------------------|-----------------------|---------------------|---------------------|---------------------|----------------|
| Note                                | £                     | £                   | £                   | £                   |                |
| <b>Income</b>                       |                       |                     |                     |                     |                |
| Donations and legacies              | 2                     | 90,587              | 68,583              | 159,170             | 160,498        |
| Investments                         | 3                     | 3,291               | -                   | 3,291               | 1,654          |
| Charitable activities               | 4                     | 983                 | -                   | 983                 | 1,265          |
| Other income                        | 5                     | 11,727              | 1,202               | 12,929              | 15,075         |
| Total income                        |                       | <u>106,588</u>      | <u>69,785</u>       | <u>176,373</u>      | <u>178,492</u> |
| <b>Expenditure</b>                  |                       |                     |                     |                     |                |
| Raising funds                       |                       | 410                 | -                   | 410                 | 73             |
| Charitable activities               |                       | 107,892             | 59,842              | 167,734             | 174,425        |
| Total expenditure                   |                       | <u>108,302</u>      | <u>59,842</u>       | <u>168,144</u>      | <u>174,498</u> |
| Gross transfers between funds       |                       | -                   | -                   | -                   | -              |
| Gains/(losses) on investment assets |                       | 115                 | 158                 | 273                 | 1,028          |
| Net income/(expenditure)            |                       | <u>(1,599)</u>      | <u>10,101</u>       | <u>8,502</u>        | <u>5,022</u>   |
| <b>Reconciliation of funds</b>      |                       |                     |                     |                     |                |
| Total funds brought forward         |                       | 118,822             | 41,243              | 160,065             | 155,043        |
| Total funds carried forward         |                       | <u>117,223</u>      | <u>51,344</u>       | <u>168,567</u>      | <u>160,065</u> |

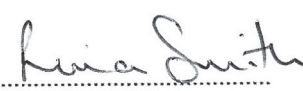
**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Balance Sheet as at 31 December 2024**

|   | Note | 2024            |                | 2023            |                |
|---|------|-----------------|----------------|-----------------|----------------|
|   |      | £               | £              | £               | £              |
| <b>Fixed assets</b>                                       |      |                 |                |                 |                |
| Tangible assets   | 10   |                 | 3,924          |                 | 5,106          |
| Investments   | 11   |                 | <u>12,187</u>  |                 | <u>11,914</u>  |
|   |      |                 | 16,111         |                 | 17,020         |
| <br><b>Current assets</b>                                 |      |                 |                |                 |                |
| Debtors   | 12   | 40,853          |                | 48,962          |                |
| Cash at bank and in hand                                  |      | <u>123,616</u>  |                | <u>105,151</u>  |                |
|   |      | 164,469         |                | 154,113         |                |
| <br><b>Creditors: Amounts falling due within one year</b> | 13   | <u>(12,013)</u> |                | <u>(11,068)</u> |                |
| <br><b>Net current assets</b>                             |      |                 | <u>152,456</u> |                 | <u>143,045</u> |
| <br><b>Net assets</b>                                     |      |                 | <u>168,567</u> |                 | <u>160,065</u> |
| <br><b>The funds of the charity:</b>                      |      |                 |                |                 |                |
| <b>Restricted funds</b>                                   |      |                 | 51,344         |                 | 41,243         |
| <b>Unrestricted funds</b>                                 |      |                 |                |                 |                |
| Unrestricted income funds                                 |      |                 | <u>117,223</u> |                 | <u>118,822</u> |
| <b>Total charity funds</b>                                |      |                 | <u>168,567</u> |                 | <u>160,065</u> |

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the Board on 23 April 2025 and signed on its behalf by:

  
 N Devenish  
 Trustee

  
 F Smith  
 Trustee

The notes on pages 10 to 21 form an integral part of these financial statements.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

**1 Accounting policies**

**Statement of compliance**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 as amended by the Charities Act 2022.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

**Basis of preparation**

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

**Going concern**

These financial statements have been prepared on a going concern basis.

**Fund accounting policy**

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 16.

**Income and endowments**

Income including donations, legacies and grants that provide core funding or are of a general nature is recognised where there is entitlement, probability of receipt and the amount can be measured with sufficient reliability.

Income from Government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Incoming resources from tax reclaims are included in the statement of financial activities at the same time as the gift to which they relate.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

..... continued

**Expenditure**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of raising funds are the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

**Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

**Fixed assets**

Individual fixed assets costing £1000 or more are initially recorded at cost.

**Depreciation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

|                                  |                             |
|----------------------------------|-----------------------------|
| Fixtures, fittings and equipment | 4 years straight line basis |
|----------------------------------|-----------------------------|

**Cash and Cash Equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

**Investments**

Fixed asset investments are included at market value at the balance sheet date.

Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the statement of the financial activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the statement of financial activities based on the market value at the year end.

**Operating leases**

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

..... continued

**2 Donations and legacies**

|                               | <b>Unrestricted<br/>Funds<br/>£</b> | <b>Restricted<br/>Funds<br/>£</b> | <b>Total Funds<br/>2024<br/>£</b> | <b>Total Funds<br/>2023<br/>£</b> |
|-------------------------------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| <b>Donations and legacies</b> |                                     |                                   |                                   |                                   |
| Legacies and bequests         | 6,795                               | 6,839                             | 13,634                            | 50                                |
| Donations                     | 16,066                              | 153                               | 16,219                            | 44,305                            |
| Donations from Church shop    | -                                   | -                                 | -                                 | 8,429                             |
| Donorpoint giving             | 276                                 | -                                 | 276                               | 4,350                             |
| Planned giving                | 21,743                              | -                                 | 21,743                            | 21,376                            |
| Collections                   | 4,015                               | -                                 | 4,015                             | 4,532                             |
| Gift aid envelopes            | 6,643                               | -                                 | 6,643                             | 6,342                             |
| Gift Aid tax reclaimed        | 10,594                              | -                                 | 10,594                            | 17,539                            |
| Boxes                         | 21,055                              | -                                 | 21,055                            | 20,171                            |
| Misc income                   | -                                   | 40                                | 40                                | -                                 |
|                               | <u>87,187</u>                       | <u>7,032</u>                      | <u>94,219</u>                     | <u>127,094</u>                    |
| <b>Grants</b>                 |                                     |                                   |                                   |                                   |
| Friends of Cartmel Priory     | -                                   | -                                 | -                                 | 6,417                             |
| Cartmel Priory Trust CIO      | -                                   | 61,551                            | 61,551                            | 11,159                            |
| National Church Energy Grant  | -                                   | -                                 | -                                 | 4,500                             |
| Charles II Royal Arms - CVS   | -                                   | -                                 | -                                 | 11,328                            |
| Listed place of worship       | 3,400                               | -                                 | 3,400                             | -                                 |
|                               | <u>3,400</u>                        | <u>61,551</u>                     | <u>64,951</u>                     | <u>33,404</u>                     |
|                               | <u>90,587</u>                       | <u>68,583</u>                     | <u>159,170</u>                    | <u>160,498</u>                    |

Of the donations and legacies income in 2023, £126,976 related to unrestricted funds and £33,522 related to restricted funds.

**3 Investments**

|                           | <b>Unrestricted<br/>Funds<br/>£</b> | <b>Restricted<br/>Funds<br/>£</b> | <b>Total Funds<br/>2024<br/>£</b> | <b>Total Funds<br/>2023<br/>£</b> |
|---------------------------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Interest on cash deposits | <u>3,291</u>                        | <u>-</u>                          | <u>3,291</u>                      | <u>1,654</u>                      |

All of the investment income in 2023 related to unrestricted funds.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

..... continued

**4 Charitable activities**

|                          | <b>Unrestricted<br/>Funds<br/>£</b> | <b>Restricted<br/>Funds<br/>£</b> | <b>Total Funds<br/>2024<br/>£</b> | <b>Total Funds<br/>2023<br/>£</b> |
|--------------------------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| <b>Church activities</b> |                                     |                                   |                                   |                                   |
| Coffee/social activities | 300                                 | -                                 | 300                               | 230                               |
| Guided tours             | 683                                 | -                                 | 683                               | 1,035                             |
|                          | <u>983</u>                          | <u>-</u>                          | <u>983</u>                        | <u>1,265</u>                      |

All of the income from charitable activities in 2023 related to unrestricted funds.

**5 Other income**

|                     | <b>Unrestricted<br/>Funds<br/>£</b> | <b>Restricted<br/>Funds<br/>£</b> | <b>Total Funds<br/>2024<br/>£</b> | <b>Total Funds<br/>2023<br/>£</b> |
|---------------------|-------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| <b>Other income</b> |                                     |                                   |                                   |                                   |
| Fees                | 6,550                               | -                                 | 6,550                             | 5,278                             |
| Concerts            | 3,458                               | -                                 | 3,458                             | 8,927                             |
| Misc income         | 1,719                               | 1,202                             | 2,921                             | 870                               |
|                     | <u>11,727</u>                       | <u>1,202</u>                      | <u>12,929</u>                     | <u>15,075</u>                     |

Of the other income in 2023, £15,025 related to unrestricted funds and £50 related to restricted funds.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

..... continued

**6 Expenditure**

|  | Fundraising | Church activities | Total 2024 | Total 2023 |
|--|-------------|-------------------|------------|------------|
|  | £           | £                 | £          | £          |
| <b>Direct costs</b>                    |             |                   |            |            |
| Donorpoint                             | 410         | -                 | 410        | 73         |
| Secular local charities                | -           | 200               | 200        | 100        |
| Diocesan Parish offering               | -           | 67,839            | 67,839     | 65,475     |
| Other ministry costs                   | -           | 1,299             | 1,299      | 1,367      |
| Team clergy and secretarial            | -           | 12,083            | 12,083     | 11,840     |
| Church running and routing maintenance | -           | 18,162            | 18,162     | 6,386      |
| Non-routine maintenance                | -           | 18,802            | 18,802     | 28,531     |
| Churchyard upkeep                      | -           | 3,031             | 3,031      | 2,576      |
| Education & training                   | -           | -                 | -          | 230        |
| Concerts                               | -           | 180               | 180        | 6,466      |
| Restricted fund costs                  | -           | 2,441             | 2,441      | 7,241      |
| Organ costs                            | -           | 1,044             | 1,044      | 2,646      |
| Organist fees                          | -           | 5,000             | 5,000      | 5,000      |
|  | 410         | 130,081           | 130,491    | 137,931    |
| <b>Support costs</b>                   |             |                   |            |            |
| Bank charges                           | -           | 320               | 320        | 102        |
| Printing, postage and stationery       | -           | 1,978             | 1,978      | 2,156      |
| Advertising                            | -           | 319               | 319        | -          |
| Accountancy fees                       | -           | 3,782             | 3,782      | 3,045      |
| Independent examiner's fee             | -           | 500               | 500        | 500        |
| Consultancy fees                       | -           | 4,500             | 4,500      | -          |
| Depreciation of fixtures and fittings  | -           | 2,321             | 2,321      | 2,140      |
| Heat/light/water costs                 | -           | 12,140            | 12,140     | 18,316     |
| Insurance                              | -           | 9,026             | 9,026      | 8,315      |
| Publicity/website                      | -           | -                 | -          | 95         |
| Sundry costs                           | -           | 2,767             | 2,767      | 1,898      |
|  | -           | 37,653            | 37,653     | 36,567     |
|  | 410         | 167,734           | 168,144    | 174,498    |

Of the expenditure in 2023, £135,816 related to unrestricted funds and £38,682 related to restricted funds.

**7 Governance costs**

|                            | 2024  | 2023  |
|----------------------------|-------|-------|
|                            | £     | £     |
| Accountancy fees           | 3,782 | 3,045 |
| Independent examiner's fee | 500   | 500   |
|                            | 4,282 | 3,545 |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

..... continued

**8 Trustees' remuneration and expenses**

Expenses of £2,570 (2023: £2,642) in relation to clergy expenses were paid to 2 (2023 - 2) trustees in the year. There are no other payments to any PCC member, persons connected to them or related parties.

**9 Taxation**

The registered charity is exempt from taxation on income and gains.

**10 Tangible fixed assets**

|                        | <b>Fixtures,<br/>fittings and<br/>equipment<br/>£</b> |
|------------------------|---|
| <b>Cost</b>            |   |
| As at 1 January 2024   | 51,546  |
| Additions              | 1,141   |
| As at 31 December 2024 | 52,687  |
| <b>Depreciation</b>    |   |
| As at 1 January 2024   | 46,442  |
| Charge for the year    | 2,321   |
| As at 31 December 2024 | 48,763  |
| <b>Net book value</b>  |   |
| As at 31 December 2024 | 3,924   |
| As at 31 December 2023 | 5,104   |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

..... continued

**11 Investments held as fixed assets**

|                        | Investments in<br>group and<br>associated<br>undertakings<br>£ | Unlisted<br>investments<br>£ | Total<br>£ |
|------------------------|--|------------------------------|------------|
| <b>Market value</b>    |  |                              |            |
| As at 1 January 2024   | 1  | 11,913                       | 11,914     |
| Revaluation            | -  | 273                          | 273        |
| As at 31 December 2024 | 1  | 12,186                       | 12,187     |
| <b>Net book value</b>  |  |                              |            |
| As at 31 December 2024 | 1  | 12,186                       | 12,187     |
| As at 31 December 2023 | 1  | 11,913                       | 11,914     |

All investment assets were held in the UK.

The charity holds more than 20% of the share capital of the following company:

|                                    | Country of<br>incorporation | Principal activity                      | Class    | %   |
|------------------------------------|-----------------------------|---|----------|---|
| <b>Subsidiary undertakings</b>     |                             |   |          |   |
| Cartmel Priory Church Shop Limited | United Kingdom              | Priory shop                             | Ordinary | 100   |
|                                    |                             | <b>Capital &amp;<br/>reserves<br/>£</b> |          | <b>Profit/(loss)<br/>for the period<br/>£</b> |
| <b>Subsidiary undertakings</b>     |                             |   |          |   |
| Cartmel Priory Church Shop Limited |                             |   | 1        | (1,973)                                       |

**12 Debtors**

|   | 2024<br>£ | 2023<br>£ |
|---|-----------|-----------|
| Trade debtors                                       | 3,835     | 5,700     |
| Amounts from subsidiary and associated undertakings | 37,018    | 43,262    |
|   | 40,853    | 48,962    |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

..... continued

**13 Creditors: Amounts falling due within one year**

|                              | <b>2024</b> | <b>2023</b> |
|------------------------------|-------------|-------------|
|                              | <b>£</b>    | <b>£</b>    |
| Trade creditors              | 8,113       | 7,468       |
| Accruals and deferred income | 3,900       | 3,600       |
|                              | 12,013      | 11,068      |

**14 Operating lease commitments**

As at 31 December 2024 the charity had total future minimum lease payments under non-cancellable operating leases as follows:

|                           | <b>Other</b> |             |
|---------------------------|--------------|-------------|
|                           | <b>2024</b>  | <b>2023</b> |
|                           | <b>£</b>     | <b>£</b>    |
| Within one year           | 1,064        | 1,064       |
| Within two and five years | 2,393        | 4,356       |
|                           | 3,457        | 5,420       |

**15 Related parties**

**Controlling entity**

The charity is controlled by the trustees.

**Related party transactions**

During the year a donation of £nil (2023: £8,429) was received from Cartmel Priory Church Shop Ltd and recharges totalling £17,385 (2023: £18,016) were made to the company from the charity,

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

**16 Analysis of funds**

|                           | At 1 January<br>2024 | Incoming<br>resources | Resources<br>expended | Other<br>recognised<br>gains/losses | At 31<br>December<br>2024 |
|---------------------------|----------------------|-----------------------|-----------------------|-------------------------------------|---------------------------|
|                           | £                    | £                     | £                     | £                                   | £                         |
| <b>General Funds</b>      |                      |                       |                       |                                     |                           |
| Unrestricted income fund  | 118,822              | 106,588               | (108,302)             | 115                                 | 117,223                   |
| <b>Restricted Funds</b>   |                      |                       |                       |                                     |                           |
| Refurb & Development      | 1,400                | 29,051                | (24,851)              | -                                   | 5,600                     |
| Misc Restricted           | 4,939                | 32,500                | (32,500)              | -                                   | 4,939                     |
| Vicarage Fund             | 86                   | -                     | -                     | -                                   | 86                        |
| Flower Fund               | 994                  | 1,242                 | (805)                 | -                                   | 1,431                     |
| Young parishioners        | 13,702               | -                     | (284)                 | -                                   | 13,418                    |
| Publicity & website       | 7,177                | -                     | (539)                 | -                                   | 6,638                     |
| Macbeth Grant             | 3,780                | -                     | -                     | -                                   | 3,780                     |
| David Hampson Legacy      | 752                  | -                     | -                     | -                                   | 752                       |
| Ann Cheetham Legacy       | 1,443                | -                     | (863)                 | -                                   | 580                       |
| Roger Baxter fund         | 75                   | 153                   | -                     | -                                   | 228                       |
| Organist & Singers        | 2,351                | -                     | -                     | 54                                  | 2,405                     |
| Augmentation Fund         | 1,809                | -                     | -                     | 41                                  | 1,850                     |
| Cartmel Priory Chancel    | 2,735                | -                     | -                     | 63                                  | 2,798                     |
| Chris & Jennifer Atkinson | -                    | 6,839                 | -                     | -                                   | 6,839                     |
|                           | <u>41,243</u>        | <u>69,785</u>         | <u>(59,842)</u>       | <u>158</u>                          | <u>51,344</u>             |
|                           | <u>160,065</u>       | <u>176,373</u>        | <u>(168,144)</u>      | <u>273</u>                          | <u>168,567</u>            |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

..... *continued*

Refurb & Development - this fund is used to pay for any major refurbishments to the Priory.

Misc restricted - this fund contains donations made for specific repairs to the Priory.

Vicarage fund - this fund relates to maintenance of the vicarage

Flower fund - this fund is for the provision of flowers within the Priory

Young parishioners - this fund is to be used for the promotion of young parishioners.

Publicity & website - this fund is used to pay for the promotion of the Priory.

Macbeth grant - this fund is to be used for the purchase of radio microphones.

David Hampson legacy - this fund is to be used for routine maintenance and upkeep of the priory.

Ann Cheetham legacy - these funds are to be held on behalf of the choristers,

Roger Baxter fund - this fund is to be used for costs of the new two storey extension to the north of the Priory.

Organist & Singers - this fund is held by Carlisle Diocese and invested with CCLA to be used to maintain the organ.

Augmentation Fund - this fund is held by Carlisle Diocese and invested with CCLA.

Cartmel Priory Chancel - this fund is held by Carlisle Diocese and invested with CCLA.

Chris & Jennifer Atkinson - a legacy left to the PCC to support the work of The Priory under the supervision of the vicar.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

..... continued

**Prior period**

|                          | At 1<br>January<br>2023 | Incoming<br>resources | Resources<br>expended | Transfers | Other<br>recognised<br>gains/losses | At 31<br>December<br>2023 |
|--------------------------|-------------------------|-----------------------|-----------------------|-----------|-------------------------------------|---------------------------|
|                          | £                       | £                     | £                     | £         | £                                   | £                         |
| <b>General Funds</b>     |                         |                       |                       |           |                                     |                           |
| Unrestricted income fund | 107,320                 | 144,920               | (135,816)             | 1,963     | 435                                 | 118,822                   |
| <b>Restricted Funds</b>  |                         |                       |                       |           |                                     |                           |
| Refurb & development     | 1,400                   | 28,904                | (26,941)              | (1,963)   | -                                   | 1,400                     |
| Misc restricted          | 4,939                   | -                     | -                     | -         | -                                   | 4,939                     |
| Vicarage fund            | 86                      | -                     | -                     | -         | -                                   | 86                        |
| Flower fund              | 1,525                   | 50                    | (581)                 | -         | -                                   | 994                       |
| Young parishioners       | 13,852                  | -                     | (150)                 | -         | -                                   | 13,702                    |
| Publicity & website      | 7,994                   | -                     | (817)                 | -         | -                                   | 7,177                     |
| Macbeth Grant            | 3,780                   | -                     | -                     | -         | -                                   | 3,780                     |
| David Hampson legacy     | 5,000                   | -                     | (4,248)               | -         | -                                   | 752                       |
| Ann Cheetham Legacy      | 2,788                   | 100                   | (1,445)               | -         | -                                   | 1,443                     |
| Roger Baxter fund        | 57                      | 18                    | -                     | -         | -                                   | 75                        |
| Organist & Singers       | 2,149                   | -                     | -                     | -         | 202                                 | 2,351                     |
| Augmentation Fund        | 1,653                   | -                     | -                     | -         | 156                                 | 1,809                     |
| Cartmel Priory Chancel   | 2,500                   | -                     | -                     | -         | 235                                 | 2,735                     |
| Energy Grant             | -                       | 4,500                 | (4,500)               | -         | -                                   | -                         |
|                          | 47,723                  | 33,572                | (38,682)              | (1,963)   | 593                                 | 41,243                    |
|                          | 155,043                 | 178,492               | (174,498)             | -         | 1,028                               | 160,065                   |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2024**

**17 Net assets by fund**

|   | <b>Unrestricted<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Total Funds<br/>2024</b> | <b>Total Funds<br/>2023</b> |
|---|-------------------------------|-----------------------------|-----------------------------|-----------------------------|
|   | <b>£</b>                      | <b>£</b>                    | <b>£</b>                    | <b>£</b>                    |
| Tangible assets                                   | 3,924                         | -                           | 3,924                       | 5,106                       |
| Investments                                       | 5,292                         | 6,895                       | 12,187                      | 11,914                      |
| Current assets                                    | 120,020                       | 44,449                      | 164,469                     | 154,113                     |
| Creditors: Amounts falling due<br>within one year | (12,013)                      | -                           | (12,013)                    | (11,068)                    |
| Net assets  | <u>117,223</u>                | <u>51,344</u>               | <u>168,567</u>              | <u>160,065</u>              |

**Prior period**

|   | <b>Unrestricted<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Total Funds<br/>2023</b> | <b>Total Funds<br/>2022</b> |
|---|-------------------------------|-----------------------------|-----------------------------|-----------------------------|
|   | <b>£</b>                      | <b>£</b>                    | <b>£</b>                    | <b>£</b>                    |
| Tangible assets                                   | 5,106                         | -                           | 5,106                       | 6,438                       |
| Investments                                       | 5,019                         | 6,895                       | 11,914                      | 10,886                      |
| Current assets                                    | 119,615                       | 34,498                      | 154,113                     | 153,010                     |
| Creditors: Amounts falling due within<br>one year | (10,918)                      | (150)                       | (11,068)                    | (15,291)                    |
| Net assets  | <u>118,822</u>                | <u>41,243</u>               | <u>160,065</u>              | <u>155,043</u>              |

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF CARTMEL**

England & Wales - Charity number 1130275

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# Accounts

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## *The Priory Church of St Mary and St Michael, Cartmel*

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### **2023 Report and Accounts of the Parochial Church Council**

#### **Aims and Purposes**

The Parochial Church Council (PCC) has the responsibility to work with the incumbent Reverend Nick Devenish, in promoting in the parish the whole mission of the Church, pastoral, evangelical, social and ecumenical. The PCC is also responsible for the maintenance of the church building and immediate surrounding area.

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 Cartmel. The PCC maintains an overview of worship and makes suggestions on how our services can involve all members of the local community and the many visitors to the area. Our services and worship put faith into practice through prayer and scripture, meditation (Silence), sacrament and music.

#### **Objectives and Activities**

We try to enable people to live out their faith as part of the local and wider community through:

worship and prayer; learning more about the Gospel and increasing their faith provision of pastoral care for people living in the parish and members of the Priory community who live further afield

missionary and outreach work – both within the village and in respect of our numerous visitors. Weddings and baptisms are also a welcome opportunity for outreach.

To facilitate this work, it is important that we maintain the fabric of the Priory Church, improving and developing when and where necessary.

#### **Wardens' Report**

*John Iveson writes on behalf of the Wardens:*

Since the pandemic and its associated lockdowns, there could be a forgivable sense of discouragement at the reduced size of our regular Sunday congregation. Not so! - we are in fact increasingly heartened by the slow growth in numbers we are now experiencing on Sundays, and a glance through this Annual Report should be sufficient to reassure anyone that Cartmel Priory is very much a vibrant and living community in the breadth and scope of the various organisations and activities detailed within.

To use the memorable phrase – a lack of ‘elves’ would seem to be the only hindrance to even greater activity! Nonetheless we sincerely thank everyone who contributes so much in so many ways.

Foremost in the minds of the Wardens and PCC is, of course, the matter of the Pastoral Reorganisation – our continuing quest to establish the Priory as a single, self-contained benefice. Progress has been slow, but we are heartened by the promise of new clergy appointments to the other proposed benefices. We feel encouraged that this would indicate a movement in the right direction towards achieving the desired goal of pastoral reorganisation for all the affected communities.

Similarly, we are making steady progress in the new build and re-ordering of the Priory itself. Our architect, Dominic Roberts has the full support of the PCC as he negotiates on our behalf the intricacies of planning and red tape which are an integral and necessary part of such a large project.

So, there is much to look forward to as we continue to promote the Priory’s mission to be a Christian presence of spirituality and hospitality in this place. In so doing, your Wardens are ever mindful of bequeathing this special building and its ministry to our successors in a stronger position than before. We are conscious of the great honour and trust reposed in us to deliver this, and with God’s help (and the Priory elves) we strive to prove ourselves worthy of your trust by so doing.

## Worship and Prayer

The PCC continues to support a range of services in the Priory as well as looking to new initiatives. The time of Silence provides a reflective environment for devotion whilst the monthly Family Service offers a more outgoing style of worship. The monthly informal BCP communion service in the Town Choir followed by a simple lunch continues to prove very popular and the PCC is grateful for the support of a local charity in this. The impact of COVID continues, with many more elderly members of the congregation failing to return after the pandemic. On a more positive note, we have had new faces in our congregation, some of whom now play an integral role in the Priory’s outreach.

The monthly Family Service encourages many ‘new’ to the church to become involved, and it is a particular joy to be joined by recently baptised children and their parents and grandparents on a regular basis.

The star hunt (an important feature of the 9.30 Family Service) is fun for young and old alike – although the young are much quicker at spotting the stars hidden away in the films. Henry completed his target of 200 stars during 2023, and the picture shows him receiving his award from Revd Nick.



Our Christingle Service continues as a 'highlight' of the year and is always a moving occasion. Aoife is shown here with her lighted candle.

The Vicar continues to offer a service 'Night Prayers' which began during lockdown, supporting an online congregation (from both the UK and abroad) who share this spiritual connection and he continues to write a 'Reflection' printed in the weekly posting.

A magnificent Shrove Tuesday lunch was served and enjoyed by a large number of villagers, congregation and visitors. This was followed by our Ash Wednesday service with the imposition of ashes, and during Lent the Vicar led a series of weekly discussions. Posies were made by MU members for Mothering Sunday and cake was offered at coffee as some of us appreciatively broke our Lenten fast!

We are grateful to John Shippen for leading the services of Compline during Holy Week, culminating in the always moving service for Maundy Thursday. On Good Friday the Priory kept the Observance of the Hours, giving time and space to reflect on the events of the crucifixion.

The Easter Vigil was attended by members of other churches on the Peninsula and Easter Day was celebrated with joy and an Easter Egg Hunt organised by Gemma and Matt Bacon.

After the sadness of Queen Elizabeth's death in 2022 it was with celebration that we enjoyed the festivities of the first coronation in more than seventy years; appropriately decorated cake was enjoyed with coffee, in celebration.

Ice cream Sunday made a welcome return in early July. Kites were made and paper planes flown from the top of the tower and burgers and ice cream were enjoyed.



August Bank Holiday heralds Steeplechase Sunday when we welcome crowds of race goers and a local horse and jockey – an important event in our calendar.

The Christmas services of 2023 felt like old times.

Sadly, the Light up a Life service had to be cancelled because of bad weather, but the Carol Service, held a week later, for the Order of St John was a joyful occasion. Invited guests in the congregation included the Lord Lieutenant and the High Sheriff and the service concluded with the presentation of long service awards.



The Priory Choir, under the direction of Adrian Self, was on top form as Christmas approached, and the Service of Nine Lessons and Carols (which fell on a Saturday evening -

the start of a long weekend) produced a rich variety of music with a congregation larger than for several years. Crowds once more descended for our Christmas Eve Crib Service with the Priory packed to the rafters.

The milestones of our journeys through life were observed. Through baptism we thank God for the gift of life, and in marriage public vows are exchanged with God's blessing. Through funeral and memorial services family and friends are able to express their grief and give thanks for the life which is now complete in this world and to commend the person into God's keeping. We give thanks for all those who considered the Priory a central part of these rights of passage and remember them in love and prayer.

## Deanery Synod

There are two elected members to the Deanery Synod in post until 2026: Dianne Maguire and Valerie Richardson. There have been three meetings during the year usually alternating between Allithwaite and Windermere.

## Safeguarding Report

At this point in time the Priory is very fortunate to be able to say there are no concerns in regard to any safeguarding issues. The *Parish Safeguarding Policy* has been reviewed and a copy is held in the filing cabinet in the vestry for reference.

Within the filing cabinet, referenced above, there is a whole section dedicated to safeguarding with referral forms, and necessary guidance should a safeguarding incident be referred to us. There is also the *Responding Well to Domestic Violence* policy, and *Safer Environment and Activities* policy that are always at hand should they be required.

The Priory was one of the first churches in the diocese to trial the Safeguarding Dashboards. I am pleased to say that we have achieved 100% and are one of the first churches in the diocese to hold this. The dashboard is a simple on-line tool that allows you to cover all aspects of safeguarding in a manner that is easy to navigate and gives a plan of where you need to focus.

On both of the entry points to the Priory, at the north and south doors, the Safer Church posters are displayed with details and contact details of the Safeguarding Officer for the parish and the Diocesan Safeguarding Officer. Posters have been placed at various points in the building to cascade information to vulnerable persons.

The majority of the PCC have completed the Basic and Foundation courses and also the Responding Well to Domestic Abuse.

I have also completed the *Safer Recruitment* Course to enable the Priory to recruit new people to roles in a safe way.

Dianne Maguire - Safeguarding Officer

## Priory Care

The Pastoral team keep in contact and make personal visits. The Vicar and Reader are always happy to take communion to those who make this request.

## Our Vision for the Next 800 Years

*Our Vision is to reach out to all as the Priory continues to be a beacon of Christian Spirituality.*

A Vision Morning to enable PCC members the opportunity to review the document *Towards the Next 800 Years* which had to be postponed in 2022 took place in the spring of 2023 at Hare Hill Barn. It was led by Helen Bailey, and you will have read of the discussions in the Vicar's report.

Helping those in need is a demonstration of our faith. Regular Barrow Food Bank appeals have taken place during the year, and these have been well resourced by members of the congregation and village.

Christmas gifts were once again taken to elderly and frail members of the Priory and village residents. Thanks are due to those who financed, organised, packed and distributed the gifts.

Annabel Hunt continues to email weekly service sheets which keep as many people as possible informed of the important matters affecting our church and also contain the Vicar's weekly Reflections - articles that help develop our knowledge and trust in Jesus.

The Priory Shop continues to be part of our Outreach programme and a focal point for visitors to the church. A warm welcome is given and the literature and goods on sale remain a powerful witness to our faith and outreach.

*Cartmel Village Christmas 2023* again brought in hundreds of people to the Priory, with children queuing to see Santa and a general air of anticipation and excitement. Primary school staff and pupils dressed up for the occasion and students from the Priory School ran stalls, played and sang appropriate music - another example of Priory and Community working together.

## Cartmel Schools

Pat Foulerton become *Foundation Governor* on behalf of the Priory in 2022 and is, as she would say, still learning the ropes!

*Pat writes: I feel very privileged to be a Governor of Cartmel Priory School and am enjoying my role immensely. Sarah Beestone, Head Teacher, and all her staff are totally committed to the education and well-being of all the pupils. I was given a tour of the school and so impressed with all amenities that are available for the pupils. All are greeted by warm friendly staff and it is easy to see what a very happy atmosphere exists in the School.*

*Cartmel Priory School is very caring and committed to the students' success in all areas - academic, personal and social development.*

Dorothy Milner, **Foundation Governor at the Primary School on behalf of the Priory**, writes:

As I write this we are working together as a school community, with a renewal of Spring around the corner, full of enthusiasm, based at all times upon our Mission Statement:

### Mighty Oaks from Little Acorns grow

We will do our best, be happy and honest, show respect and be friendly.

‘Teach children how they should live, and they will remember it all their life’

### Proverbs 22:6 (Good News version)

Strong Christian leadership supported by Revd Nick, permeates throughout the school community, creating the safe nurturing environment required for successful learning. Academic results continue to be good, and the school prides itself on its supportive environment for meeting the needs of all learners. Children are planning and delivering their own Worship sessions and growing in confidence with the subject matter.

Recently achieving the Gold Award with ‘Artsmark,’ the school has begun the journey towards the Platinum stage. This will be continuing to facilitate ingenious and inspiring activities to encourage children to develop their ‘life skills’ using a creative approach through both visits and visitors. A Poetry Evening is soon to be a highlight of the school calendar.

Links with the Priory and the local community reinforce the success of the school, and a recent display on Climate Justice in the Priory highlighted the children’s concern over the environment. The ‘Heritage’ booklet written by the children, is now circulated for sale throughout the community.

The school continues to develop links through ‘Children of Hope,’ with a school in Uganda. This is a Christian based charity, which, through its school, is enabling improvements for children and families by providing free education, healthcare, food and clothing to poor and vulnerable families. Links also with Ghana have been established. The school is involved in other worthy Charity fundraising throughout the year, admirably participating in the profile of the school Christian Values.



*Our MP admires the children's work in the Priory*

Parents, governors and friends from the community, were absolutely thrilled by the talents of the children shown in their staging of their Christmas production in the Priory. Weather permitting, school uses Forest School work in the local woods to develop confidence, team building and awareness of the beauty of the natural world.

Work has begun in developing the school grounds, to create an environmental space which supports the well-being of everyone. Children have been involved in the initial stages and excitement is building for the future.

As a school community we have shared the joy of news about additions to the families of staff members over the year and as governors continue to work together, in a climate of financial uncertainties for educational funding, to support the well-being of everyone in our precious school.

### **Guided Tours**

***One of our guides, Jeff Appleyard, writes:***

As well as stewarding and welcoming visitors to our wonderful Priory, I am also a volunteer Guide providing tours using the excellent information provided to me by Ewen Cameron as well as supplementary training and research when I qualified as a Cumbria Blue Badge Tourist Guide as well as being a member of local history groups.

Guiding the Priory is always a challenge because there is so much information and interest to fit into any visit. I have had the pleasure to guide U3A groups, special interest parties and families. For each one I think about, what do the visitors want to see, what will they be interested in and how can I engage their interest. My tours can be as short as a 20-minute highlight tour as we did for the Mediaeval Day in September, to something more detailed, around 45 minutes. For special interest tours we also have the full 90-minute tour!

My most rewarding tour was my most recent showing the Priory to Jack, a young man, who was learning about the Normans. He used a motorised wheelchair, had vision impairment and used a voice prosthesis. With the use of the portable ramps, he was able to visit all parts of the Priory. But it was important to think of what Jack might not be able to see from his chair, so for example with the Misericords I got him to position himself where he could clearly see the Mermaid with two tails through the gap with the rope removed. For the other carvings I was able to show him pictures from the guidebook. His favourite thing though, despite the torrential rain outside, was the light streaming in through the East window.

We have an amazing array of visitors from all around the world, USA, Hong Kong, Canada, Australia, Croatia, Italy and Spain are just some of the people I have greeted. It is a great privilege to welcome them all, whatever their motivation. Some are just here to take a quiet moment or light a candle, others to visit the shop. Many like receiving an introduction to the Priory, others prefer to "do their own thing." Despite all the magnificent things to see in the Priory, the radiators halfway up the walls and the Memento Mori graves with the skull and crossbones are often things people pick out to ask questions about. So, my knowledge of the Harrington tomb or the quadripartite ceiling in the Piper Choir has to be balanced with a knowledge of heating dynamics and lack of piratical links to the Priory.

### ***Mothers' Union***



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under

The year has not been without its sadness as member numbers have dwindled and illness has taken its toll. We continue to pray both for those who are unable to be with us and for the future of our branch.

The year began with the small committee meeting to discuss the way forward for our branch. The number of active members of our branch has continued, for various reasons, to decline and with sorrow, we agreed we must face the reality that our branch was not as strong as it had been, but that we should move forward in the most positive way we could.

We again shared a Holy Week meditation devised so long ago by Iris Cross. There is a real sense of Iris (such a devoted member) especially at this time. We were grateful to the Vicar for concluding our meditation with Holy Communion and to John Iveson for providing accompanying music. As usual this was followed by a soup and bread and cheese lunch, with contributions to MU funds.

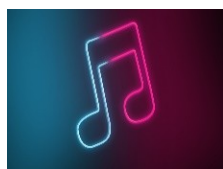
Our Advent Meditation seems to have become a fixture in our calendar. This took place in the Priory in November, followed, on this occasion, by mulled wine and mince pies in the Piper Choir (a cosy and intimate space) with pretty tables and candles. For the first time, twelve members joined us from the Milnthorpe and Heversham branch and one member from Flookburgh; it was lovely to have so many people sharing this time together and again we thank John for his musical contribution.

It is both a privilege and a responsibility to be a member of the Mothers' Union; an organisation which is so much more than a 'club'. We are part of a movement which, although we might not be aware of it, influences decisions made across the world, from the United Nations to small, remote villages.

We look forward to a bright, albeit different, future and sharing, from time to time, with our sister branch in Heversham/Milnthorpe.

***Mary Iveson***

### ***Music in the Priory***



Thanks to the incredible loyalty and devotion of the Priory Choir we have been able to maintain the tradition of two sung services each Sunday which is now almost unknown within Carlisle Diocese.

Because of the expense of heating the Priory and my finding increasing difficulty with driving to and from Dalton on a Friday night, we have not had any evening choir practices since the end of October, although we did have two afternoon rehearsals for the Christmas Carol Service in December. Sadly, the planned 'Light up a life' carol service on December 3rd had to be cancelled for the third year in a row, this time because of the heavy snowfall over the weekend.

It was a great joy to host a tea party at the back of the Priory after evensong on May 21st to help Wendy Brown celebrate her ninetieth birthday. Wendy is now the longest-serving chorister and also one of the most regular. She continues to sing alto in the choir and long may it continue!

On September 4th, thanks to the generosity of the late Anne Cheetham, the Priory Choir were able to enjoy a lovely day out on the 'Ratty', with a train ride from Ravenglass to Eskdale and a superb pub lunch, all in perfect weather.



by Unknown Author is licensed under

The Priory organ has had some remedial work on part of the pedal department: some of the large pipes were taken away to Durham for repair and one of the pedal windchests overhauled. Other than a few niggles, the Priory organ continues to behave impeccably.

Musically, 2023 was a quieter year than most with comparatively fewer events than pre-pandemic – *Annabel Hunt details the concerts in her article below.*

January 28th A presentation to members of the Cumbrian Society of Organists on the

organ music of Flor Peeters (who gave one of the opening recitals on the Priory organ in 1970)

April 10th Easter Monday lunchtime organ concert

August 19th Cumbrian Society of Organists marathon

### ***Adrian Self, Priory Organist and Choirmaster***

.. and choir members recognise the patience, kindness and skill our choirmaster shares with us week by week. Thank you, Adrian. (MI)

### ***A Musical Miscellany***

Budgets were still badly stretched post pandemic year – this sadly applied to musicians as well as medieval priories, but Cartmel Priory was able to offer a goodly mix of some very fine music throughout the year.

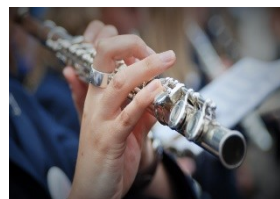
**February:** Julia & Mike Carroll and Friends (Danielle Louise Thomas, Mary Iveson and Simon McCleery and accompanist Ray Booth) generously devised and performed a special and very well-received evening of music and poetry for Valentine's Day: *Love Changes Everything*.

**March:** Sue Batchelor returned with her last ever production from the Cartmel Rockers with hits from all of their previous shows. Sue was heartily applauded by all not only for a very good show in 2023 but for all her hard work in the previous years. Many thanks too must go to her backing group and the soloists but above all to John Iveson without whom we would have had no score.

**April:** Cartmel Choral Society performed a concert of Easter music by Haydn, Schubert, Mozart and Dvorák and this was followed on Easter Monday by Adrian Self's popular annual organ recital.

**June:** The King's School Macclesfield returned with not one but two well-rehearsed and enthusiastic school choirs. The excellent singing was only challenged after the very last note by the onset of an astonishingly fierce thunderstorm.

**July:** the Furness Bach Choir made a welcome return to the Priory celebrating the anniversary of William Byrd and 400 years of the English Choral tradition and later in the month the London Youth Wind Band, sponsored by the Grange Lions Club, made a first and memorably resounding appearance in the Priory.



**September:** One of the world's leading specialist baroque chamber groups, La Serenissima, made their third appearance in the Priory with Vivaldi's Four Seasons and other works by Vivaldi, Brescianello and Dall'Abaco which included some truly breathtaking solos from Adrian Chandler.

**December:** Cartmel Choral Society joyously sang out the year with Charpentier and a concert of Christmas music.

Our very grateful thanks go to all of those who sang and played for us so beautifully throughout the year and who helped in the continuing battle to raise funds for the Priory.

### ***Annabel Hunt***

#### ***Reader's Report***

This has been a very busy year in my role of Reader, covering services in my capacity as Deacon and leading the services when the Vicar is away.

During 2023 I have covered the services at Haverthwaite and Finsthwaite on the first Sunday of the month. There is uncertainty as to whether this will still be required once the pastoral reorganisation has been completed, but until then I shall continue taking the services with Communion by Extension.

I have taken funerals in the Priory and at other village churches in the surrounding area; this is an aspect of ministry I particularly enjoy and working with the various funeral directors in the area.

The mid-week service on the first Thursday of the month, with a light lunch continues to thrive, with a separate congregation that is committed to this service. A special thank you needs to be given to the team of 'before and after' helpers who enable this service to run smoothly and successfully.

Tessa Pemberton and I are accredited DBS recruiters, and we are happy to continue in this role. DBS clearances for all PCC members at Staveley and Finsthwaite have been completed - a necessary requirement for PCC members with full voting rights. The Priory PCC DBS clearances will be obtained for willing members after the APCM when we become aware of new PCC members.

The Parish Policies have been created and are kept in the vestry for perusal by anyone wishing to view them.

***Dianne Maguire, Licensed Reader***

## **Volunteers**

We would like to thank all the volunteers who work so hard to make our church the community it is. Mention should be made of the Wardens, John Iveson and Tessa Pemberton and Treasurer, Dr Fiona Smith who work tirelessly on our behalf, together with our Reader Dianne Maguire and Annabel Hunt, PA to the Vicar.

We want our church to be open as often as possible for private prayer and for visitors. The rota of welcomers and shop stewards has enabled us to continue this ideal throughout 2023. However, the hours of opening now vary as there are simply not enough people to cover from 10am - 4pm every day. However, it is encouraging that new people are coming forward; their faithful service is greatly appreciated by the PCC.

***Rita Denby writes:***

*As I write, Spring is in the air and visitors continue to come to the Priory whatever the weather as we strive to offer a warm welcome to all. This aspect of manning 'the shop' is what makes the job so rewarding and interesting - talking to people from all walks of life, all parts of the UK and further afield.*

*There are events to be involved in and recently Medieval Cartmel & Christmas in Cartmel brought a great many people into the village and consequently into the Priory. All kinds of fund-raising ideas as well as shop sales were greatly boosted. Importantly though, the shop, like the Priory itself, is all about teamwork and love .... pure and simple.*

**Veronica Hargreaves writes, too:**

*Cartmel Priory is one of the main tourist attractions in the area, bringing in a wide variety of people. I've been volunteering as a "meet and greet" steward for almost 10 years and cover Saturday and Sunday mornings when we make our fortnightly visits. I'm a bit of a chatterbox and love meeting people and finding out about them. There's always something to learn from others, especially those with an interest in religious history or ancient buildings. Children are especially fascinated by the skulls and crossbones, and I love to set them the challenge of finding the loaf of bread. I've made so many friends within the priory community - it's now part of who I am, and I love what I do.*

The Wardens are grateful to a small number of the congregation prepared to act as welcomers for services during 2023. It is good to know, also, that there are new faces around and new voices reading the Epistle at the 10.30 service and the lessons at Evensong when required. Thanks, too, to Catherine Bottomley and Elizabeth Walker who faithfully act as Altar Servers.

**Welcomers or Sidespersons**

8.00am - Matthew Booth, David Bushell, Barrow Gaskarth, David Huggett and Kate Raftry

10.30am – James Bertlin, Jef Bradburn, Bridget Chaplin, John Chaplin, Pat Foulerton, Tiffany Hunt and Valerie Richardson

3030pm – James Bertlin and Elizabeth Walker

**Refreshments** served after the 10.30 service give the opportunity to meet together socially. Thanks are due to the group of individuals who organised this week by week at the start of the year and to Jill Bertlin who has now taken over the role on a permanent basis.

***Our bell ringers play an important role in the witness of the Priory and Bob Somerset (Tower Captain) has written to give us an insight into their work.***

*At the Priory, we are a band of eight ringers who ring every Sunday except when the weather prevents us crossing the roof to the ringing chamber. During the year we lost two ringers, due to health and personal reasons. We gained three new ringers, two are in early stages of training and the third decided they could not afford the time to become a ringer. We practise every second and fourth Friday each month. On the first and third Friday we practise at Flookburgh Church.*

*Sharing ringers across Furness is common. For Sunday services we are typically joined by four ringers from Flookburgh and we in turn ring for Sunday service at Flookburgh. For Friday practice we welcome ringers from Flookburgh, Milnthorpe and Ulverston. We can have twelve or more attending a practice. This helps improve our learners who can ring with experienced ringers. Priory ringers also ring at other towers, Ulverston, Dalton, towers in Furness and down into Lancashire. Some have rung towers in USA and Ireland.*



*At the Priory we ring Call Changes and Methods. To ring Call Changes the conductor calls the bells to change the order of ringing. In Method ringing each bell has a set pattern to follow. The conductor calls the*

*method by name, each bell follows its pattern but can be called to change by the command "Bob" or "Single". Yes, we are a strange lot! We practise both Call Changes and Methods each Friday, and our aim is to expand our knowledge of new methods and to enable more ringers to become conductors. This way we will ensure younger ringers will be able to replace those of us who can no longer climb the stairs to the ringing chamber! Sunday ringing is not a practice, ringing must be best quality.*

***Ringling at the Priory for:***

*Ten Weddings, King's Coronation, Branch meeting for Furness Branch of Lancashire Association of Change Ringers (LACR) Christmas Services, each Sunday before the 10.30am service and New Year's Eve.*

***Ringers***

*8 ringers registered with LACR as Cartmel Priory ringers.*

*2 ringers, learning to ring but not registered.*

*8 LACR ringers from other towers who ring regularly both on practice nights and for some Sunday services.*

***Events***

*Cartmel Priory Ringing Chamber Open Day, 30th September 2023.*

Bob also says that the Band is concerned about the ongoing maintenance of the bells and the tower. No doubt we shall hear more about that in the future. (MI)

***Weekly Lesson Readers***

Thank you to all those who offer their services as readers of the Epistle at the service of Choral Eucharist and those who also fulfil the task at the occasional Evensong. There are twenty-two volunteers in total and over the liturgical year there is a seasonal rhythm to the readings in the Lectionary, with corresponding colours of the vestments. As John Shippen would say, the readings provide a 'slow-moving clock of our physical, mental and social being, as significant as the first snowdrops or the last conkers'.



***Mary Iveson***

**The Priory Church Building and Fabric**

***Tessa Pemberton (Warden) writes:***

In order to preserve the building, the Priory Church has again remained heated throughout the year, but of financial necessity thermostats have been turned down even further. Rugs are provided, and congregants encouraged to 'wrap up warm'.

I am grateful to David Huggett for his continuing help and support in dealing with the demands of a Grade 1 listed building - it has been a very steep learning curve.

The following have been actioned this year:

1. A representative from Ecclesiastical Insurers assessed the Priory in October 2023 with the aim of reducing the risk of loss or damage to the property, or to reduce the risk of injury to employees or other persons on the premises
2. The boilers have been serviced
3. Bowker's (building services engineers) from Morecambe have given a quote for replacement of the main electrical panel and distribution board replacement plus new switching in the main cupboard
4. PAT testing has been completed
5. Debris netting has been installed in the nave
6. The Quinquennial inspection by the architect is due in March 2024
7. Fire extinguishers and clock have been serviced
8. Headless Cross wall has been repaired with boulders rather than rebuilding the stone wall. It is hoped this will prove a more permanent solution.



9. King Charles II Coat of Arms has been restored

10. Overgrown paths around the priory have been cleared and this will now be scheduled as regular maintenance

Thanks go to Josh Hanson for his commitment to the winding of the clock.

The proposed 'new build' project is not at a standstill, but of necessity is a work in progress.

## Electoral Roll

Sandie Mills, our Electoral Roll Officer reported at the APCM 2023 the following information:  
Total number on roll: 156

105 people are non-resident in the parish and 51 are resident

## **Structure, Governance and Management**

The method of appointment of PCC members is set out in the Church Representation Rules. At the Priory Church the membership of the PCC consists of the Incumbent, Churchwardens, Reader and members elected by those on the Electoral Roll of the Priory. All those who attend our services are encouraged to register on the Electoral Roll and stand for election to the PCC.

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.

The full PCC met eight times during 2023 and the Standing Committee three times, both in the Priory, but also, more frequently in the Priory School – for which the PCC is very grateful.

Minutes of meetings can be found in the Priory.

***Safeguarding & GDPR Officer*** Mrs Dianne Maguire

PPC members who have served at any time during 2023 until the date this report is approved are:

### **Ex Officio members:**

Incumbent: The Reverend Nick Devenish (Chairman)

Reader: Mrs Dianne Maguire, representative on Deanery Synod (until April 2026)

Wardens: Mr John Iveson (Vice chairman)

Mrs Tessa Pemberton

Dr Fiona Smith (Treasurer)

### **Elected members:**

Mr James Bertlin

Mr Matthew Booth (until April 2024)

Mrs Pat Foulerton

Mr David Huggett

Mrs Judy Johnson (until April 2024)

Mrs Jill Lucas (until April 2024) Resigned January 2024

Mrs Valerie Richardson, representative on Deanery Synod (until April 2026)

In attendance:

Ms Annabel Hunt PA to the Vicar

Mrs Mary Iveson PCC Secretary

*Mary Iveson (PCC Secretary) March 2024*

**The Parochial Church Council  
of the Ecclesiastical Parish of  
Cartmel**

Registration number: 1130275

**Annual Report and Financial  
Statements**

**31 December 2023**



## The Parochial Church Council of the Ecclesiastical Parish of Cartmel

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## The Parochial Church Council of the Ecclesiastical Parish of Cartmel

### Reference and Administrative Details

|                                    |   |  |
|------------------------------------|---|--|
| <b>Charity name</b>                | The Parochial Church Council of the Ecclesiastical Parish of Cartmel  |  |
| <b>Charity registration number</b> | 1130275   |  |
| <b>Principal office</b>            | The Vicarage<br>Priest Lane<br>Cartmel<br>GRANGE OVER SANDS<br>LA11 6PU   |  |
| <b>Registered office</b>           | The Vicarage<br>Priest Lane<br>Cartmel<br>GRANGE OVER SANDS<br>LA11 6PU   |  |
| <b>Trustees</b>                    | N Devenish, Chairman<br><br>D Hugget<br><br>J Iveson<br><br>J Johnson<br><br>E J Lucas (Resigned 9 January 2024)<br><br>S McCleery (Resigned 27 April 2023)<br><br>P Foulerton<br><br>M Booth<br><br>D Maguire<br><br>J Bertlin<br><br>T Pemberton<br><br>V Richardson<br><br>H Bailey (Resigned 27 April 2023)<br><br>A O'Donoghue (Resigned 27 April 2023)<br><br>F Smith |  |
| <b>Accountant</b>                  | Dodd & Co Limited<br>FIFTEEN Rosehill<br>Montgomery Way<br>Rosehill Estate<br>CARLISLE<br>CA1 2RW   |  |

## The Parochial Church Council of the Ecclesiastical Parish of Cartmel

### Trustees' Report for the Year Ended 31 December 2023

#### **Structure, Governance and Management**

##### Governing Document

The Charity's governing document is the Parochial Church Council Powers Measure (1956) and the Church Representation Rules.

##### Appointment of Trustees, and Organisational and Decision Making Policy

The Trustees, who meet formally on several occasions during the year, administer the affairs of the Charity. Newly appointed Trustees are given induction training when first appointed and all Trustees are offered ongoing training as appropriate.

##### Risk Policy

The Trustees have assessed the major risks to which the Charity is exposed, in particular those relating to operations and finances of the Church, and are satisfied that systems are in place to mitigate their exposure to the major risks.

##### Objectives and Activities

The prime objective of the Charity is the promotion in the ecclesiastical parish of the whole mission of the Church.

The Charity met these objectives during the year by providing services for the parish and promoting access to the Priory. In determining these objectives and activities the Trustees have paid due regard to the Charity Commission guidance on public benefit.

#### **Achievements and Performance**

2023 has seen the Priory experience a gradual but steady return of public confidence as we all slowly emerge from the shock of the pandemic with congregational and visitor numbers stabilising albeit at a lower level than pre-Covid.

Unfortunately, the financial constraints placed upon the general population by soaring interest rates impacting on mortgage repayments and private rents, shocking inflationary pressure on food prices and excruciating fuel bills have all contributed to the on-going cost of living crisis and a more austere approach to personal finances, where opportunities for generosity in giving are understandably somewhat restrained.

Undeterred, Priory volunteers have enthusiastically pressed ahead with multiple fundraising events in hope of maintaining our crucial role bringing together our local community and attracting in visitors to our beautiful, spiritual and historic Priory church.

Musical events have included a Valentine's concert, Cartmel Rockers, Cartmel Choral Society concerts, London Youth Wind Band, King's School Macclesfield concert, Furness Bach choir, La Serenissima, Bell Ringing Chamber Open Day, Organ Marathon and multiple events for Christmas including the primary school nativity, The Order of St John Carols and Windermere School Carols.

Our spiritual outreach to young families through our regular monthly 9.30 family services and annual Ice Cream Sunday event, is bolstered by the vicar's active engagement with the schools in Cartmel through weekly assemblies and events using the Priory's extended nave space. We are also seeking the development of greater ties with the uniformed groups locally. In the Autumn the Priory hosted Tim Farron MP to visit and examine the primary school's "Climate Justice" display which had piqued the interest of several Priory visitors during its period of exhibition. The Christmas in Cartmel event again saw the Priory hosting scores of young families eager to visit Father Christmas in his Priory grotto.

Nick was invited to speak one evening in early 2023 at Thornleigh Christian Hotel and chose William Marshal as his subject. Thornleigh subsequently celebrated their Golden Anniversary with Choral Evensong at the Priory one Sunday in August - a large congregation.

Mothers' Union have had two 'open' meetings - Holy Week Meditation followed by a simple lunch and Advent Meditation when we were joined by 12 members from Milnthorpe and Heversham - some of whom had not visited the Priory before! This concluded with mulled wine and mince pies served in the Piper Choir.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Trustees' Report for the Year Ended 31 December 2023**

The historical tours of the Priory remain a highlight on Tripadvisor with new guides and volunteers contributing to enhancing the visitor experience. Tours can vary between 20 and 90 minutes depending upon special interest topics but frequently the light streaming through the East window and that special feeling of the Priory being 'a thin place' where earthly and spiritual worlds rub shoulders is commented upon by visitors and regular worshippers alike. The Priory shop is often frequented by visitors and villagers and has had great success in contributing to a friendly community spirit in the village, where volunteers can interact with the public and congregants alike offering a superb selection of cards for all occasions along with books and small gifts.

Additionally, all Priory activities are broadcast locally through monthly articles written by our indefatigable secretary for 'Grange Now'.

With all of these achievements we must be mindful that the continuation of our ministry is wholly dependent upon generosity in donation, winning support through grant applications and fundraising activities. We are grateful to the Priory Trust CIO and the Friends of Cartmel Priory for their ongoing invaluable support. This year, balancing the books was only made possible ultimately by the astounding generosity of three separate individual donors whose contributions - representing almost a quarter of our total income - were fundamentally instrumental in enabling us to meet our financial commitments.

I would urge all who read this to consider their talents...do you have anything you could offer to the ongoing life and work of our wonderful Priory? If so, please make contact with a church officer and join our efforts to maintain this vibrant active community.

**Financial review**

The net assets of the PCC have increased by £5,022 this year.

At the year end, the Charity had free reserves of £108,697. This is considered to be an appropriate level of reserves. The free reserves figure includes an inter-company loan which exists between Cartmel Priory Church Shop Ltd and the PCC of Cartmel Priory, which currently stands at £43,261. Immediately available free reserves of the PCC are therefore £65,436 at the year end. Future profits generated by Cartmel Priory Church Shop Ltd will enable further repayments to be made with the anticipation that the balance will be cleared within a 5 year timeframe.

The trustees' future strategy for addressing the deficit includes:

- Offering a free will-writing service to encourage legacy giving
- Revising our pricing structure in the Priory shop to improve the gross profit percentage
- Re-doubling our efforts to deliver successful fund raising events post Covid
- Seeking grant assistance for energy saving projects e.g. LED's
- Developing a commercial visitor attraction for The Priory

Approved by the Trustees on 14 March 2024 and signed on their behalf by:



N Devenish  
Trustee

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Trustees' Responsibilities in relation to the Financial Statements**

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Independent Examiner's Report to the Trustees of  
The Parochial Church Council of the Ecclesiastical Parish of Cartmel**

I report on the accounts of the charity for the year ended 31 December 2023, which are set out on pages 6 to 19.

Your attention is drawn to the fact that the Charity has prepared the financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2019.

**Respective responsibilities of trustees and examiner**

The Charity's trustees are responsible for the preparation of the accounts. The 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 laid down in the General Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**Basis of 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 Charities Act 2011; and
  - to prepare accounts which accord with the accounting records, 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.

  
.....  
Joanne Thomlinson FCA  
Hodd & Co Limited  
Chartered Accountants

14 March 2024

FIFTEEN Rosehill  
Montgomery Way  
Rosehill Estate  
CARLISLE  
CA1 2RW

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Statement of Financial Activities for the Year Ended 31 December 2023**

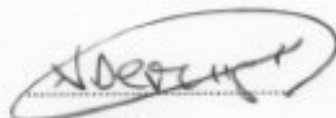
|                                     | Note | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total Funds<br>2023<br>£ | Total Funds<br>2022<br>£ |
|-------------------------------------|------|----------------------------|--------------------------|--------------------------|--------------------------|
| <b>Income</b>                       |      |                            |                          |                          |                          |
| Donations and legacies              | 2    | 126,976                    | 33,522                   | 160,498                  | 107,187                  |
| Investments                         | 3    | 1,654                      | -                        | 1,654                    | 688                      |
| Charitable activities               | 4    | 1,265                      | -                        | 1,265                    | 1,468                    |
| Other income                        | 5    | 15,025                     | 50                       | 15,075                   | 12,084                   |
| Total income                        |      | <u>144,920</u>             | <u>33,572</u>            | <u>178,492</u>           | <u>121,427</u>           |
| <b>Expenditure</b>                  |      |                            |                          |                          |                          |
| Raising funds                       |      | 73                         | -                        | 73                       | 364                      |
| Charitable activities               |      | 135,743                    | 38,682                   | 174,425                  | 150,850                  |
| Total expenditure                   |      | <u>135,816</u>             | <u>38,682</u>            | <u>174,498</u>           | <u>151,214</u>           |
| Gross transfers between funds       |      | 1,963                      | (1,963)                  | -                        | -                        |
| Gains/(losses) on investment assets |      | 435                        | 593                      | 1,028                    | (1,449)                  |
| Net income/(expenditure)            |      | <u>11,502</u>              | <u>(6,480)</u>           | <u>5,022</u>             | <u>(31,236)</u>          |
| <b>Reconciliation of funds</b>      |      |                            |                          |                          |                          |
| Total funds brought forward         |      | 107,320                    | 47,723                   | 155,043                  | 186,279                  |
| Total funds carried forward         |      | <u>118,822</u>             | <u>41,243</u>            | <u>160,065</u>           | <u>155,043</u>           |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Balance Sheet as at 31 December 2023**

|   | Note | 2023            |                | 2022            |                |
|---|------|-----------------|----------------|-----------------|----------------|
|   |      | £               | £              | £               | £              |
| <b>Fixed assets</b>                                   |      |                 |                |                 |                |
| Tangible assets                                       | 10   |                 | 5,106          |                 | 6,438          |
| Investments   | 11   |                 | 11,914         |                 | 10,886         |
|   |      |                 | <u>17,020</u>  |                 | <u>17,324</u>  |
| <b>Current assets</b>                                 |      |                 |                |                 |                |
| Debtors   | 12   | 48,962          |                | 50,258          |                |
| Cash at bank and in hand                              |      | <u>105,151</u>  |                | <u>102,752</u>  |                |
|   |      | <u>154,113</u>  |                | <u>153,010</u>  |                |
| <b>Creditors: Amounts falling due within one year</b> | 13   | <u>(11,068)</u> |                | <u>(15,291)</u> |                |
| <b>Net current assets</b>                             |      |                 | <u>143,045</u> |                 | <u>137,719</u> |
| <b>Net assets</b>                                     |      |                 | <u>160,065</u> |                 | <u>155,043</u> |
| <b>The funds of the charity:</b>                      |      |                 |                |                 |                |
| Restricted funds                                      |      |                 | 41,243         |                 | 47,723         |
| Unrestricted funds                                    |      |                 |                |                 |                |
| Unrestricted income funds                             |      |                 | <u>118,822</u> |                 | <u>107,320</u> |
| <b>Total charity funds</b>                            |      |                 | <u>160,065</u> |                 | <u>155,043</u> |

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the Board on 14 March 2024 and signed on its behalf by:



N Devenish  
Trustee



F Smith  
Trustee

The notes on pages 8 to 19 form an integral part of these financial statements.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

**1 Accounting policies**

**Statement of compliance**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

**Basis of preparation**

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

**Going concern**

These financial statements have been prepared on a going concern basis.

**Fund accounting policy**

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 16.

**Income and endowments**

Income including donations, legacies and grants that provide core funding or are of a general nature is recognised where there is entitlement, probability of receipt and the amount can be measured with sufficient reliability.

Income from Government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Incoming resources from tax reclaims are included in the statement of financial activities at the same time as the gift to which they relate.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

..... continued

**Expenditure**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of raising funds are the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

**Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

**Fixed assets**

Individual fixed assets costing £1000 or more are initially recorded at cost.

**Depreciation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

|                                  |                             |
|----------------------------------|-----------------------------|
| Fixtures, fittings and equipment | 4 years straight line basis |
|----------------------------------|-----------------------------|

**Cash and Cash Equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

**Investments**

Fixed asset investments are included at market value at the balance sheet date.

Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the statement of the financial activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the statement of financial activities based on the market value at the year end.

**Operating leases**

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

..... continued

**2 Donations and legacies**

|                               | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total Funds<br>2023<br>£ | Total Funds<br>2022<br>£ |
|-------------------------------|----------------------------|--------------------------|--------------------------|--------------------------|
| <b>Donations and legacies</b> |                            |                          |                          |                          |
| Legacies and bequests         | 50                         | -                        | 50                       | 2,788                    |
| Donations                     | 44,205                     | 100                      | 44,305                   | 9,807                    |
| Donations from Church shop    | 8,429                      | -                        | 8,429                    | 1,759                    |
| Donorpoint giving             | 4,350                      | -                        | 4,350                    | 4,754                    |
| Planned giving                | 21,358                     | 18                       | 21,376                   | 20,553                   |
| Collections                   | 4,532                      | -                        | 4,532                    | 4,513                    |
| Gift aid envelopes            | 6,342                      | -                        | 6,342                    | 5,982                    |
| Gift Aid tax reclaimed        | 17,539                     | -                        | 17,539                   | 9,311                    |
| Boxes                         | 20,171                     | -                        | 20,171                   | 23,163                   |
|                               | <u>126,976</u>             | <u>118</u>               | <u>127,094</u>           | <u>82,630</u>            |
| <b>Grants</b>                 |                            |                          |                          |                          |
| Friends of Cartmel Priory     | -                          | 6,417                    | 6,417                    | 4,661                    |
| Cartmel Priory Trust CIO      | -                          | 11,159                   | 11,159                   | 19,896                   |
| National Church Energy Grant  | -                          | 4,500                    | 4,500                    | -                        |
| Charles II Royal Arms - CVS   | -                          | 11,328                   | 11,328                   | -                        |
|                               | <u>-</u>                   | <u>33,404</u>            | <u>33,404</u>            | <u>24,557</u>            |
|                               | <u>126,976</u>             | <u>33,522</u>            | <u>160,498</u>           | <u>107,187</u>           |

Of the donations and legacies income in 2022 £79,785 related to unrestricted funds and £27,402 related to restricted funds.

**3 Investments**

|                           | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total Funds<br>2023<br>£ | Total Funds<br>2022<br>£ |
|---------------------------|----------------------------|--------------------------|--------------------------|--------------------------|
| Interest on cash deposits | 1,654                      | -                        | 1,654                    | 688                      |

All of the investment income in 2022 related to unrestricted funds.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

..... continued

**4 Charitable activities**

|                          | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total Funds<br>2023<br>£ | Total Funds<br>2022<br>£ |
|--------------------------|----------------------------|--------------------------|--------------------------|--------------------------|
| <b>Church activities</b> |                            |                          |                          |                          |
| Coffee/social activities | 230                        | -                        | 230                      | 250                      |
| Guided tours             | 1,035                      | -                        | 1,035                    | 1,218                    |
|                          | <u>1,265</u>               | <u>-</u>                 | <u>1,265</u>             | <u>1,468</u>             |

All of the income from charitable activities in 2022 related to unrestricted funds.

**5 Other income**

|                     | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total Funds<br>2023<br>£ | Total Funds<br>2022<br>£ |
|---------------------|----------------------------|--------------------------|--------------------------|--------------------------|
| <b>Other income</b> |                            |                          |                          |                          |
| Fees                | 5,278                      | -                        | 5,278                    | 7,771                    |
| Concerts            | 8,927                      | -                        | 8,927                    | 3,692                    |
| Misc income         | 820                        | 50                       | 870                      | 621                      |
|                     | <u>15,025</u>              | <u>50</u>                | <u>15,075</u>            | <u>12,084</u>            |

Of the other income in 2022 £11,945 related to unrestricted funds and £139 related to restricted funds.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

..... continued

**6 Expenditure**

|  | Fundraising | Church activities | Total 2023     | Total 2022     |
|--|-------------|-------------------|----------------|----------------|
|  | £           | £                 | £              | £              |
| <b>Direct costs</b>                    |             |                   |                |                |
| Donorpoint                             | 73          | -                 | 73             | 364            |
| Secular local charities                | -           | 100               | 100            | 250            |
| Diocesan Parish offering               | -           | 65,475            | 65,475         | 63,914         |
| Other ministry costs                   | -           | 1,367             | 1,367          | 2,462          |
| Team clergy and secretarial            | -           | 11,840            | 11,840         | 11,506         |
| Church running and routing maintenance | -           | 6,386             | 6,386          | 5,133          |
| Non-routine maintenance                | -           | 28,531            | 28,531         | 20,521         |
| Churchyard upkeep                      | -           | 2,576             | 2,576          | 2,332          |
| Education & training                   | -           | 230               | 230            | 76             |
| Concerts                               | -           | 6,466             | 6,466          | 2,662          |
| Restricted fund costs                  | -           | 7,241             | 7,241          | 937            |
| Organ costs                            | -           | 2,646             | 2,646          | -              |
| Organist fees                          | -           | 5,000             | 5,000          | 5,000          |
|  | <u>73</u>   | <u>137,858</u>    | <u>137,931</u> | <u>115,157</u> |
| <b>Support costs</b>                   |             |                   |                |                |
| Bank charges                           | -           | 102               | 102            | 103            |
| Printing, postage and stationery       | -           | 2,156             | 2,156          | 2,894          |
| Accountancy fees                       | -           | 3,045             | 3,045          | 4,371          |
| Independent examiner's fee             | -           | 500               | 500            | 500            |
| Depreciation of fixtures and fittings  | -           | 2,140             | 2,140          | 3,383          |
| Heat/light/water costs                 | -           | 18,316            | 18,316         | 13,311         |
| Insurance                              | -           | 8,315             | 8,315          | 7,705          |
| Publicity/website                      | -           | 95                | 95             | 909            |
| Sundry costs                           | -           | 1,898             | 1,898          | 2,881          |
|  | <u>-</u>    | <u>36,567</u>     | <u>36,567</u>  | <u>36,057</u>  |
|  | <u>73</u>   | <u>174,425</u>    | <u>174,498</u> | <u>151,214</u> |

Of the expenditure in 2022 £127,504 related to unrestricted funds and £23,710 related to restricted funds.

**7 Governance costs**

|                            | 2023         | 2022         |
|----------------------------|--------------|--------------|
|                            | £            | £            |
| Accountancy fees           | 3,045        | 4,371        |
| Independent examiner's fee | 500          | 500          |
|                            | <u>3,545</u> | <u>4,871</u> |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

..... continued

**8 Trustees' remuneration and expenses**

Expenses of £2,642 (2022: £2,171) in relation to clergy expenses were paid to 2 (2022 - 3) trustees in the year. There are no other payments to any PCC member, persons connected to them or related parties.

**9 Taxation**

The registered charity is exempt from taxation on income and gains.

**10 Tangible fixed assets**

|                        | <b>Fixtures,<br/>fittings and<br/>equipment<br/>£</b> |
|------------------------|---|
| <b>Cost</b>            |   |
| As at 1 January 2023   | 50,740  |
| Additions              | 808   |
| As at 31 December 2023 | <u>51,548</u>   |
| <b>Depreciation</b>    |   |
| As at 1 January 2023   | 44,302  |
| Charge for the year    | 2,140   |
| As at 31 December 2023 | <u>46,442</u>   |
| <b>Net book value</b>  |   |
| As at 31 December 2023 | <u>5,106</u>  |
| As at 31 December 2022 | <u>6,438</u>  |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

..... continued

**11 Investments held as fixed assets**

|                        | <b>Investments in<br/>group and<br/>associated<br/>undertakings<br/>£</b> | <b>Unlisted<br/>investments<br/>£</b> | <b>Total<br/>£</b> |
|------------------------|---|---------------------------------------|--------------------|
| <b>Market value</b>    |   |                                       |                    |
| As at 1 January 2023   | 1   | 10,885                                | 10,886             |
| Revaluation            | -   | 1,028                                 | 1,028              |
| As at 31 December 2023 | 1   | 11,913                                | 11,914             |
| <b>Net book value</b>  |   |                                       |                    |
| As at 31 December 2023 | 1   | 11,913                                | 11,914             |
| As at 31 December 2022 | 1   | 10,885                                | 10,886             |

All investment assets were held in the UK.

The charity holds more than 20% of the share capital of the following company:

|                                | <b>Country of<br/>incorporation</b> | <b>Principal activity</b>               | <b>Class</b>                                  | <b>%</b> |
|--------------------------------|-------------------------------------|---|---|----------|
| <b>Subsidiary undertakings</b> |                                     |   |   |          |
| Cartmel Priory Shop Limited    | United Kingdom                      | Priory shop                             | Ordinary                                      | 100      |
|                                |                                     | <b>Capital &amp;<br/>reserves<br/>£</b> | <b>Profit/(loss)<br/>for the period<br/>£</b> |          |
| <b>Subsidiary undertakings</b> |                                     |   |   |          |
| Cartmel Priory Shop Limited    |                                     | 1                                       | 7,213   |          |

**12 Debtors**

|   | <b>2023<br/>£</b> | <b>2022<br/>£</b> |
|---|-------------------|-------------------|
| Trade debtors                                       | 5,700             | 8,854             |
| Amounts from subsidiary and associated undertakings | 43,262            | 41,404            |
|   | 48,962            | 50,258            |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

..... continued

**13 Creditors: Amounts falling due within one year**

|                              | <b>2023</b>   | <b>2022</b>   |
|------------------------------|---------------|---------------|
|                              | £             | £             |
| Trade creditors              | 7,468         | 11,547        |
| Accruals and deferred income | 3,600         | 3,744         |
|                              | <u>11,068</u> | <u>15,291</u> |

**14 Operating lease commitments**

As at 31 December 2023 the charity had total future minimum lease payments under non-cancellable operating leases as follows:

|                           | <b>Other</b> |             |
|---------------------------|--------------|-------------|
|                           | <b>2023</b>  | <b>2022</b> |
|                           | £            | £           |
| Within one year           | 1,064        | -           |
| Within two and five years | 4,356        | -           |
|                           | <u>5,420</u> | <u>-</u>    |

**15 Related parties**

**Controlling entity**

The charity is controlled by the trustees.

**Related party transactions**

During the year a donation of £8,429 (2022: £1,759) was received from Cartmel Priory Church Shop Ltd and recharges totalling £18,016 (2022: £16,620) were made to the company from the charity,

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

**16 Analysis of funds**

|                          | At 1 January<br>2023 | Incoming<br>resources | Resources<br>expended | Transfers      | Other<br>recognised<br>gains/losses | At 31<br>December<br>2023 |
|--------------------------|----------------------|-----------------------|-----------------------|----------------|-------------------------------------|---------------------------|
|                          | £                    | £                     | £                     | £              | £                                   | £                         |
| <b>General Funds</b>     |                      |                       |                       |                |                                     |                           |
| Unrestricted income fund | 107,320              | 144,920               | (135,816)             | 1,963          | 435                                 | 118,822                   |
| <b>Restricted Funds</b>  |                      |                       |                       |                |                                     |                           |
| Refurb & Development     | 1,400                | 28,904                | (26,941)              | (1,963)        | -                                   | 1,400                     |
| Misc Restricted          | 4,939                | -                     | -                     | -              | -                                   | 4,939                     |
| Vicarage Fund            | 86                   | -                     | -                     | -              | -                                   | 86                        |
| Flower Fund              | 1,525                | 50                    | (581)                 | -              | -                                   | 994                       |
| Young parishioners       | 13,852               | -                     | (150)                 | -              | -                                   | 13,702                    |
| Publicity & website      | 7,994                | -                     | (817)                 | -              | -                                   | 7,177                     |
| Macbeth Grant            | 3,780                | -                     | -                     | -              | -                                   | 3,780                     |
| David Hampson Legacy     | 5,000                | -                     | (4,248)               | -              | -                                   | 752                       |
| Ann Cheetham Legacy      | 2,788                | 100                   | (1,445)               | -              | -                                   | 1,443                     |
| Roger Baxter fund        | 57                   | 18                    | -                     | -              | -                                   | 75                        |
| Organist & Singers       | 2,149                | -                     | -                     | -              | 202                                 | 2,351                     |
| Augmentation Fund        | 1,653                | -                     | -                     | -              | 156                                 | 1,809                     |
| Cartmel Priory Chancel   | 2,500                | -                     | -                     | -              | 235                                 | 2,735                     |
| Energy Grant             | -                    | 4,500                 | (4,500)               | -              | -                                   | -                         |
|                          | <u>47,723</u>        | <u>33,572</u>         | <u>(38,682)</u>       | <u>(1,963)</u> | <u>593</u>                          | <u>41,243</u>             |
|                          | <u>155,043</u>       | <u>178,492</u>        | <u>(174,498)</u>      | <u>-</u>       | <u>1,028</u>                        | <u>160,065</u>            |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

..... *continued*

Refurb & Development - this fund is used to pay for any major refurbishments to the Priory.

Misc restricted - this fund contains donations made for specific repairs to the Priory.

Vicarage fund - this fund relates to maintenance of the vicarage

Flower fund - this fund is for the provision of flowers within the Priory

Young parishioners - this fund is to be used for the promotion of young parishioners.

Publicity & website - this fund is used to pay for the promotion of the Priory.

Macbeth grant - this fund is to be used for the purchase of radio microphones.

David Hampson legacy - this fund is to be used for routine maintenance and upkeep of the priory.

Ann Cheetham legacy - these funds are to be held on behalf of the choristers.

Roger Baxter fund - this fund is to be used for costs of the new two storey extension to the north of the Priory.

Organist & Singers - this fund is held by Carlisle Diocese and invested with CCLA to be used to maintain the organ.

Augmentation Fund - this fund is held by Carlisle Diocese and invested with CCLA.

Cartmel Priory Chancel - this fund is held by Carlisle Diocese and invested with CCLA.

Energy Grant - this fund is to be used towards increased heating and lighting costs and provided by the Diocese of Carlisle.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

..... *continued*

**Prior period**

|                          | At 1<br>January<br>2022 | Incoming<br>resources | Resources<br>expended | Revaluation    | Transfers    | At 31<br>December<br>2022 |
|--------------------------|-------------------------|-----------------------|-----------------------|----------------|--------------|---------------------------|
|                          | £                       | £                     | £                     | £              | £            | £                         |
| <b>General Funds</b>     |                         |                       |                       |                |              |                           |
| Unrestricted income fund | 144,653                 | 93,886                | (127,504)             | (1,449)        | (2,266)      | 107,320                   |
| <b>Restricted Funds</b>  |                         |                       |                       |                |              |                           |
| Refurb & development     | 1,400                   | 24,557                | (20,521)              |                | (4,036)      | 1,400                     |
| Misc restricted          | 4,939                   | -                     | -                     |                | -            | 4,939                     |
| Vicarage fund            | 86                      | -                     | -                     |                | -            | 86                        |
| Flower fund              | 2,003                   | 139                   | (617)                 |                | -            | 1,525                     |
| Young parishioners       | 14,711                  | -                     | (859)                 |                | -            | 13,852                    |
| Publicity & website      | 9,387                   | -                     | (1,393)               |                | -            | 7,994                     |
| Macbeth Grant            | 4,100                   | -                     | (320)                 |                | -            | 3,780                     |
| David Hampson legacy     | 5,000                   | -                     | -                     |                | -            | 5,000                     |
| Ann Cheetham Legacy      | -                       | 2,788                 | -                     |                | -            | 2,788                     |
| Roger Baxter fund        | -                       | 57                    | -                     |                | -            | 57                        |
| Organist & Singers       | -                       | -                     | -                     |                | 2,149        | 2,149                     |
| Augmentation Fund        | -                       | -                     | -                     |                | 1,653        | 1,653                     |
| Cartmel Priory Chancel   | -                       | -                     | -                     |                | 2,500        | 2,500                     |
|                          | <u>41,626</u>           | <u>27,541</u>         | <u>(23,710)</u>       |                | <u>2,266</u> | <u>47,723</u>             |
|                          | <u>186,279</u>          | <u>121,427</u>        | <u>(151,214)</u>      | <u>(1,449)</u> | <u>-</u>     | <u>155,043</u>            |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

**17 Transfers**

The transfer from restricted funds to unrestricted funds represents restricted funds received to purchase fixed assets. Once the assets were purchased the original restriction on the funds was met and the assets were therefore transferred to unrestricted funds, to reflect the fact they are unrestricted in use.

**18 Net assets by fund**

|  | <b>Unrestricted<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Total Funds<br/>2023</b> | <b>Total Funds<br/>2022</b> |
|--|-------------------------------|-----------------------------|-----------------------------|-----------------------------|
|  | <b>£</b>                      | <b>£</b>                    | <b>£</b>                    | <b>£</b>                    |
| Tangible assets                                | 5,106                         | -                           | 5,106                       | 6,438                       |
| Investments                                    | 5,019                         | 6,895                       | 11,914                      | 10,886                      |
| Current assets                                 | 119,615                       | 34,498                      | 154,113                     | 153,010                     |
| Creditors: Amounts falling due within one year | (10,918)                      | (150)                       | (11,068)                    | (15,291)                    |
| Net assets                                     | <u>118,822</u>                | <u>41,243</u>               | <u>160,065</u>              | <u>155,043</u>              |

**Prior period**

|  | <b>Unrestricted<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Total Funds<br/>2022</b> | <b>Total Funds<br/>2021</b> |
|--|-------------------------------|-----------------------------|-----------------------------|-----------------------------|
|  | <b>£</b>                      | <b>£</b>                    | <b>£</b>                    | <b>£</b>                    |
| Tangible assets                                | 6,438                         | -                           | 6,438                       | 18,120                      |
| Investments                                    | 4,584                         | 6,302                       | 10,886                      | 12,335                      |
| Current assets                                 | 111,839                       | 41,171                      | 153,010                     | 165,157                     |
| Creditors: Amounts falling due within one year | (15,141)                      | (150)                       | (15,291)                    | (9,333)                     |
| Net assets                                     | <u>107,320</u>                | <u>47,723</u>               | <u>155,043</u>              | <u>186,279</u>              |

**The Parochial Church Council  
of the Ecclesiastical Parish of  
Cartmel**

Registration number: 1130275

**Annual Report and Financial  
Statements**

**31 December 2023**



## **The Parochial Church Council of the Ecclesiastical Parish of Cartmel**

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## The Parochial Church Council of the Ecclesiastical Parish of Cartmel

### Reference and Administrative Details

|                                    |   |  |
|------------------------------------|---|--|
| <b>Charity name</b>                | The Parochial Church Council of the Ecclesiastical Parish of Cartmel  |  |
| <b>Charity registration number</b> | 1130275   |  |
| <b>Principal office</b>            | The Vicarage<br>Priest Lane<br>Cartmel<br>GRANGE OVER SANDS<br>LA11 6PU   |  |
| <b>Registered office</b>           | The Vicarage<br>Priest Lane<br>Cartmel<br>GRANGE OVER SANDS<br>LA11 6PU   |  |
| <b>Trustees</b>                    | N Devenish, Chairman<br><br>D Hugget<br><br>J Iveson<br><br>J Johnson<br><br>E J Lucas (Resigned 9 January 2024)<br><br>S McCleery (Resigned 27 April 2023)<br><br>P Foulerton<br><br>M Booth<br><br>D Maguire<br><br>J Bertlin<br><br>T Pemberton<br><br>V Richardson<br><br>H Bailey (Resigned 27 April 2023)<br><br>A O'Donoghue (Resigned 27 April 2023)<br><br>F Smith |  |
| <b>Accountant</b>                  | Dodd & Co Limited<br>FIFTEEN Rosehill<br>Montgomery Way<br>Rosehill Estate<br>CARLISLE<br>CA1 2RW   |  |

## The Parochial Church Council of the Ecclesiastical Parish of Cartmel

### Trustees' Report for the Year Ended 31 December 2023

#### **Structure, Governance and Management**

##### Governing Document

The Charity's governing document is the Parochial Church Council Powers Measure (1956) and the Church Representation Rules.

##### Appointment of Trustees, and Organisational and Decision Making Policy

The Trustees, who meet formally on several occasions during the year, administer the affairs of the Charity. Newly appointed Trustees are given induction training when first appointed and all Trustees are offered ongoing training as appropriate.

##### Risk Policy

The Trustees have assessed the major risks to which the Charity is exposed, in particular those relating to operations and finances of the Church, and are satisfied that systems are in place to mitigate their exposure to the major risks.

##### Objectives and Activities

The prime objective of the Charity is the promotion in the ecclesiastical parish of the whole mission of the Church.

The Charity met these objectives during the year by providing services for the parish and promoting access to the Priory. In determining these objectives and activities the Trustees have paid due regard to the Charity Commission guidance on public benefit.

#### **Achievements and Performance**

2023 has seen the Priory experience a gradual but steady return of public confidence as we all slowly emerge from the shock of the pandemic with congregational and visitor numbers stabilising albeit at a lower level than pre-Covid.

Unfortunately, the financial constraints placed upon the general population by soaring interest rates impacting on mortgage repayments and private rents, shocking inflationary pressure on food prices and excruciating fuel bills have all contributed to the on-going cost of living crisis and a more austere approach to personal finances, where opportunities for generosity in giving are understandably somewhat restrained.

Undeterred, Priory volunteers have enthusiastically pressed ahead with multiple fundraising events in hope of maintaining our crucial role bringing together our local community and attracting in visitors to our beautiful, spiritual and historic Priory church.

Musical events have included a Valentine's concert, Cartmel Rockers, Cartmel Choral Society concerts, London Youth Wind Band, King's School Macclesfield concert, Furness Bach choir, La Serenissima, Bell Ringing Chamber Open Day, Organ Marathon and multiple events for Christmas including the primary school nativity, The Order of St John Carols and Windermere School Carols.

Our spiritual outreach to young families through our regular monthly 9.30 family services and annual Ice Cream Sunday event, is bolstered by the vicar's active engagement with the schools in Cartmel through weekly assemblies and events using the Priory's extended nave space. We are also seeking the development of greater ties with the uniformed groups locally. In the Autumn the Priory hosted Tim Farron MP to visit and examine the primary school's "Climate Justice" display which had piqued the interest of several Priory visitors during its period of exhibition. The Christmas in Cartmel event again saw the Priory hosting scores of young families eager to visit Father Christmas in his Priory grotto.

Nick was invited to speak one evening in early 2023 at Thornleigh Christian Hotel and chose William Marshal as his subject. Thornleigh subsequently celebrated their Golden Anniversary with Choral Evensong at the Priory one Sunday in August - a large congregation.

Mothers' Union have had two 'open' meetings - Holy Week Meditation followed by a simple lunch and Advent Meditation when we were joined by 12 members from Milnthorpe and Heversham - some of whom had not visited the Priory before! This concluded with mulled wine and mince pies served in the Piper Choir.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Trustees' Report for the Year Ended 31 December 2023**

The historical tours of the Priory remain a highlight on Tripadvisor with new guides and volunteers contributing to enhancing the visitor experience. Tours can vary between 20 and 90 minutes depending upon special interest topics but frequently the light streaming through the East window and that special feeling of the Priory being 'a thin place' where earthly and spiritual worlds rub shoulders is commented upon by visitors and regular worshippers alike. The Priory shop is often frequented by visitors and villagers and has had great success in contributing to a friendly community spirit in the village, where volunteers can interact with the public and congregants alike offering a superb selection of cards for all occasions along with books and small gifts.

Additionally, all Priory activities are broadcast locally through monthly articles written by our indefatigable secretary for 'Grange Now'.

With all of these achievements we must be mindful that the continuation of our ministry is wholly dependent upon generosity in donation, winning support through grant applications and fundraising activities. We are grateful to the Priory Trust CIO and the Friends of Cartmel Priory for their ongoing invaluable support. This year, balancing the books was only made possible ultimately by the astounding generosity of three separate individual donors whose contributions - representing almost a quarter of our total income - were fundamentally instrumental in enabling us to meet our financial commitments.

I would urge all who read this to consider their talents...do you have anything you could offer to the ongoing life and work of our wonderful Priory? If so, please make contact with a church officer and join our efforts to maintain this vibrant active community.

**Financial review**

The net assets of the PCC have increased by £5,022 this year.

At the year end, the Charity had free reserves of £108,697. This is considered to be an appropriate level of reserves. The free reserves figure includes an inter-company loan which exists between Cartmel Priory Church Shop Ltd and the PCC of Cartmel Priory, which currently stands at £43,261. Immediately available free reserves of the PCC are therefore £65,436 at the year end. Future profits generated by Cartmel Priory Church Shop Ltd will enable further repayments to be made with the anticipation that the balance will be cleared within a 5 year timeframe.

The trustees' future strategy for addressing the deficit includes:

- Offering a free will-writing service to encourage legacy giving
- Revising our pricing structure in the Priory shop to improve the gross profit percentage
- Re-doubling our efforts to deliver successful fund raising events post Covid
- Seeking grant assistance for energy saving projects e.g. LED's
- Developing a commercial visitor attraction for The Priory

Approved by the Trustees on 14 March 2024 and signed on their behalf by:



N Devenish  
Trustee

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Trustees' Responsibilities in relation to the Financial Statements**

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the trust deed. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Independent Examiner's Report to the Trustees of  
The Parochial Church Council of the Ecclesiastical Parish of Cartmel**

I report on the accounts of the charity for the year ended 31 December 2023, which are set out on pages 6 to 19.

Your attention is drawn to the fact that the Charity has prepared the financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2019.

**Respective responsibilities of trustees and examiner**

The Charity's trustees are responsible for the preparation of the accounts. The 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 laid down in the General Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act; and
- state whether particular matters have come to my attention.

**Basis of 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 Charities Act 2011; and
  - to prepare accounts which accord with the accounting records, 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.

  
.....  
Joanne Thomlinson FCA  
Hodd & Co Limited  
Chartered Accountants

14 March 2024

FIFTEEN Rosehill  
Montgomery Way  
Rosehill Estate  
CARLISLE  
CA1 2RW

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Statement of Financial Activities for the Year Ended 31 December 2023**

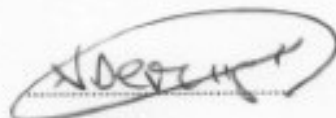
|                                     | Note | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total Funds<br>2023<br>£ | Total Funds<br>2022<br>£ |
|-------------------------------------|------|----------------------------|--------------------------|--------------------------|--------------------------|
| <b>Income</b>                       |      |                            |                          |                          |                          |
| Donations and legacies              | 2    | 126,976                    | 33,522                   | 160,498                  | 107,187                  |
| Investments                         | 3    | 1,654                      | -                        | 1,654                    | 688                      |
| Charitable activities               | 4    | 1,265                      | -                        | 1,265                    | 1,468                    |
| Other income                        | 5    | 15,025                     | 50                       | 15,075                   | 12,084                   |
| Total income                        |      | <u>144,920</u>             | <u>33,572</u>            | <u>178,492</u>           | <u>121,427</u>           |
| <b>Expenditure</b>                  |      |                            |                          |                          |                          |
| Raising funds                       |      | 73                         | -                        | 73                       | 364                      |
| Charitable activities               |      | 135,743                    | 38,682                   | 174,425                  | 150,850                  |
| Total expenditure                   |      | <u>135,816</u>             | <u>38,682</u>            | <u>174,498</u>           | <u>151,214</u>           |
| Gross transfers between funds       |      | 1,963                      | (1,963)                  | -                        | -                        |
| Gains/(losses) on investment assets |      | 435                        | 593                      | 1,028                    | (1,449)                  |
| Net income/(expenditure)            |      | <u>11,502</u>              | <u>(6,480)</u>           | <u>5,022</u>             | <u>(31,236)</u>          |
| <b>Reconciliation of funds</b>      |      |                            |                          |                          |                          |
| Total funds brought forward         |      | 107,320                    | 47,723                   | 155,043                  | 186,279                  |
| Total funds carried forward         |      | <u>118,822</u>             | <u>41,243</u>            | <u>160,065</u>           | <u>155,043</u>           |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Balance Sheet as at 31 December 2023**

|   | Note | 2023            |                | 2022            |                |
|---|------|-----------------|----------------|-----------------|----------------|
|   |      | £               | £              | £               | £              |
| <b>Fixed assets</b>                                   |      |                 |                |                 |                |
| Tangible assets                                       | 10   |                 | 5,106          |                 | 6,438          |
| Investments   | 11   |                 | 11,914         |                 | 10,886         |
|   |      |                 | <u>17,020</u>  |                 | <u>17,324</u>  |
| <b>Current assets</b>                                 |      |                 |                |                 |                |
| Debtors   | 12   | 48,962          |                | 50,258          |                |
| Cash at bank and in hand                              |      | <u>105,151</u>  |                | <u>102,752</u>  |                |
|   |      | <u>154,113</u>  |                | <u>153,010</u>  |                |
| <b>Creditors: Amounts falling due within one year</b> | 13   | <u>(11,068)</u> |                | <u>(15,291)</u> |                |
| <b>Net current assets</b>                             |      |                 | <u>143,045</u> |                 | <u>137,719</u> |
| <b>Net assets</b>                                     |      |                 | <u>160,065</u> |                 | <u>155,043</u> |
| <b>The funds of the charity:</b>                      |      |                 |                |                 |                |
| Restricted funds                                      |      |                 | 41,243         |                 | 47,723         |
| Unrestricted funds                                    |      |                 |                |                 |                |
| Unrestricted income funds                             |      |                 | <u>118,822</u> |                 | <u>107,320</u> |
| <b>Total charity funds</b>                            |      |                 | <u>160,065</u> |                 | <u>155,043</u> |

The financial statements have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Approved by the Board on 14 March 2024 and signed on its behalf by:



N Devenish  
Trustee



F Smith  
Trustee

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

**1 Accounting policies**

**Statement of compliance**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities:Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

**Basis of preparation**

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

**Going concern**

These financial statements have been prepared on a going concern basis.

**Fund accounting policy**

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 16.

**Income and endowments**

Income including donations, legacies and grants that provide core funding or are of a general nature is recognised where there is entitlement, probability of receipt and the amount can be measured with sufficient reliability.

Income from Government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Incoming resources from tax reclaims are included in the statement of financial activities at the same time as the gift to which they relate.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

..... continued

**Expenditure**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category.

Costs of raising funds are the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

**Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

**Fixed assets**

Individual fixed assets costing £1000 or more are initially recorded at cost.

**Depreciation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

|                                  |                             |
|----------------------------------|-----------------------------|
| Fixtures, fittings and equipment | 4 years straight line basis |
|----------------------------------|-----------------------------|

**Cash and Cash Equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

**Investments**

Fixed asset investments are included at market value at the balance sheet date.

Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the statement of the financial activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the statement of financial activities based on the market value at the year end.

**Operating leases**

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

..... continued

**2 Donations and legacies**

|                               | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total Funds<br>2023<br>£ | Total Funds<br>2022<br>£ |
|-------------------------------|----------------------------|--------------------------|--------------------------|--------------------------|
| <b>Donations and legacies</b> |                            |                          |                          |                          |
| Legacies and bequests         | 50                         | -                        | 50                       | 2,788                    |
| Donations                     | 44,205                     | 100                      | 44,305                   | 9,807                    |
| Donations from Church shop    | 8,429                      | -                        | 8,429                    | 1,759                    |
| Donorpoint giving             | 4,350                      | -                        | 4,350                    | 4,754                    |
| Planned giving                | 21,358                     | 18                       | 21,376                   | 20,553                   |
| Collections                   | 4,532                      | -                        | 4,532                    | 4,513                    |
| Gift aid envelopes            | 6,342                      | -                        | 6,342                    | 5,982                    |
| Gift Aid tax reclaimed        | 17,539                     | -                        | 17,539                   | 9,311                    |
| Boxes                         | 20,171                     | -                        | 20,171                   | 23,163                   |
|                               | <u>126,976</u>             | <u>118</u>               | <u>127,094</u>           | <u>82,630</u>            |
| <b>Grants</b>                 |                            |                          |                          |                          |
| Friends of Cartmel Priory     | -                          | 6,417                    | 6,417                    | 4,661                    |
| Cartmel Priory Trust CIO      | -                          | 11,159                   | 11,159                   | 19,896                   |
| National Church Energy Grant  | -                          | 4,500                    | 4,500                    | -                        |
| Charles II Royal Arms - CVS   | -                          | 11,328                   | 11,328                   | -                        |
|                               | <u>-</u>                   | <u>33,404</u>            | <u>33,404</u>            | <u>24,557</u>            |
|                               | <u>126,976</u>             | <u>33,522</u>            | <u>160,498</u>           | <u>107,187</u>           |

Of the donations and legacies income in 2022 £79,785 related to unrestricted funds and £27,402 related to restricted funds.

**3 Investments**

|                           | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total Funds<br>2023<br>£ | Total Funds<br>2022<br>£ |
|---------------------------|----------------------------|--------------------------|--------------------------|--------------------------|
| Interest on cash deposits | 1,654                      | -                        | 1,654                    | 688                      |

All of the investment income in 2022 related to unrestricted funds.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

..... continued

**4 Charitable activities**

|                          | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total Funds<br>2023<br>£ | Total Funds<br>2022<br>£ |
|--------------------------|----------------------------|--------------------------|--------------------------|--------------------------|
| <b>Church activities</b> |                            |                          |                          |                          |
| Coffee/social activities | 230                        | -                        | 230                      | 250                      |
| Guided tours             | 1,035                      | -                        | 1,035                    | 1,218                    |
|                          | <u>1,265</u>               | <u>-</u>                 | <u>1,265</u>             | <u>1,468</u>             |

All of the income from charitable activities in 2022 related to unrestricted funds.

**5 Other income**

|                     | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total Funds<br>2023<br>£ | Total Funds<br>2022<br>£ |
|---------------------|----------------------------|--------------------------|--------------------------|--------------------------|
| <b>Other income</b> |                            |                          |                          |                          |
| Fees                | 5,278                      | -                        | 5,278                    | 7,771                    |
| Concerts            | 8,927                      | -                        | 8,927                    | 3,692                    |
| Misc income         | 820                        | 50                       | 870                      | 621                      |
|                     | <u>15,025</u>              | <u>50</u>                | <u>15,075</u>            | <u>12,084</u>            |

Of the other income in 2022 £11,945 related to unrestricted funds and £139 related to restricted funds.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

..... continued

**6 Expenditure**

|  | Fundraising | Church activities | Total 2023     | Total 2022     |
|--|-------------|-------------------|----------------|----------------|
|  | £           | £                 | £              | £              |
| <b>Direct costs</b>                    |             |                   |                |                |
| Donorpoint                             | 73          | -                 | 73             | 364            |
| Secular local charities                | -           | 100               | 100            | 250            |
| Diocesan Parish offering               | -           | 65,475            | 65,475         | 63,914         |
| Other ministry costs                   | -           | 1,367             | 1,367          | 2,462          |
| Team clergy and secretarial            | -           | 11,840            | 11,840         | 11,506         |
| Church running and routing maintenance | -           | 6,386             | 6,386          | 5,133          |
| Non-routine maintenance                | -           | 28,531            | 28,531         | 20,521         |
| Churchyard upkeep                      | -           | 2,576             | 2,576          | 2,332          |
| Education & training                   | -           | 230               | 230            | 76             |
| Concerts                               | -           | 6,466             | 6,466          | 2,662          |
| Restricted fund costs                  | -           | 7,241             | 7,241          | 937            |
| Organ costs                            | -           | 2,646             | 2,646          | -              |
| Organist fees                          | -           | 5,000             | 5,000          | 5,000          |
|  | <u>73</u>   | <u>137,858</u>    | <u>137,931</u> | <u>115,157</u> |
| <b>Support costs</b>                   |             |                   |                |                |
| Bank charges                           | -           | 102               | 102            | 103            |
| Printing, postage and stationery       | -           | 2,156             | 2,156          | 2,894          |
| Accountancy fees                       | -           | 3,045             | 3,045          | 4,371          |
| Independent examiner's fee             | -           | 500               | 500            | 500            |
| Depreciation of fixtures and fittings  | -           | 2,140             | 2,140          | 3,383          |
| Heat/light/water costs                 | -           | 18,316            | 18,316         | 13,311         |
| Insurance                              | -           | 8,315             | 8,315          | 7,705          |
| Publicity/website                      | -           | 95                | 95             | 909            |
| Sundry costs                           | -           | 1,898             | 1,898          | 2,881          |
|  | <u>-</u>    | <u>36,567</u>     | <u>36,567</u>  | <u>36,057</u>  |
|  | <u>73</u>   | <u>174,425</u>    | <u>174,498</u> | <u>151,214</u> |

Of the expenditure in 2022 £127,504 related to unrestricted funds and £23,710 related to restricted funds.

**7 Governance costs**

|                            | 2023         | 2022         |
|----------------------------|--------------|--------------|
|                            | £            | £            |
| Accountancy fees           | 3,045        | 4,371        |
| Independent examiner's fee | 500          | 500          |
|                            | <u>3,545</u> | <u>4,871</u> |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

..... continued

**8 Trustees' remuneration and expenses**

Expenses of £2,642 (2022: £2,171) in relation to clergy expenses were paid to 2 (2022 - 3) trustees in the year. There are no other payments to any PCC member, persons connected to them or related parties.

**9 Taxation**

The registered charity is exempt from taxation on income and gains.

**10 Tangible fixed assets**

|                        | <b>Fixtures,<br/>fittings and<br/>equipment<br/>£</b> |
|------------------------|---|
| <b>Cost</b>            |   |
| As at 1 January 2023   | 50,740  |
| Additions              | 808   |
| As at 31 December 2023 | <u>51,548</u>   |
| <b>Depreciation</b>    |   |
| As at 1 January 2023   | 44,302  |
| Charge for the year    | 2,140   |
| As at 31 December 2023 | <u>46,442</u>   |
| <b>Net book value</b>  |   |
| As at 31 December 2023 | <u>5,106</u>  |
| As at 31 December 2022 | <u>6,438</u>  |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

..... continued

**11 Investments held as fixed assets**

|                        | <b>Investments in<br/>group and<br/>associated<br/>undertakings<br/>£</b> | <b>Unlisted<br/>investments<br/>£</b> | <b>Total<br/>£</b> |
|------------------------|---|---------------------------------------|--------------------|
| <b>Market value</b>    |   |                                       |                    |
| As at 1 January 2023   | 1   | 10,885                                | 10,886             |
| Revaluation            | -   | 1,028                                 | 1,028              |
| As at 31 December 2023 | 1   | 11,913                                | 11,914             |
| <b>Net book value</b>  |   |                                       |                    |
| As at 31 December 2023 | 1   | 11,913                                | 11,914             |
| As at 31 December 2022 | 1   | 10,885                                | 10,886             |

All investment assets were held in the UK.

The charity holds more than 20% of the share capital of the following company:

|                                | <b>Country of<br/>incorporation</b> | <b>Principal activity</b>               | <b>Class</b>                                  | <b>%</b> |
|--------------------------------|-------------------------------------|---|---|----------|
| <b>Subsidiary undertakings</b> |                                     |   |   |          |
| Cartmel Priory Shop Limited    | United Kingdom                      | Priory shop                             | Ordinary                                      | 100      |
|                                |                                     | <b>Capital &amp;<br/>reserves<br/>£</b> | <b>Profit/(loss)<br/>for the period<br/>£</b> |          |
| <b>Subsidiary undertakings</b> |                                     |   |   |          |
| Cartmel Priory Shop Limited    |                                     | 1                                       | 7,213   |          |

**12 Debtors**

|   | <b>2023<br/>£</b> | <b>2022<br/>£</b> |
|---|-------------------|-------------------|
| Trade debtors                                       | 5,700             | 8,854             |
| Amounts from subsidiary and associated undertakings | 43,262            | 41,404            |
|   | 48,962            | 50,258            |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

..... continued

**13 Creditors: Amounts falling due within one year**

|                              | <b>2023</b> | <b>2022</b> |
|------------------------------|-------------|-------------|
|                              | £           | £           |
| Trade creditors              | 7,468       | 11,547      |
| Accruals and deferred income | 3,600       | 3,744       |
|                              | 11,068      | 15,291      |

**14 Operating lease commitments**

As at 31 December 2023 the charity had total future minimum lease payments under non-cancellable operating leases as follows:

|                           | <b>Other</b> |             |
|---------------------------|--------------|-------------|
|                           | <b>2023</b>  | <b>2022</b> |
|                           | £            | £           |
| Within one year           | 1,064        | -           |
| Within two and five years | 4,356        | -           |
|                           | 5,420        | -           |

**15 Related parties**

**Controlling entity**

The charity is controlled by the trustees.

**Related party transactions**

During the year a donation of £8,429 (2022: £1,759) was received from Cartmel Priory Church Shop Ltd and recharges totalling £18,016 (2022: £16,620) were made to the company from the charity,

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

**16 Analysis of funds**

|                          | At 1 January<br>2023 | Incoming<br>resources | Resources<br>expended | Transfers      | Other<br>recognised<br>gains/losses | At 31<br>December<br>2023 |
|--------------------------|----------------------|-----------------------|-----------------------|----------------|-------------------------------------|---------------------------|
|                          | £                    | £                     | £                     | £              | £                                   | £                         |
| <b>General Funds</b>     |                      |                       |                       |                |                                     |                           |
| Unrestricted income fund | 107,320              | 144,920               | (135,816)             | 1,963          | 435                                 | 118,822                   |
| <b>Restricted Funds</b>  |                      |                       |                       |                |                                     |                           |
| Refurb & Development     | 1,400                | 28,904                | (26,941)              | (1,963)        | -                                   | 1,400                     |
| Misc Restricted          | 4,939                | -                     | -                     | -              | -                                   | 4,939                     |
| Vicarage Fund            | 86                   | -                     | -                     | -              | -                                   | 86                        |
| Flower Fund              | 1,525                | 50                    | (581)                 | -              | -                                   | 994                       |
| Young parishioners       | 13,852               | -                     | (150)                 | -              | -                                   | 13,702                    |
| Publicity & website      | 7,994                | -                     | (817)                 | -              | -                                   | 7,177                     |
| Macbeth Grant            | 3,780                | -                     | -                     | -              | -                                   | 3,780                     |
| David Hampson Legacy     | 5,000                | -                     | (4,248)               | -              | -                                   | 752                       |
| Ann Cheetham Legacy      | 2,788                | 100                   | (1,445)               | -              | -                                   | 1,443                     |
| Roger Baxter fund        | 57                   | 18                    | -                     | -              | -                                   | 75                        |
| Organist & Singers       | 2,149                | -                     | -                     | -              | 202                                 | 2,351                     |
| Augmentation Fund        | 1,653                | -                     | -                     | -              | 156                                 | 1,809                     |
| Cartmel Priory Chancel   | 2,500                | -                     | -                     | -              | 235                                 | 2,735                     |
| Energy Grant             | -                    | 4,500                 | (4,500)               | -              | -                                   | -                         |
|                          | <u>47,723</u>        | <u>33,572</u>         | <u>(38,682)</u>       | <u>(1,963)</u> | <u>593</u>                          | <u>41,243</u>             |
|                          | <u>155,043</u>       | <u>178,492</u>        | <u>(174,498)</u>      | <u>-</u>       | <u>1,028</u>                        | <u>160,065</u>            |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel  
Notes to the Financial Statements for the Year Ended 31 December 2023**

..... *continued*

Refurb & Development - this fund is used to pay for any major refurbishments to the Priory.

Misc restricted - this fund contains donations made for specific repairs to the Priory.

Vicarage fund - this fund relates to maintenance of the vicarage

Flower fund - this fund is for the provision of flowers within the Priory

Young parishioners - this fund is to be used for the promotion of young parishioners.

Publicity & website - this fund is used to pay for the promotion of the Priory.

Macbeth grant - this fund is to be used for the purchase of radio microphones.

David Hampson legacy - this fund is to be used for routine maintenance and upkeep of the priory.

Ann Cheetham legacy - these funds are to be held on behalf of the choristers.

Roger Baxter fund - this fund is to be used for costs of the new two storey extension to the north of the Priory.

Organist & Singers - this fund is held by Carlisle Diocese and invested with CCLA to be used to maintain the organ.

Augmentation Fund - this fund is held by Carlisle Diocese and invested with CCLA.

Cartmel Priory Chancel - this fund is held by Carlisle Diocese and invested with CCLA.

Energy Grant - this fund is to be used towards increased heating and lighting costs and provided by the Diocese of Carlisle.

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

..... *continued*

**Prior period**

|                          | At 1<br>January<br>2022 | Incoming<br>resources | Resources<br>expended | Revaluation    | Transfers    | At 31<br>December<br>2022 |
|--------------------------|-------------------------|-----------------------|-----------------------|----------------|--------------|---------------------------|
|                          | £                       | £                     | £                     | £              | £            | £                         |
| <b>General Funds</b>     |                         |                       |                       |                |              |                           |
| Unrestricted income fund | 144,653                 | 93,886                | (127,504)             | (1,449)        | (2,266)      | 107,320                   |
| <b>Restricted Funds</b>  |                         |                       |                       |                |              |                           |
| Refurb & development     | 1,400                   | 24,557                | (20,521)              |                | (4,036)      | 1,400                     |
| Misc restricted          | 4,939                   | -                     | -                     |                | -            | 4,939                     |
| Vicarage fund            | 86                      | -                     | -                     |                | -            | 86                        |
| Flower fund              | 2,003                   | 139                   | (617)                 |                | -            | 1,525                     |
| Young parishioners       | 14,711                  | -                     | (859)                 |                | -            | 13,852                    |
| Publicity & website      | 9,387                   | -                     | (1,393)               |                | -            | 7,994                     |
| Macbeth Grant            | 4,100                   | -                     | (320)                 |                | -            | 3,780                     |
| David Hampson legacy     | 5,000                   | -                     | -                     |                | -            | 5,000                     |
| Ann Cheetham Legacy      | -                       | 2,788                 | -                     |                | -            | 2,788                     |
| Roger Baxter fund        | -                       | 57                    | -                     |                | -            | 57                        |
| Organist & Singers       | -                       | -                     | -                     |                | 2,149        | 2,149                     |
| Augmentation Fund        | -                       | -                     | -                     |                | 1,653        | 1,653                     |
| Cartmel Priory Chancel   | -                       | -                     | -                     |                | 2,500        | 2,500                     |
|                          | <u>41,626</u>           | <u>27,541</u>         | <u>(23,710)</u>       |                | <u>2,266</u> | <u>47,723</u>             |
|                          | <u>186,279</u>          | <u>121,427</u>        | <u>(151,214)</u>      | <u>(1,449)</u> | <u>-</u>     | <u>155,043</u>            |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Notes to the Financial Statements for the Year Ended 31 December 2023**

**17 Transfers**

The transfer from restricted funds to unrestricted funds represents restricted funds received to purchase fixed assets. Once the assets were purchased the original restriction on the funds was met and the assets were therefore transferred to unrestricted funds, to reflect the fact they are unrestricted in use.

**18 Net assets by fund**

|  | <b>Unrestricted<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Total Funds<br/>2023</b> | <b>Total Funds<br/>2022</b> |
|--|-------------------------------|-----------------------------|-----------------------------|-----------------------------|
|  | <b>£</b>                      | <b>£</b>                    | <b>£</b>                    | <b>£</b>                    |
| Tangible assets                                | 5,106                         | -                           | 5,106                       | 6,438                       |
| Investments                                    | 5,019                         | 6,895                       | 11,914                      | 10,886                      |
| Current assets                                 | 119,615                       | 34,498                      | 154,113                     | 153,010                     |
| Creditors: Amounts falling due within one year | (10,918)                      | (150)                       | (11,068)                    | (15,291)                    |
| Net assets                                     | <u>118,822</u>                | <u>41,243</u>               | <u>160,065</u>              | <u>155,043</u>              |

**Prior period**

|  | <b>Unrestricted<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Total Funds<br/>2022</b> | <b>Total Funds<br/>2021</b> |
|--|-------------------------------|-----------------------------|-----------------------------|-----------------------------|
|  | <b>£</b>                      | <b>£</b>                    | <b>£</b>                    | <b>£</b>                    |
| Tangible assets                                | 6,438                         | -                           | 6,438                       | 18,120                      |
| Investments                                    | 4,584                         | 6,302                       | 10,886                      | 12,335                      |
| Current assets                                 | 111,839                       | 41,171                      | 153,010                     | 165,157                     |
| Creditors: Amounts falling due within one year | (15,141)                      | (150)                       | (15,291)                    | (9,333)                     |
| Net assets                                     | <u>107,320</u>                | <u>47,723</u>               | <u>155,043</u>              | <u>186,279</u>              |

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# Accounts

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**The Parochial Church Council  
of the Ecclesiastical Parish of  
Cartmel**

Registration number: 1130275

**Annual Report and Financial  
Statements**

**31 December 2022**



**The Parochial Church Council of the Ecclesiastical Parish of Cartmel  
Contents**

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| Trustees' responsibilities           | 3 |
| Independent examiner's report        | 4 |
| Statement of financial activities    | 5 |
| Balance sheet                        | 6 |
| Notes to the financial statements    | 7 |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel  
Reference and Administrative Details**

|                                    |  |
|------------------------------------|--|
| <b>Charity name</b>                | The Parochial Church Council of the Ecclesiastical Parish of Cartmel   |
| <b>Charity registration number</b> | 1130275  |
| <b>Principal office</b>            | The Vicarage<br>Priest Lane<br>Cartmel<br>GRANGE-OVER-SANDS<br>LA11 6PU  |
| <b>Registered office</b>           | The Vicarage<br>Priest Lane<br>Cartmel<br>GRANGE-OVER-SANDS<br>LA11 6PU  |
| <b>Trustees</b>                    | N Devenish      Chairman<br>D Hugget<br>J Iveson<br>J Johnson<br>E J Lucas<br>S McCleery<br>P Foulerton<br>M Booth<br>D Maguire<br>J Bertlin<br>T Pemberton<br>V Richardson<br>H Bailey<br>A O'Donoghue<br>F Smith |
| <b>Accountant</b>                  | Dodd & Co Limited<br>FIFTEEN Rosehill<br>Montgomery Way<br>Rosehill Estate<br>CARLISLE<br>CA1 2RW  |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel  
Trustees' Annual Report for the Year Ended 31 December 2022**

**Structure, Governance and Management**

Governing Document

The Charity's governing document is the Parochial Church Council Powers Measure (1956) and the Church Representation Rules.

Appointment of Trustees, and Organisational and Decision Making Policy

The Trustees, who meet formally on several occasions during the year, administer the affairs of the Charity. Newly appointed Trustees are given induction training when first appointed and all Trustees are offered ongoing training as appropriate.

Risk Policy

The Trustees have assessed the major risks to which the Charity is exposed, in particular those relating to operations and finances of the Church, and are satisfied that systems are in place to mitigate their exposure to the major risks.

**Objectives and Activities**

The prime objective of the Charity is the promotion in the ecclesiastical parish of the whole mission of the Church. The Charity met these objectives during the year by providing services for the parish and promoting access to the Priory. In determining these objectives and activities the Trustees have paid due regard to the Charity Commission guidance on public benefit.

**Achievements and Performance**

During the early months of 2022 the Priory was able to open its doors with a limited stewarded welcome, but a general atmosphere of public anxiety prevailed and general wariness regarding the Omicron variant within our congregational age profile impacted Sunday attendance return.

As 2021 ended, so did the Government grant monies which had supported Priory finances through the previous two Covid years. Through the second half of the year, schools' activities and visitor numbers have improved, engendering greater optimism and gradually drawing a larger and more diverse footfall. Priory tours have taken place regularly again and postponed weddings have made a welcome return bringing their much-needed income also. Specific fund-raising events have included concerts from Adrian Self and the King's School, Macclesfield plus drama from the successful return of The Marshal Players, and the several week exhibit of The Labyrinth, the work of Cumbria Schools.

Sadly, the worldwide energy supply issues in consequence of Russia's war in Ukraine, and the over-arching cost of living crisis which besets so many households in the UK have had profound impact upon the Priory's expenditure profile (a 23% increase in utility bills during 2022 despite taking radical measures to decrease consumption). Anticipated income stream recovery post-Covid has been disappointing with unrestricted donated income 30% lower during 2022 when compared with pre-Covid donations in 2019.

Much has been achieved during 2022 with enormous thanks due to a small group of dedicated volunteers who have made it possible for various activities to re-start throughout the year. There has been growth in the 9.30am monthly family service (enhanced by an anonymous donation of two large screens), a regular Food Bank Collection, Mothers' Union services and the reinstatement of a mid-week Communion service with open community lunch, a Jubilee Beacon concert and lighting plus the Big Jubilee Picnic, the Commemoration service for Queen Elizabeth, Condolence Book & extended opening times for private prayer, large scale christening parties, funerals and memorials, hosting the Peninsula Primary Schools' Day, the delivery of Advent gifts to the grieving, elderly and sick of the parish, and welcoming Santa during the 'Cartmel at Christmas' festival, the Cartmel Choral Society's Christmas concert, the Cumbria Order of St John and Windermere School's Christmas Carol Services.....this list is not exhaustive.

With these achievements we are reaching a greater and often new public covering every age, allowing familiarisation with the inside of our heritage building, experiencing its welcome and its all-pervading atmosphere of spirituality.

However, if the daily financial needs of our Grade 1 heritage building are to be met alongside the continued mission to reach out to our community during 2023, innovative plans to address our budgetary deficit and depletion of reserve funds are required to enable growth of our church within a financially secure framework.

There is also a need for those who count themselves as supporters of the Priory to contemplate how they might contribute more actively -by investing their time into projects to improve the income stream - or considering whether they might afford greater generosity in their giving?

**Financial Review**

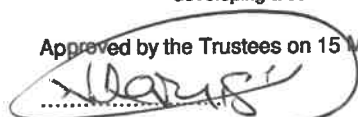
The net assets of the PCC have decreased by £31,236 this year.

At the year end, the Charity had free reserves of £89,996. This is considered to be an appropriate level of reserves. The free reserves figure includes an inter-company loan which exists between Cartmel Priory Church Shop Ltd and the PCC of Cartmel Priory, which currently stands at £41,403. Immediately available free reserves of the PCC are therefore £48,593 at the year end. This loan has been reduced by a repayment of £9,821 during the year. Future profits generated by Cartmel Priory Church Shop Ltd will enable further repayments to be made with the anticipation that the balance will be cleared within a 5 year timeframe.

The trustees' future strategy for addressing the deficit includes

- offering a free will-writing service to encourage legacy giving
- revising our pricing structure in the Priory shop to improve the gross profit percentage
- re-doubling our efforts to deliver successful fund raising events post Covid
- seeking grant assistance for energy saving projects eg.LED's
- developing a commercial visitor attraction for The Priory.

Approved by the Trustees on 15 March 2023 and signed on their behalf by:



The Reverend Nick Devenish, Trustee

## **The Parochial Church Council of the Ecclesiastical Parish of Cartmel Trustees' Responsibilities in relation to the Financial Statements**

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Independent Examiner's Report to the Trustees of  
The Parochial Church Council of the Ecclesiastical Parish of Cartmel**

I report on the accounts of the Trust for the year ended 31 December 2022, which are set out on pages 5 to 13.

Your attention is drawn to the fact that the Charity has prepared the financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2019.

**Respective responsibilities of trustees and examiner**

The trustees are responsible for the preparation of the accounts. The 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 laid down in the General Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act; and
- state whether particular matters have come to my attention.

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 Charities Act 2011; 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.

  
.....  
Joanne Thomlinson FCA  
Dodd & Co Limited  
Chartered Accountants  
FIFTEEN Rosehill  
Montgomery Way  
Rosehill Estate  
CARLISLE  
CA1 2RW

Date: 28/06/23

**PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**For the year ended 31 December 2022**

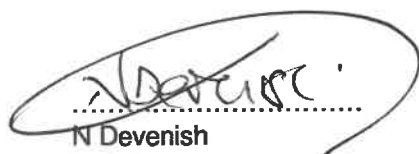
|                                     | Note   | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | TOTAL FUNDS     |                |
|-------------------------------------|--------|----------------------------|--------------------------|-----------------|----------------|
|                                     |        |                            |                          | 2022<br>£       | 2021<br>£      |
| <b>INCOME FROM:</b>                 |        |                            |                          |                 |                |
| Donations and legacies              | 2( a ) | 79,785                     | 27,402                   | 107,187         | 144,460        |
| Charitable activities               | 2( b ) | 1,468                      | -                        | 1,468           | -              |
| Other trading activities            | 2( c ) | 11,945                     | 139                      | 12,084          | 10,804         |
| Investments                         | 2( d ) | 688                        | -                        | 688             | 331            |
| <b>TOTAL</b>                        |        | <b>93,886</b>              | <b>27,541</b>            | <b>121,427</b>  | <b>155,595</b> |
| <b>EXPENDITURE ON:</b>              |        |                            |                          |                 |                |
| Raising funds                       | 3( a ) | 364                        | -                        | 364             | 1,662          |
| Charitable activities               | 3( b ) | 127,140                    | 23,710                   | 150,850         | 163,575        |
| <b>TOTAL</b>                        |        | <b>127,504</b>             | <b>23,710</b>            | <b>151,214</b>  | <b>165,236</b> |
| Gain / (Loss) on investment assets: |        | (1,449)                    | -                        | (1,449)         | 1,537          |
| <b>NET INCOME/(EXPENDITURE)</b>     |        | <b>(35,067)</b>            | <b>3,831</b>             | <b>(31,236)</b> | <b>(8,105)</b> |
| Transfers between funds             |        | (2,266)                    | 2,266                    | -               | -              |
| <b>NET MOVEMENT IN FUNDS</b>        |        | <b>(37,333)</b>            | <b>6,097</b>             | <b>(31,236)</b> | <b>(8,105)</b> |
| <b>BALANCES B/FWD 1 JANUARY</b>     |        | <b>144,653</b>             | <b>41,626</b>            | <b>186,279</b>  | <b>194,384</b> |
| <b>BALANCES C/FWD 31 DECEMBER</b>   |        | <b>107,320</b>             | <b>47,723</b>            | <b>155,043</b>  | <b>186,279</b> |

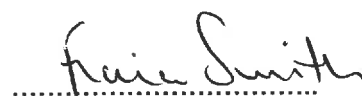
The notes on pages 7-13 form part of the accounts.

**PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA**  
**BALANCE SHEET**  
**At 31 December 2022**

|   | Note  | 2022<br>£      | 2021<br>£      |
|---|-------|----------------|----------------|
| <b>FIXED ASSETS</b>                         |       |                |                |
| Tangible                                    | 5 (a) | 6,438          | 5,785          |
| Investment                                  | 5 (b) | 10,885         | 12,334         |
| Investment in subsidiary                    | 5 (c) | 1              | 1              |
|   |       | <u>17,324</u>  | <u>18,120</u>  |
| <b>CURRENT ASSETS</b>                       |       |                |                |
| Debtors                                     | 7     | 50,258         | 60,162         |
| Cash at bank and in hand                    |       | 102,752        | 117,330        |
|   |       | <u>153,010</u> | <u>177,492</u> |
| <b>LIABILITIES</b>                          |       |                |                |
| Creditors - amounts falling due in one year | 8     | 15,291         | 9,333          |
| <b>Net current assets / (liabilities)</b>   |       | <u>137,719</u> | <u>168,159</u> |
| <b>TOTAL NET ASSETS</b>                     |       | <u>155,043</u> | <u>186,279</u> |
| <b>PARISH FUNDS</b>                         |       |                |                |
| Unrestricted                                | 11    | 107,320        | 144,653        |
| Restricted                                  | 11    | 47,723         | 41,626         |
|   |       | <u>155,043</u> | <u>186,279</u> |

Approved by the Parochial Church Council on 15 March 2023 and signed on their behalf by:

  
 .....  
 N Devenish  
 Trustee

  
 .....  
 F Smith  
 Trustee

The notes on pages 7-13 form part of the accounts.

# PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA

## NOTES TO THE FINANCIAL STATEMENTS

### For the year ended 31 December 2022

#### 1. Accounting policies

##### Statement of compliance

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the second edition of the Charities Statement of Recommended Practice issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The accounts (financial statements) have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

##### Basis of preparation

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

##### Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

##### Going concern

These financial statements have been prepared on a going concern basis.

##### Income

Donations are recognised where there is entitlement, receipt is probable and the amount can be measured with sufficient reliability.

Where services are provided to the charity as a donation that would normally be purchased from our suppliers, this contribution is included in the financial statements at an estimate based on the value of the contribution to the charity where this can be quantified.

The value of services provided by volunteers is not incorporated into these financial statements. Further details of the contribution made by volunteers can be found in the Trustee's Annual Report.

Income from tax reclaims are included in the statement of financial activities at the same time as the gift to which they relate.

Income derived from events is recognised as earned (that is, as the related goods or services are provided).

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

##### Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under costs of trading for fundraising purposes.

Raising funds expenditure comprises the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.

# PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA

## NOTES TO THE FINANCIAL STATEMENTS

### For the year ended 31 December 2022

Charitable activities expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

#### **Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

#### **Fixed assets**

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)a) of the Charities Act 2011.

Individual assets costing £1,000 or more are initially recorded at cost.

#### **Depreciation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

|                                  |                             |
|----------------------------------|-----------------------------|
| Fixtures, fittings and equipment | 4 years straight line basis |
|----------------------------------|-----------------------------|

#### **Cash and Cash Equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

#### **Investments**

Fixed asset investments are included at fair value at the balance sheet date.

Realised gains and losses on investments are calculated as the difference between sales proceeds and their fair value at the start of the year, or their subsequent cost, and are charged or credited to the statement of the financial activities in the period of disposal.

Unrealised gains and losses represent the movement in fair values during the year and are credited or charged to the statement of financial activities based on the fair value at the year end.

PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA  
**NOTES TO THE FINANCIAL STATEMENTS**  
For the year ended 31 December 2022

**2. INCOME FROM :**

|                                   | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | TOTAL<br>FUNDS<br>2022<br>£ | TOTAL<br>FUNDS<br>2021<br>£ |
|-----------------------------------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>(a) Donations and legacies</b> |                            |                          |                             |                             |
| Boxes                             | 23,163                     | -                        | 23,163                      | 12,912                      |
| Donations                         | 9,807                      | -                        | 9,807                       | 3,460                       |
| Donation from Church shop         | 1,759                      | -                        | 1,759                       | 2,398                       |
| Legacies                          | -                          | 2,788                    | 2,788                       | -                           |
| Grants                            | -                          | -                        | -                           | 46,420                      |
| Grants from Friends               | -                          | 4,661                    | 4,661                       | -                           |
| Grants from Trust Fund            | -                          | 19,896                   | 19,896                      | 24,303                      |
| Donorpoint giving                 | 4,754                      | -                        | 4,754                       | 2,943                       |
| Planned giving                    | 20,553                     | -                        | 20,553                      | 23,351                      |
| Collections                       | 4,456                      | 57                       | 4,513                       | -                           |
| Pricket stand                     | -                          | -                        | -                           | 3,792                       |
| Gift aid envelopes                | 5,982                      | -                        | 5,982                       | 3,605                       |
| Gift aid tax recovered            | 9,311                      | -                        | 9,311                       | 21,276                      |
|                                   | <u>79,785</u>              | <u>27,402</u>            | <u>107,187</u>              | <u>144,460</u>              |

Of the £144,460 received in 2021, £70,723 of donations were restricted and £73,737 were unrestricted.

**(b) Charitable activities**

Fundraising:

|                          |              |          |              |          |
|--------------------------|--------------|----------|--------------|----------|
| Coffee/social activities | 250          | -        | 250          | -        |
| Guided tours             | 1,218        | -        | 1,218        | -        |
|                          | <u>1,468</u> | <u>-</u> | <u>1,468</u> | <u>-</u> |

**(c) Other trading activities**

|             |               |            |               |               |
|-------------|---------------|------------|---------------|---------------|
| Fees        | 7,771         | -          | 7,771         | 4,359         |
| Concerts    | 3,692         | -          | 3,692         | 982           |
| Misc income | 482           | 139        | 621           | 5,462         |
|             | <u>11,945</u> | <u>139</u> | <u>12,084</u> | <u>10,804</u> |

Of the £10,804 received in 2021, £nil related to restricted funds and £10,804 related to unrestricted funds.

**(d) Investments**

|                        |            |          |            |            |
|------------------------|------------|----------|------------|------------|
| Dividends and interest | 688        | -        | 688        | 331        |
|                        | <u>688</u> | <u>-</u> | <u>688</u> | <u>331</u> |

Of the £331 received in 2021, £nil related to restricted funds and £331 related to unrestricted funds.

|                     |               |               |                |                |
|---------------------|---------------|---------------|----------------|----------------|
| <b>TOTAL INCOME</b> | <u>93,886</u> | <u>27,541</u> | <u>121,427</u> | <u>155,595</u> |
|---------------------|---------------|---------------|----------------|----------------|

PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 December 2022**

| <b>3. EXPENDITURE ON :</b> | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | TOTAL<br>FUNDS<br>2022<br>£ | TOTAL<br>FUNDS<br>2021<br>£ |
|----------------------------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>(a) Raising funds</b>   |                            |                          |                             |                             |
| Donorpoint                 | 364                        | -                        | 364                         | 1,662                       |
|                            | <u>364</u>                 | <u>-</u>                 | <u>364</u>                  | <u>1,662</u>                |

All of the £1,662 expenditure on raising funds in 2021 related to unrestricted funds.

**(b) Charitable activities**

|                                      |                |               |                |                |
|--------------------------------------|----------------|---------------|----------------|----------------|
| Missionary and charitable giving     |                |               |                |                |
| Secular local charities              | 250            | -             | 250            | -              |
| Ministry: Diocesan Parish Offering   | 63,914         | -             | 63,914         | 63,914         |
| Other ministry costs                 | 2,462          | -             | 2,462          | 1,538          |
| Clergy & secretarial                 | 11,506         | -             | 11,506         | 10,284         |
| Caretaker salary/exps/PAYE/NI        | -              | -             | -              | 5,831          |
| Church running & routine maintenance | 5,038          | 95            | 5,133          | 7,214          |
| Non-routine maintenance              | -              | 20,521        | 20,521         | 24,501         |
| Churchyard upkeep                    | 2,332          | -             | 2,332          | 971            |
| Heat/light/water costs               | 13,311         | -             | 13,311         | 10,816         |
| Insurance                            | 7,705          | -             | 7,705          | 7,439          |
| Organ costs                          | -              | -             | -              | 901            |
| Publicity/website                    | 226            | 683           | 909            | 5,113          |
| Organist fees                        | 5,000          | -             | 5,000          | 5,462          |
| Wedding and funeral expenses         | -              | -             | -              | (249)          |
| Sundry costs                         | 2,117          | 764           | 2,881          | 4,708          |
| Bank charges                         | 103            | -             | 103            | 198            |
| Education & training                 | 76             | -             | 76             | 660            |
| Printing, stationery & postage       | 2,184          | 710           | 2,894          | 912            |
| Parish magazine                      | -              | -             | -              | -              |
| Concerts                             | 2,662          | -             | 2,662          | 240            |
| Restricted Fund costs                | -              | 937           | 937            | 1,747          |
| Accountancy fees                     | 4,371          | -             | 4,371          | 3,638          |
| Independent examination fees         | 500            | -             | 500            | 500            |
| Depreciation                         | 3,383          | -             | 3,383          | 7,236          |
|                                      | <u>127,140</u> | <u>23,710</u> | <u>150,850</u> | <u>163,574</u> |

Of the £163,574 expenditure on charitable activities in 2021, £100,864 was charged to restricted funds and £62,710 was charged to unrestricted funds.

|                          |                |               |                |                |
|--------------------------|----------------|---------------|----------------|----------------|
| <b>TOTAL EXPENDITURE</b> | <u>127,504</u> | <u>23,710</u> | <u>151,214</u> | <u>165,235</u> |
|--------------------------|----------------|---------------|----------------|----------------|

PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA  
**NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**For the year ended 31 December 2022**

**4a. STAFF COSTS**

|                       | 2022     | 2021         |
|-----------------------|----------|--------------|
|                       | £        | £            |
| Wages and salaries    | -        | 5,638        |
| Social security costs | -        | -            |
| Pension costs         | -        | 173          |
|                       | <u>-</u> | <u>5,811</u> |

No employee received emoluments of more than £60,000 during the year (2021 - No. 0)

The average number of persons employed by the charity during the year was as follows:

|                       | 2022 | 2021     |
|-----------------------|------|----------|
|                       | No.  | No.      |
| Charitable activities | -    | <u>1</u> |

**4b. PAYMENTS TO PCC MEMBERS**

Expenses of £2,171 in relation to clergy expenses (2021 - £1,058) were paid to 3 (2021 - 3) trustees in the year.  
There no other payments to any PCC member, persons connected to them or related parties.

**5. FIXED ASSETS FOR USE BY THE PCC**

|                           |                     | Equipment     |
|---------------------------|---------------------|---------------|
| <b>(a) Tangible</b>       |                     | £             |
| <b>ACTUAL/DEEMED COST</b> | At 1 January 2022   | 46,705        |
|                           | Additions           | <u>4,036</u>  |
|                           | At 31 December 2022 | <u>50,741</u> |
| <b>DEPRECIATION</b>       | At 1 January 2022   | 40,920        |
|                           | Charge for year     | <u>3,383</u>  |
|                           | At 31 December 2022 | <u>44,303</u> |
| <b>NET BOOK VALUE</b>     | At 31 December 2022 | <u>6,438</u>  |
|                           | At 31 December 2021 | <u>5,785</u>  |

**(b) Investments**

|                             | £              |
|-----------------------------|----------------|
| Fair value 1 January 2022   | 12,334         |
| Revaluation gain            | <u>(1,449)</u> |
| Fair value 31 December 2022 | <u>10,885</u>  |

**(c) Investment in subsidiary**

The charity holds more than 20% of the share capital of the following company:

| Subsidiary undertakings     | Country of incorporation | Principal activity | Class                        | %   |
|-----------------------------|--------------------------|--------------------|------------------------------|-----|
| Cartmel Priory Shop Limited | United Kingdom           | Priory shop        | Ordinary                     | 100 |
|                             |                          | Capital & reserves | Profit/(loss) for the period |     |
|                             |                          | £                  | £                            |     |
|                             |                          | 1                  | 1,007                        |     |

**6. OPERATING LEASE COMMITMENTS**

| <u>Future minimum lease payments</u>              | 2022     | 2021         |
|---|----------|--------------|
|   | £        | £            |
| Not later than one year                           | -        | 1,063        |
| Later than one year and not later than five years | -        | -            |
| Total   | <u>-</u> | <u>1,063</u> |

PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA  
**NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
For the year ended 31 December 2022

**7. DEBTORS**

|                                  | 2022          | 2021          |
|----------------------------------|---------------|---------------|
|                                  | £             | £             |
| Trade debtors                    | 8,854         | 8,938         |
| Due from Cartmel Priory Shop Ltd | 41,404        | 51,224        |
|                                  | <u>50,258</u> | <u>60,162</u> |

**8. CREDITORS**

**Amounts falling due in one year**

|                 | 2022          | 2021         |
|-----------------|---------------|--------------|
|                 | £             | £            |
| Trade creditors | 11,547        | 4,929        |
| Accruals        | 3,744         | 4,404        |
|                 | <u>15,291</u> | <u>9,333</u> |

**9. FUND DETAILS**

**Restricted funds**

|                        | Balance at 1<br>January 2022 | Incoming<br>resources | Resources<br>expended | Transfers    | Total<br>restricted |
|------------------------|------------------------------|-----------------------|-----------------------|--------------|---------------------|
|                        | £                            | £                     | £                     | £            | £                   |
| Refurb & development   | 1,400                        | 24,557                | (20,521)              | (4,036)      | 1,400               |
| Misc restricted        | 4,939                        | -                     | -                     | -            | 4,939               |
| Vicarage fund          | 86                           | -                     | -                     | -            | 86                  |
| Flower fund            | 2,003                        | 139                   | (617)                 | -            | 1,525               |
| Young parishioners     | 14,711                       | -                     | (859)                 | -            | 13,852              |
| Publicity & website    | 9,387                        | -                     | (1,393)               | -            | 7,994               |
| Macbeth Grant          | 4,100                        | -                     | (320)                 | -            | 3,780               |
| David Hampson Legacy   | 5,000                        | -                     | -                     | -            | 5,000               |
| Ann Cheetham Legacy    | -                            | 2,788                 | -                     | -            | 2,788               |
| Roger Baxter fund      | -                            | 57                    | -                     | -            | 57                  |
| Organist & Singers     | -                            | -                     | -                     | 2,149        | 2,149               |
| Augmentation Fund      | -                            | -                     | -                     | 1,653        | 1,653               |
| Cartmel Priory Chancel | -                            | -                     | -                     | 2,500        | 2,500               |
|                        | <u>41,626</u>                | <u>27,541</u>         | <u>(23,710)</u>       | <u>2,266</u> | <u>47,723</u>       |

|                      | Balance at 1<br>January 2021 | Incoming<br>resources | Resources<br>expended | Transfers | Total<br>restricted |
|----------------------|------------------------------|-----------------------|-----------------------|-----------|---------------------|
|                      | £                            | £                     | £                     | £         | £                   |
| Refurb & development | 1,400                        | 24,303                | (24,303)              | -         | 1,400               |
| Misc restricted      | 4,939                        | -                     | -                     | -         | 4,939               |
| Vicarage fund        | 230                          | -                     | (144)                 | -         | 86                  |
| Flower fund          | 2,003                        | -                     | -                     | -         | 2,003               |
| Young parishioners   | 14,711                       | -                     | -                     | -         | 14,711              |
| Publicity & website  | 9,387                        | -                     | -                     | -         | 9,387               |
| Heritage Grant       | 29,997                       | 46,420                | (76,417)              | -         | -                   |
| Macbeth Grant        | 4,100                        | -                     | -                     | -         | 4,100               |
| David Hampson Legacy | 5,000                        | -                     | -                     | -         | 5,000               |
|                      | <u>71,767</u>                | <u>70,723</u>         | <u>(100,864)</u>      | <u>-</u>  | <u>41,626</u>       |

Refurb & Development - this fund is used to pay for any major refurbishments to the Priory.

Misc restricted - this fund contains donations made for specific repairs to the Priory.

Vicarage fund - this fund relates to maintenance of the vicarage.

Flower fund - this fund is for the provision of flowers within the Priory.

Young parishioners - this fund is to be used for the promotion of young parishioners.

Publicity & website - this fund is used to pay for the promotion of the Priory.

Heritage Grant - this fund is to be used to administer the Culture Recovery Fund for Heritage project.

Macbeth Grant - this fund is to be used for the purchase of radio microphones.

David Hampson legacy - this fund is to be used for routine maintenance and upkeep of the priory.

Ann Cheetham Legacy - these funds are held on behalf of the choristers.

Roger Baxter fund - this fund is to be used for costs of the new two storey extension to the north of the Priory.

Organist & Singers - this fund is held by Carlisle Diocese and invested with CCLA to be used to maintain the organ.

Augmentation Fund - this fund is held by Carlisle Diocese and invested with CCLA.

Cartmel Priory Chancel - this fund is held by Carlisle Diocese and invested with CCLA.

**PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA**  
**NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**For the year ended 31 December 2022**

**10. TRANSFERS**

The transfer from restricted to unrestricted funds represents restricted funds received to purchase fixed assets. Once the assets were purchased the original restriction on the funds was met and the assets were therefore transferred to unrestricted funds, to reflect the fact they are unrestricted in use. £6,302 has been transferred from unrestricted to restricted funds representing a reallocation of investments which have previously been disclosed as unrestricted, but had restrictions placed on them by the original donor.

**11. NET ASSETS BY FUND**

|                               | Restricted<br>funds<br>£ | Unrestricted<br>funds<br>£ | Total funds<br>£ |
|-------------------------------|--------------------------|----------------------------|------------------|
| Fixed Assets                  | -                        | 17,324                     | 17,324           |
| Current Assets                | 47,873                   | 105,137                    | 153,010          |
| Creditors due within one year | (150)                    | (15,141)                   | (15,291)         |
|                               | <u>47,723</u>            | <u>107,320</u>             | <u>155,043</u>   |

|                                | Restricted<br>funds<br>£ | Unrestricted<br>funds<br>£ | Total funds<br>£ |
|--------------------------------|--------------------------|----------------------------|------------------|
| Comparative net assets by fund |                          |                            |                  |
| Fixed Assets                   |                          | 18,120                     | 18,120           |
| Current Assets                 | 41,626                   | 135,866                    | 177,492          |
| Creditors due within one year  | -                        | (9,333)                    | (9,333)          |
|                                | <u>41,626</u>            | <u>144,653</u>             | <u>186,279</u>   |

**12. CARTMEL PRIORY CHURCH SHOP LTD**

From 6 January 2016 Cartmel Priory Church Shop Ltd was set up as a wholly owned trading subsidiary of the PCC of Cartmel.

**13. RELATED PARTY TRANSACTIONS**

During the year a donation of £1,759 (2021 £2,398) was received from Cartmel Priory Church Shop Ltd and recharges totalling £16,620 (2021 £8,883) were made to the company from the charity.

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# Accounts

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**The Parochial Church Council  
of the Ecclesiastical Parish of  
Cartmel**

Registration number: 1130275

**Annual Report and Financial  
Statements**

**31 December 2021**



**The Parochial Church Council of the Ecclesiastical Parish of Cartmel  
Contents**

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| Independent examiner's report        | 5 |
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| Balance sheet                        | 7 |
| Notes to the financial statements    | 8 |

**The Parochial Church Council of the Ecclesiastical Parish of Cartmel  
Reference and Administrative Details**

|                                    |   |
|------------------------------------|---|
| <b>Charity name</b>                | The Parochial Church Council of the Ecclesiastical Parish of Cartmel  |
| <b>Charity registration number</b> | 1130275   |
| <b>Principal office</b>            | The Vicarage<br>Priest Lane<br>Cartmel<br>GRANGE-OVER-SANDS<br>LA11 6PU   |
| <b>Registered office</b>           | The Vicarage<br>Priest Lane<br>Cartmel<br>GRANGE-OVER-SANDS<br>LA11 6PU   |
| <b>Trustees</b>                    | N Devenish      Chairman<br>Dr R Baxter      (Retired - 02/09/2021)<br>D Hugget<br>J Iveson<br>J Johnson<br>E J Lucas<br>S McCleery<br>P Foulerton<br>M Booth<br>D Maguire<br>J Bertlin<br>T Pemberton<br>V Richardson<br>H Bailey<br>A O'Donoghue<br>J Robinson<br>F Smith      (Appointed 02/09/2021) |
| <b>Accountant</b>                  | Dodd & Co Limited<br>FIFTEEN Rosehill<br>Montgomery Way<br>Rosehill Estate<br>CARLISLE<br>CA1 2RW   |

## **The Parochial Church Council of the Ecclesiastical Parish of Cartmel Trustees' Annual Report for the Year Ended 31 December 2021**

### **Structure, Governance and Management**

#### Governing Document

The Charity's governing document is the Parochial Church Council Powers Measure (1956) and the Church Representation Rules.

#### Appointment of Trustees, and Organisational and Decision Making Policy

The Trustees, who meet formally on several occasions during the year, administer the affairs of the Charity. Newly appointed Trustees are given induction training when first appointed and all Trustees are offered ongoing training as appropriate.

#### Risk Policy

The Trustees have assessed the major risks to which the Charity is exposed, in particular those relating to operations and finances of the Church, and are satisfied that systems are in place to mitigate their exposure to the major risks.

### **Objectives and Activities**

The prime objective of the Charity is the promotion in the ecclesiastical parish of the whole mission of the Church. The Charity met these objectives during the year by providing services for the parish and promoting access to the Priory. In determining these objectives and activities the Trustees have paid due regard to the Charity Commission guidance on public benefit.

### **Achievements and Performance**

2021 began in lockdown with the Priory Church closed, as COVID 19 continued to prevent any return to normality. The celebration of Easter on April 4th heralded its reopening; and April 12th brought opening to the general public.

(COVID safety measures required that any opening hours would need diligent stewarding; the volunteer demographic had restricted sufficient availability for any earlier opening).

However, there was a slow but steady return of regional visitors as restrictions were moderated, stewarding numbers increased - allowing longer opening hours - and thankfully this led to a very welcome small inflow of visitor income.

Opportunities had been identified to utilise digital platforms to sustain the mission of the Church to the Parish, and extend its reach much further afield, and these were gradually being exploited as increased expertise and extra equipment allowed. COVID circumstances have inspired the nascent growth of a hybrid approach to Mission, using Facebook and YouTube offers, alongside development of other Social Media platforms; Instagram and Tik-Tok.

An on-line weekday evening service of Compline (Night prayer) has established a regular 'congregation'.

Digital engagement with the local schools has been a vital element in their support both in education, well-being and Governance.

Website development is enabling promotion of the Priory's activities, whilst exploiting the Heritage value of the Grade 1 listed Priory building.

Accomplishing the transfer to video of the Virtual Reality experience through scoping of an Augmented Reality project involving William Marshal is an ongoing project.

The total denial of visitors or any revenue raising activities during the first three months of 2021 left the Priory dependent on the Government's Culture Recovery Fund for Heritage Grant (CRFH— £69,200 awarded October 2020) to sustain its everyday needs.

An application for a 2nd Round CRFH grant, to cover similar needs from April 1st to June 30th and to provide a basis for future sustainability, was successfully made resulting in a further award of £39,500.

The return of regional visitors remained slow as restrictions were gradually eased. At the end of June the Priory became the venue for a "Face 2 Face exhibition" in support of Kendal's 'The Lighthouse', the Community Mental Health Hub. This proved very popular with local & regional visitors and the shop was the beneficiary of the considerable increase in visitor numbers. (The exhibition ran for an extra 6 weeks beyond its published closure date). The hard work of all volunteers and staff has allowed 'shop performance' to match contributions to Priory finances in previous 'best years' - and this after being fully operational for only around 6 months during 2021. A noteworthy achievement!

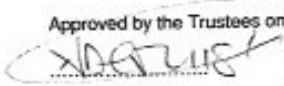
The assistance received from the Government Department for Digital, Culture, Media and Sport through the National Lottery Culture Recovery Fund for Heritage has ensured that the end of the year has been reached with finances in a viable position, whilst the efforts made by Priory volunteers have generated hope that sustainable revenue levels are possible and achievable. However, to ensure certainty of such achievement, vigilant control of all expenditure coupled with energetic fund raising will be required.

#### Financial Review

The net assets of the PCC have decreased by £8,105 this year.

At the year end, the Charity had free reserves of £126,533 this is considered to be an appropriate level of reserves.

Approved by the Trustees on 16 March 2022 and signed on their behalf by:



The Reverend Nick Devenish, Trustee

## **The Parochial Church Council of the Ecclesiastical Parish of Cartmel Trustees' Responsibilities in relation to the Financial Statements**

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Independent Examiner's Report to the Trustees of  
The Parochial Church Council of the Ecclesiastical Parish of Cartmel**

I report on the accounts of the Trust for the year ended 31 December 2021, which are set out on pages 5 to 12.

Your attention is drawn to the fact that the Charity has prepared the financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

**Respective responsibilities of trustees and examiner**

The trustees are responsible for the preparation of the accounts. The 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:

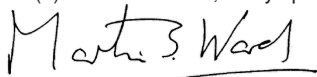
- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act; and
- state whether particular matters have come to my attention.

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 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.



.....  
Martin S Ward FCA  
Dodd & Co Limited  
Chartered Accountants  
FIFTEEN Rosehill  
Montgomery Way  
Rosehill Estate  
CARLISLE  
CA1 2RW

Date: 16 March 2022

**PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**For the year ended 31 December 2021**

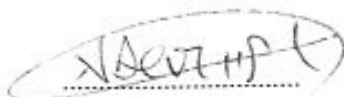
|                                     | Note   | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | TOTAL FUNDS    |                |
|-------------------------------------|--------|----------------------------|--------------------------|----------------|----------------|
|                                     |        |                            |                          | 2021<br>£      | 2020<br>£      |
| <b>INCOME FROM:</b>                 |        |                            |                          |                |                |
| Donations and legacies              | 2( a ) | 73,737                     | 70,723                   | 144,460        | 201,238        |
| Charitable activities               | 2( b ) | -                          | -                        | -              | 589            |
| Other income                        | 2( c ) | 10,804                     | -                        | 10,804         | 2,203          |
| Investments                         | 2( d ) | 331                        | -                        | 331            | 791            |
| <b>TOTAL</b>                        |        | <b>84,872</b>              | <b>70,723</b>            | <b>155,595</b> | <b>204,821</b> |
| <b>EXPENDITURE ON:</b>              |        |                            |                          |                |                |
| Raising funds                       | 3( a ) | 1,662                      | -                        | 1,662          | 509            |
| Charitable activities               | 3( b ) | 51,337                     | 100,864                  | 152,201        | 118,518        |
| Other expenses                      | 3( c ) | 11,374                     | -                        | 11,374         | 13,356         |
| <b>TOTAL</b>                        |        | <b>64,372</b>              | <b>100,864</b>           | <b>165,236</b> | <b>132,382</b> |
| Gain / (Loss) on investment assets: |        | 1,537                      | -                        | 1,537          | 695            |
| <b>NET INCOME/(EXPENDITURE)</b>     |        | <b>22,036</b>              | <b>(30,141)</b>          | <b>(8,105)</b> | <b>73,134</b>  |
| <b>BALANCES B/FWD 1 JANUARY</b>     |        | <b>122,617</b>             | <b>71,767</b>            | <b>194,384</b> | <b>121,250</b> |
| <b>BALANCES C/FWD 31 DECEMBER</b>   |        | <b>144,653</b>             | <b>41,626</b>            | <b>186,279</b> | <b>194,384</b> |

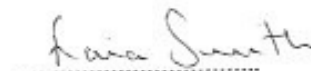
The notes on pages 8-14 form part of the accounts.

**PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA**  
**BALANCE SHEET**  
**At 31 December 2021**

|   | Note  | 2021<br>£      | 2020<br>£      |
|---|-------|----------------|----------------|
| <b>FIXED ASSETS</b>                         |       |                |                |
| Tangible                                    | 5 (a) | 5,785          | 8,673          |
| Investment                                  | 5 (b) | 12,334         | 10,797         |
| Investment in subsidiary                    | 5 (c) | 1              | 1              |
|   |       | <u>18,120</u>  | <u>19,471</u>  |
| <b>CURRENT ASSETS</b>                       |       |                |                |
| Debtors                                     | 7     | 60,162         | 61,784         |
| Cash at bank and in hand                    |       | 117,330        | 120,815        |
|   |       | <u>177,492</u> | <u>182,598</u> |
| <b>LIABILITIES</b>                          |       |                |                |
| Creditors - amounts falling due in one year | 8     | 9,333          | 7,685          |
| <b>Net current assets / (liabilities)</b>   |       | <u>168,159</u> | <u>174,913</u> |
| <b>TOTAL NET ASSETS</b>                     |       | <u>186,279</u> | <u>194,384</u> |
| <b>PARISH FUNDS</b>                         |       |                |                |
| Unrestricted                                | 10    | 144,653        | 122,617        |
| Restricted                                  | 10    | 41,626         | 71,767         |
|   |       | <u>186,279</u> | <u>194,384</u> |

Approved by the Parochial Church Council on 16 March 2022 and signed on their behalf by:

  
 N Devenish  
 Trustee

  
 F Smith  
 Trustee

The notes on pages 8-14 form part of the accounts.

# PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA

## NOTES TO THE FINANCIAL STATEMENTS

### For the year ended 31 December 2021

#### 1. Accounting policies

##### Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

##### Basis of preparation

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

##### Fund accounting policy

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

##### Going concern

These financial statements have been prepared on a going concern basis.

##### Income

Donations are recognised where there is entitlement, receipt is probable and the amount can be measured with sufficient reliability.

Where services are provided to the charity as a donation that would normally be purchased from our suppliers, this contribution is included in the financial statements at an estimate based on the value of the contribution to the charity where this can be quantified.

The value of services provided by volunteers is not incorporated into these financial statements. Further details of the contribution made by volunteers can be found in the Trustee's Annual Report.

Income from tax reclaims are included in the statement of financial activities at the same time as the gift to which they relate.

Income derived from events is recognised as earned (that is, as the related goods or services are provided).

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

##### Expenditure

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under costs of trading for fundraising purposes.

Raising funds expenditure comprises the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.

Charitable activities expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

**PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 December 2021**

**Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

**Fixed assets**

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)a) of the Charities Act 2011.

Individual assets costing £1,000 or more are initially recorded at cost.

**Depreciation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Fixtures, fittings and equipment                      4 years straight line basis

**Cash and Cash Equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

**Investments**

Fixed asset investments are included at fair value at the balance sheet date.

Realised gains and losses on investments are calculated as the difference between sales proceeds and their fair value at the start of the year, or their subsequent cost, and are charged or credited to the statement of the financial activities in the period of disposal.

Unrealised gains and losses represent the movement in fair values during the year and are credited or charged to the statement of financial activities based on the fair value at the year end.

**PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 December 2021**

**2. INCOME FROM :**

|  | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | TOTAL<br>FUNDS<br>2021<br>£ | TOTAL<br>FUNDS<br>2020<br>£ |
|--|----------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>(a) Donations and legacies</b>      |                            |                          |                             |                             |
| Boxes                                  | 12,912                     | -                        | 12,912                      | 6,140                       |
| Donations                              | 3,460                      | -                        | 3,460                       | 8,750                       |
| Donations from Trust Fund              | -                          | 24,303                   | 24,303                      | -                           |
| Donation from Church shop              | 2,398                      | -                        | 2,398                       | -                           |
| Special COVID donation from Trust Fund | -                          | -                        | -                           | 82,000                      |
| Legacies                               | -                          | -                        | -                           | 5,000                       |
| Grants                                 | -                          | 46,420                   | 46,420                      | 66,380                      |
| Donorpoint giving                      | 2,943                      | -                        | 2,943                       | 1,641                       |
| Planned giving                         | 23,351                     | -                        | 23,351                      | 23,810                      |
| Collections                            | -                          | -                        | -                           | 432                         |
| Pricket stand                          | 3,792                      | -                        | 3,792                       | 1,826                       |
| Gift aid envelopes                     | 3,605                      | -                        | 3,605                       | 3,260                       |
| Gift aid tax recovered                 | 21,276                     | -                        | 21,276                      | 2,000                       |
|  | <u>73,737</u>              | <u>70,723</u>            | <u>144,460</u>              | <u>201,238</u>              |

Of the £201,238 received in 2020, £76,671 of donations were restricted and £124,567 were unrestricted.

**(b) Charitable activities**

Fundraising:

|              |          |          |          |            |
|--------------|----------|----------|----------|------------|
| Guided tours | -        | -        | -        | 589        |
|              | <u>-</u> | <u>-</u> | <u>-</u> | <u>589</u> |

Of the £589 received in 2020, £nil related to restricted funds and £589 related to unrestricted funds.

**(c) Other income**

|             |               |          |               |              |
|-------------|---------------|----------|---------------|--------------|
| Fees        | 4,359         | -        | 4,359         | 1,483        |
| Concerts    | 982           | -        | 982           | 720          |
| Misc income | 5,462         | -        | 5,462         | -            |
|             | <u>10,804</u> | <u>-</u> | <u>10,804</u> | <u>2,203</u> |

Of the £2,203 received in 2020, £nil related to restricted funds and £2,203 related to unrestricted funds.

**(d) Investments**

|                        |            |          |            |            |
|------------------------|------------|----------|------------|------------|
| Dividends and interest | 331        | -        | 331        | 791        |
|                        | <u>331</u> | <u>-</u> | <u>331</u> | <u>791</u> |

Of the £791 received in 2020, £nil related to restricted funds and £791 related to unrestricted funds.

|                                 |               |               |                |                |
|---------------------------------|---------------|---------------|----------------|----------------|
| <b>TOTAL INCOMING RESOURCES</b> | <u>84,872</u> | <u>70,723</u> | <u>155,595</u> | <u>204,821</u> |
|---------------------------------|---------------|---------------|----------------|----------------|

**PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 December 2021**

| <b>3. EXPENDITURE ON :</b> | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | TOTAL<br>FUNDS<br>2021<br>£ | TOTAL<br>FUNDS<br>2020<br>£ |
|----------------------------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>(a) Raising funds</b>   |                            |                          |                             |                             |
| Donorpoint                 | 1,662                      | -                        | 1,662                       | 509                         |
|                            | 1,662                      | -                        | 1,662                       | 509                         |

All of the £509 expenditure on raising funds in 2020 related to unrestricted funds.

|                                      |        |         |         |         |
|--------------------------------------|--------|---------|---------|---------|
| Missionary and charitable giving     |        |         |         |         |
| Secular local charities              | -      | -       | -       | (250)   |
| Ministry: Diocesan Parish Offering   | 22,404 | 41,510  | 63,914  | 63,000  |
| Other ministry costs                 | 1,538  | -       | 1,538   | 1,343   |
| Clergy & secretarial                 | 4,714  | 5,570   | 10,284  | 5,774   |
| Caretaker salary/exps/PAYE/NI        | -      | 5,831   | 5,831   | 6,537   |
| Church running & routine maintenance | 1,877  | 5,337   | 7,214   | 2,930   |
| Non-routine maintenance              | 198    | 24,303  | 24,501  | 7,975   |
| Churchyard upkeep                    | -      | 971     | 971     | 2,058   |
| Heat/light/water costs               | 7,887  | 2,929   | 10,816  | 7,681   |
| Insurance                            | 3,578  | 3,861   | 7,439   | 7,274   |
| Organ costs                          | 901    | -       | 901     | -       |
| Publicity/website                    | 1,343  | 3,770   | 5,113   | 118     |
| Organist fees                        | 3,149  | 2,313   | 5,462   | 5,000   |
| Upkeep of services                   | -      | -       | -       | 275     |
| Wedding and funeral expenses         | (249)  | -       | (249)   | 231     |
| Sundry costs                         | 3,558  | 1,150   | 4,708   | 5,603   |
| Bank charges                         | 198    | -       | 198     | 88      |
| Education & training                 | -      | 660     | 660     | -       |
| Printing, stationery & postage       | -      | 912     | 912     | 2,297   |
| Parish magazine                      | -      | -       | -       | 583     |
| Concerts                             | 240    | -       | 240     | -       |
| Restricted Fund costs                | -      | 1,747   | 1,747   | -       |
|                                      | 51,337 | 100,864 | 152,201 | 118,518 |

Of the £118,518 expenditure on charitable activities in 2020, £37,574 was charged to restricted funds and £80,944 was charged to unrestricted funds.

**(c) Other expenses**

|                  |        |   |        |        |
|------------------|--------|---|--------|--------|
| Accountancy fees | 4,138  | - | 4,138  | 4,265  |
| Depreciation     | 7,236  | - | 7,236  | 9,091  |
|                  | 11,374 | - | 11,374 | 13,356 |

All of the £13,356 other expenditure in 2020 related to unrestricted funds.

|                                 |        |         |         |         |
|---------------------------------|--------|---------|---------|---------|
| <b>TOTAL RESOURCES EXPENDED</b> | 64,372 | 100,864 | 165,236 | 132,382 |
|---------------------------------|--------|---------|---------|---------|

PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA  
**NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
For the year ended 31 December 2021

**4a. STAFF COSTS**

|                       | 2021         | 2020         |
|-----------------------|--------------|--------------|
|                       | £            | £            |
| Wages and salaries    | 5,658        | 6,537        |
| Social security costs | -            | -            |
| Pension costs         | 173          | 172          |
|                       | <u>5,831</u> | <u>6,709</u> |

No employee received emoluments of more than £60,000 during the year (2020 - No. 0)

The average number of persons employed by the charity during the year was as follows:

|                       | 2021     | 2020     |
|-----------------------|----------|----------|
|                       | No.      | No.      |
| Charitable activities | <u>1</u> | <u>2</u> |

**4b. PAYMENTS TO PCC MEMBERS**

Expenses of £1,058 were paid to trustees in the year. There no other payments to any PCC member, persons connected to them or related parties.

**5. FIXED ASSETS FOR USE BY THE PCC**

|                           | Equipment     |
|---------------------------|---------------|
|                           | £             |
| <b>(a) Tangible</b>       |               |
| <b>ACTUAL/DEEMED COST</b> |               |
| At 1 January 2021         | 42,357        |
| Additions                 | 4,348         |
| At 31 December 2021       | <u>46,705</u> |
| <b>DEPRECIATION</b>       |               |
| At 1 January 2021         | 33,684        |
| Charge for year           | 7,236         |
| At 31 December 2021       | <u>40,920</u> |
| <b>NET BOOK VALUE</b>     |               |
| At 31 December 2021       | <u>5,785</u>  |
| At 31 December 2020       | <u>8,673</u>  |

**(b) Investments**

|                             | £             |
|-----------------------------|---------------|
| Fair value 1 January 2021   | 10,797        |
| Revaluation gain            | 1,537         |
| Fair value 31 December 2021 | <u>12,334</u> |
| The investments held        |               |

**(c) Investment in subsidiary**

The charity holds more than 20% of the share capital of the following company:

| Subsidiary undertakings     | Country of incorporation | Principal activity | Class                        | %   |
|-----------------------------|--------------------------|--------------------|------------------------------|-----|
| Cartmel Priory Shop Limited | United Kingdom           | Priory shop        | Ordinary                     | 100 |
|                             |                          | Capital & reserves | Profit/(loss) for the period |     |
|                             |                          | £                  | £                            |     |
|                             |                          | 1                  | 10,343                       |     |

**6. OPERATING LEASE COMMITMENTS**

| <u>Future minimum lease payments</u>              | 2021         | 2020         |
|---|--------------|--------------|
|   | £            | £            |
| Not later than one year                           | 1,063        | 1,063        |
| Later than one year and not later than five years | -            | 1,063        |
| Total   | <u>1,063</u> | <u>2,126</u> |

PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA  
**NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
For the year ended 31 December 2021

**7. DEBTORS**

|                                  | 2021          | 2020          |
|----------------------------------|---------------|---------------|
|                                  | £             | £             |
| Trade debtors                    | 8,938         | 5,750         |
| Due from Cartmel Priory Shop Ltd | 51,224        | 56,034        |
|                                  | <u>60,162</u> | <u>61,784</u> |

**8. CREDITORS**

**Amounts falling due in one year**

|                 | 2021         | 2020         |
|-----------------|--------------|--------------|
|                 | £            | £            |
| Trade creditors | 4,929        | 5,592        |
| Accruals        | 4,404        | 2,093        |
|                 | <u>9,333</u> | <u>7,685</u> |

**9. FUND DETAILS**

**Restricted funds**

|                      | Balance at 1<br>January 2021 | Incoming<br>resources | Resources<br>expended | Transfers | Total<br>restricted |
|----------------------|------------------------------|-----------------------|-----------------------|-----------|---------------------|
|                      | £                            | £                     | £                     | £         | £                   |
| Refurb & development | 1,400                        | 24,303                | (24,303)              | -         | 1,400               |
| Misc restricted      | 4,939                        | -                     | -                     | -         | 4,939               |
| Vicarage fund        | 230                          | -                     | (144)                 | -         | 86                  |
| Flower fund          | 2,003                        | -                     | -                     | -         | 2,003               |
| Young parishioners   | 14,711                       | -                     | -                     | -         | 14,711              |
| Publicity & website  | 9,387                        | -                     | -                     | -         | 9,387               |
| Heritage Grant       | 29,997                       | 46,420                | (76,417)              | -         | -                   |
| Macbeth Grant        | 4,100                        | -                     | -                     | -         | 4,100               |
| David Hampson Legacy | 5,000                        | -                     | -                     | -         | 5,000               |
|                      | <u>71,767</u>                | <u>70,723</u>         | <u>(100,864)</u>      | <u>-</u>  | <u>41,626</u>       |

| Comparative restricted funds | Balance at 1<br>January 2020 | Incoming<br>resources | Resources<br>expended | Transfers | Total<br>restricted |
|------------------------------|------------------------------|-----------------------|-----------------------|-----------|---------------------|
|                              | £                            | £                     | £                     | £         | £                   |
| Refurb & development         | 1,400                        | 5,291                 | (5,291)               | -         | 1,400               |
| Misc restricted              | 4,939                        | -                     | -                     | -         | 4,939               |
| Vicarage fund                | 230                          | -                     | -                     | -         | 230                 |
| Flower fund                  | 2,003                        | -                     | -                     | -         | 2,003               |
| Young parishioners           | 14,711                       | -                     | -                     | -         | 14,711              |
| Publicity & website          | 9,387                        | -                     | -                     | -         | 9,387               |
| Heritage Grant               | -                            | 62,280                | (32,283)              | -         | 29,997              |
| Macbeth Grant                | -                            | 4,100                 | -                     | -         | 4,100               |
| David Hampson Legacy         | -                            | 5,000                 | -                     | -         | 5,000               |
|                              | <u>32,670</u>                | <u>76,671</u>         | <u>(37,574)</u>       | <u>-</u>  | <u>71,767</u>       |

Refurb & Development - this fund is used to pay for any major refurbishments to the Priory.

Misc restricted - this fund contains donations made for specific repairs to the Priory.

Vicarage fund - this fund relates to maintenance of the vicarage.

Flower fund - this fund is for the provision of flowers within the Priory.

Young parishioners - this fund is to be used for the promotion of young parishioners.

Publicity & website - this fund is used to pay for the promotion of the Priory.

Heritage Grant - this fund is to be used to administer the Culture Recovery Fund for Heritage project.

Macbeth Grant - this fund is to be used for the purchase of radio microphones.

David Hampson legacy - this fund is to be used for routine maintenance and upkeep of the priory.

**PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA**  
**NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**For the year ended 31 December 2021**

**10. NET ASSETS BY FUND**

|                               | Restricted<br>funds<br>£ | Unrestricted<br>funds<br>£ | Total funds<br>£ |
|-------------------------------|--------------------------|----------------------------|------------------|
| Fixed Assets                  | -                        | 18,120                     | 18,120           |
| Current Assets                | 41,626                   | 135,866                    | 177,492          |
| Creditors due within one year | -                        | (9,333)                    | (9,333)          |
|                               | <u>41,626</u>            | <u>144,653</u>             | <u>186,279</u>   |

| Comparative net assets by fund | Restricted<br>funds<br>£ | Unrestricted<br>funds<br>£ | Total funds<br>£ |
|--------------------------------|--------------------------|----------------------------|------------------|
| Fixed Assets                   |                          | 19,471                     | 19,471           |
| Current Assets                 | 71,767                   | 110,831                    | 182,598          |
| Creditors due within one year  | -                        | (7,685)                    | (7,685)          |
|                                | <u>71,767</u>            | <u>122,617</u>             | <u>194,384</u>   |

**11. CARTMEL PRIORY CHURCH SHOP LTD**

From 6 January 2016 Cartmel Priory Church Shop Ltd was set up as a wholly owned trading subsidiary of the PCC of Cartmel.

**12. RELATED PARTY TRANSACTIONS**

During the year a donation of £2,398 (2020 £nil) was received from Cartmel Priory Church Shop Ltd and recharges totalling £8,883 (2020 £8,512) were made to the company from the charity.

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# Accounts

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**The Parochial Church Council  
of the Ecclesiastical Parish of  
Cartmel**

Registration number: 1130275

**Annual Report and Financial  
Statements**

**31 December 2020**



**The Parochial Church Council of the Ecclesiastical Parish of Cartmel  
Contents**

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| Reference and Administrative Details | 1 |
| Trustees' report                     | 2 |
| Trustees' responsibilities           | 3 |
| Independent examiner's report        | 4 |
| Statement of financial activities    | 5 |
| Balance sheet                        | 6 |
| Notes to the financial statements    | 7 |



**The Parochial Church Council of the Ecclesiastical Parish of Cartmel  
Trustees' Annual Report for the Year Ended 31 December 2020**

**Structure, Governance and Management**

Governing Document

The Charity's governing document is the Parochial Church Council Powers Measure (1956) and the Church Representation Rules.

Appointment of Trustees, and Organisational and Decision Making Policy

The Trustees, who meet formally on several occasions during the year, administer the affairs of the Charity. Newly appointed Trustees are given induction training when first appointed and all Trustees are offered ongoing training as appropriate.

Risk Policy

The Trustees have assessed the major risks to which the Charity is exposed, in particular those relating to operations and finances of the Church, and are satisfied that systems are in place to mitigate their exposure to the major risks.

**Objectives and Activities**

The prime objective of the Charity is the promotion in the ecclesiastical parish of the whole mission of the Church. The Charity met these objectives during the year by providing services for the parish and promoting access to the Priory. In determining these objectives and activities the Trustees have paid due regard to the Charity Commission guidance on public benefit.

**COVID-19**

The outbreak of COVID-19 in the early months of 2020 posed a sudden, possibly catastrophic risk to Priory Church finances. With Church closure there were no congregational gatherings or Priory visitors; all usual sources of income either ceased completely or were very significantly depleted. Payment for essential Church overheads of circa £9,000/month was the challenge to be faced. A PCC appeal to Cartmel Priory Trust Fund to explore the possibility of help, in such unanticipated and extraordinary circumstances, led to a clause of 'help in extremis' in the Trust Deed being activated and immediate help being offered.

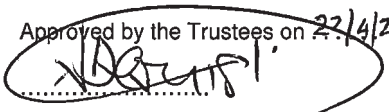
For a short period during the summer and early autumn limited activity became possible with a commensurate small flow of income, but it was soon to be halted again.

In October, a successful application was made to the Government's Cultural & Heritage Recovery Fund, operated through the National Lottery. A significant Grant, recognising Cartmel Priory as a Heritage centre worthy of National support, was secured for the 6 months from October 2020 to March 2021. We hope most sincerely that by then Church will again be operational with visitors returning, allowing the financial picture to improve. Over 60% of church income is derived either directly or indirectly from those who visit the Church from outside of the parish.

**Financial Review**

The net assets of the PCC have increase by £73,134 this year  
At the year end, the Charity had free reserves of £103,146 this is considered to be an appropriate level of reserves.

Approved by the Trustees on 27/4/21 and signed on their behalf by:



The Reverend Nick Devenish, Trustee

## **The Parochial Church Council of the Ecclesiastical Parish of Cartmel Trustees' Responsibilities in relation to the Financial Statements**

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Independent Examiner's Report to the Trustees of  
The Parochial Church Council of the Ecclesiastical Parish of Cartmel**

I report on the accounts of the Trust for the year ended 31 December 2020, which are set out on pages 5 to 12.

Your attention is drawn to the fact that the Charity has prepared the financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

We understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

**Respective responsibilities of trustees and examiner**

The trustees are responsible for the preparation of the accounts. The 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:

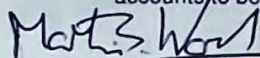
- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145 (5) (b) of the 2011 Act; and
- state whether particular matters have come to my attention.

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 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.



.....  
Martin S Ward FCA  
Dodd & Co Limited  
Chartered Accountants  
FIFTEEN Rosehill  
Montgomery Way  
Rosehill Estate  
CARLISLE  
CA1 2RW

Date:

**PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**For the year ended 31 December 2020**


|                                     | Note   | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | TOTAL FUNDS    |                 |
|-------------------------------------|--------|----------------------------|--------------------------|----------------|-----------------|
|                                     |        |                            |                          | 2020<br>£      | 2019<br>£       |
| <b>INCOME FROM:</b>                 |        |                            |                          |                |                 |
| Donations and legacies              | 2( a ) | 124,567                    | 76,671                   | 201,238        | 195,663         |
| Charitable activities               | 2( b ) | 589                        | -                        | 589            | 2,212           |
| Other income                        | 2( c ) | 2,203                      | -                        | 2,203          | 11,033          |
| Investments                         | 2( d ) | 791                        | -                        | 791            | 517             |
| <b>TOTAL</b>                        |        | <b>128,150</b>             | <b>76,671</b>            | <b>204,821</b> | <b>209,425</b>  |
| <b>EXPENDITURE ON:</b>              |        |                            |                          |                |                 |
| Raising funds                       | 3( a ) | 509                        | -                        | 509            | 663             |
| Charitable activities               | 3( b ) | 80,944                     | 37,574                   | 118,518        | 206,182         |
| Other expenses                      | 3( c ) | 13,356                     | -                        | 13,356         | 15,410          |
| <b>TOTAL</b>                        |        | <b>94,808</b>              | <b>37,574</b>            | <b>132,382</b> | <b>222,255</b>  |
| Gain / (Loss) on investment assets: |        | 695                        | -                        | 695            | 1,592           |
| <b>NET INCOME/(EXPENDITURE)</b>     |        | <b>34,037</b>              | <b>39,097</b>            | <b>73,134</b>  | <b>(11,238)</b> |
| <b>BALANCES B/FWD 1 JANUARY</b>     |        | <b>88,580</b>              | <b>32,670</b>            | <b>121,250</b> | <b>132,488</b>  |
| <b>BALANCES C/FWD 31 DECEMBER</b>   |        | <b>122,617</b>             | <b>71,767</b>            | <b>194,384</b> | <b>121,250</b>  |

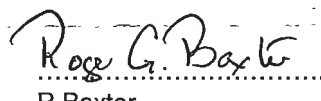
The notes on pages 7-13 form part of the accounts.

**PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA**  
**BALANCE SHEET**  
**At 31 December 2020**

|   | Note  | 2020<br>£      | 2019<br>£      |
|---|-------|----------------|----------------|
| <b>FIXED ASSETS</b>                         |       |                |                |
| Tangible                                    | 5 (a) | 8,673          | 17,764         |
| Investment                                  | 5 (b) | 10,797         | 10,102         |
| Investment in subsidiary                    | 5 (c) | 1              | 1              |
|   |       | <u>19,471</u>  | <u>27,867</u>  |
| <b>CURRENT ASSETS</b>                       |       |                |                |
| Debtors                                     | 7     | 61,784         | 52,014         |
| Cash at bank and in hand                    |       | 120,815        | 50,646         |
|   |       | <u>182,598</u> | <u>102,660</u> |
| <b>LIABILITIES</b>                          |       |                |                |
| Creditors - amounts falling due in one year | 8     | 7,685          | 9,277          |
| <b>Net current assets / (liabilities)</b>   |       | <u>174,913</u> | <u>93,383</u>  |
| <b>TOTAL NET ASSETS</b>                     |       | <u>194,384</u> | <u>121,250</u> |
| <b>PARISH FUNDS</b>                         |       |                |                |
| Unrestricted                                | 10    | 122,617        | 88,580         |
| Restricted                                  | 10    | 71,767         | 32,670         |
|   |       | <u>194,384</u> | <u>121,250</u> |

Approved by the Parochial Church Council on 31/12/20 and signed on their behalf by:

  
 N Devenish  
 Trustee

  
 R Baxter  
 Trustee

The notes on pages 7-13 form part of the accounts.

**PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 December 2020**

**1. Accounting policies**

**Statement of compliance**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

**Basis of preparation**

The charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy

**Fund accounting policy**

Unrestricted income funds are general funds that are available for use at the trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

**Going concern**

These financial statements have been prepared on a going concern basis.

**Income**

Donations are recognised where there is entitlement, receipt is probable and the amount can be measured with sufficient reliability.

Where services are provided to the charity as a donation that would normally be purchased from our suppliers, this contribution is included in the financial statements at an estimate based on the value of the contribution to the charity where this can be quantified.

The value of services provided by volunteers is not incorporated into these financial statements. Further details of the contribution made by volunteers can be found in the Trustee's Annual Report.

Income from tax reclaims are included in the statement of financial activities at the same time as the gift to which they relate.

Income derived from events is recognised as earned (that is, as the related goods or services are provided).

Investment income is recognised on a receivable basis.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

**Expenditure**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under costs of trading for fundraising purposes.

Raising funds expenditure comprises the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.

Charitable activities expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

**PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 December 2020**

**Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

**Fixed assets**

Consecrated and benefice property is not included in the accounts in accordance with s.10(2)a) of the Charities Act 2011.

Individual assets costing £1,000 or more are initially recorded at cost.

**Depreciation**

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

|                                  |                             |
|----------------------------------|-----------------------------|
| Fixtures, fittings and equipment | 4 years straight line basis |
|----------------------------------|-----------------------------|

**Cash and Cash Equivalents**

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

**Investments**

Fixed asset investments are included at fair value at the balance sheet date.

Realised gains and losses on investments are calculated as the difference between sales proceeds and their fair value at the start of the year, or their subsequent cost, and are charged or credited to the statement of the financial activities in the period of disposal.

Unrealised gains and losses represent the movement in fair values during the year and are credited or charged to the statement of financial activities based on the fair value at the year end.

**PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 December 2020**

**2. INCOME FROM :**

|  | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | TOTAL<br>FUNDS<br>2020<br>£ | TOTAL<br>FUNDS<br>2019<br>£ |
|--|----------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>(a) Donations and legacies</b>      |                            |                          |                             |                             |
| Boxes                                  | 6,140                      | -                        | 6,140                       | 20,446                      |
| Donations                              | 3,459                      | 5,291                    | 8,750                       | 94,310                      |
| Special COVID donation from Trust Fund | 82,000                     | -                        | 82,000                      | -                           |
| Donation from Church Shop              | -                          | -                        | -                           | 13,650                      |
| Legacies                               | -                          | 5,000                    | 5,000                       | 1,000                       |
| Grants                                 | -                          | 66,380                   | 66,380                      | -                           |
| Donorpoint giving                      | 1,641                      | -                        | 1,641                       | 4,210                       |
| Planned giving                         | 23,810                     | -                        | 23,810                      | 25,483                      |
| Collections                            | 432                        | -                        | 432                         | 6,967                       |
| Pricket stand                          | 1,826                      | -                        | 1,826                       | 5,904                       |
| Gift aid envelopes                     | 3,260                      | -                        | 3,260                       | 13,708                      |
| Gift aid tax recovered                 | 2,000                      | -                        | 2,000                       | 9,985                       |
|  | <u>124,567</u>             | <u>76,671</u>            | <u>201,238</u>              | <u>195,663</u>              |

Of the £195,663 received in 2019, £80,876 of donations were restricted and £114,787 were unrestricted.

**(b) Charitable activities**

Fundraising:

|                          |            |          |            |              |
|--------------------------|------------|----------|------------|--------------|
| Coffee/social activities | -          | -        | -          | 95           |
| Guided tours             | 589        | -        | 589        | 2,117        |
|                          | <u>589</u> | <u>-</u> | <u>589</u> | <u>2,212</u> |

Of the £2,212 received in 2019, £nil related to restricted funds and £2,212 related to unrestricted funds.

**(c) Other income**

|                 |              |          |              |               |
|-----------------|--------------|----------|--------------|---------------|
| Fees            | 1,483        | -        | 1,483        | 3,764         |
| Concerts        | 720          | -        | 720          | 7,169         |
| Parish Magazine | -            | -        | -            | 100           |
| Misc income     | -            | -        | -            | -             |
|                 | <u>2,203</u> | <u>-</u> | <u>2,203</u> | <u>11,033</u> |

Of the £11,033 received in 2019, £nil related to restricted funds and £11,033 related to unrestricted funds.

**(d) Investments**

|                        |            |          |            |            |
|------------------------|------------|----------|------------|------------|
| Dividends and interest | 791        | -        | 791        | 517        |
|                        | <u>791</u> | <u>-</u> | <u>791</u> | <u>517</u> |

Of the £517 received in 2019, £nil related to restricted funds and £517 related to unrestricted funds.

|                                 |                |               |                |                |
|---------------------------------|----------------|---------------|----------------|----------------|
| <b>TOTAL INCOMING RESOURCES</b> | <u>128,150</u> | <u>76,671</u> | <u>204,821</u> | <u>209,425</u> |
|---------------------------------|----------------|---------------|----------------|----------------|

**PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 December 2020**

| <b>3. EXPENDITURE ON :</b>      | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | TOTAL<br>FUNDS<br>2020<br>£ | TOTAL<br>FUNDS<br>2019<br>£ |
|---------------------------------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>(a) Raising funds</b>        |                            |                          |                             |                             |
| Gift aid envelopes & stationery | -                          | -                        | -                           | 146                         |
| Donorpoint                      | 509                        | -                        | 509                         | 517                         |
|                                 | <u>509</u>                 | <u>-</u>                 | <u>509</u>                  | <u>663</u>                  |

Of the £663 expenditure in 2019, all related to unrestricted funds.

|                                      |               |               |                |                |
|--------------------------------------|---------------|---------------|----------------|----------------|
| Missionary and charitable giving     |               |               |                |                |
| Overseas                             | -             | -             | -              | 600            |
| UK missions & church societies       | -             | -             | -              | 100            |
| Secular local charities              | (250)         | -             | (250)          | 1,100          |
| Tithing overstated in 2018           | -             | -             | -              | (2,443)        |
| Ministry: Diocesan Parish Offering   | 47,250        | 15,750        | 63,000         | 60,000         |
| Other ministry costs                 | 1,343         | -             | 1,343          | 2,230          |
| Clergy & secretarial                 | 2,762         | 3,012         | 5,774          | 7,111          |
| Caretaker salary/exps/PAYE/NI        | 3,456         | 3,081         | 6,537          | 5,907          |
| Church running & routine maintenance | 44            | 2,886         | 2,930          | 4,829          |
| Non-routine maintenance              | 2,684         | 5,291         | 7,975          | 80,876         |
| Churchyard upkeep                    | 1,275         | 783           | 2,058          | 2,156          |
| Heat/light/water costs               | 6,097         | 1,584         | 7,681          | 10,497         |
| Insurance                            | 5,186         | 2,088         | 7,274          | 7,087          |
| Organ costs                          | -             | -             | -              | 266            |
| Publicity/website                    | 118           | -             | 118            | 426            |
| Organist fees                        | 3,749         | 1,251         | 5,000          | 5,695          |
| Upkeep of services                   | -             | 275           | 275            | 631            |
| Wedding and funeral expenses         | 231           | -             | 231            | 568            |
| Sundry costs                         | 4,981         | 622           | 5,603          | 910            |
| Bank charges                         | 88            | -             | 88             | 168            |
| Education & training                 | -             | -             | -              | 445            |
| Printing, stationery & postage       | 1,346         | 951           | 2,297          | 3,669          |
| Parish magazine                      | 583           | -             | 583            | 3,094          |
| Concerts                             | -             | -             | -              | 9,257          |
| Restricted Fund costs                | -             | -             | -              | 1,002          |
|                                      | <u>80,944</u> | <u>37,574</u> | <u>118,518</u> | <u>206,182</u> |

Of the £206,182 expenditure on charitable activities in 2019, £82,304 was charged to restricted funds and £123,878 was charged to unrestricted funds.

**(c) Other expenses**

|                  |               |          |               |               |
|------------------|---------------|----------|---------------|---------------|
| Accountancy fees | 4,265         | -        | 4,265         | 5,941         |
| Depreciation     | 9,091         | -        | 9,091         | 9,469         |
|                  | <u>13,356</u> | <u>-</u> | <u>13,356</u> | <u>15,410</u> |

|                                 |               |               |                |                |
|---------------------------------|---------------|---------------|----------------|----------------|
| <b>TOTAL RESOURCES EXPENDED</b> | <u>94,808</u> | <u>37,574</u> | <u>132,382</u> | <u>222,255</u> |
|---------------------------------|---------------|---------------|----------------|----------------|

Of the £15,410 other expenditure in 2019, all related to unrestricted funds.

PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA  
**NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**For the year ended 31 December 2020**

**4a. STAFF COSTS**

|                       | 2020<br>£    | 2019<br>£    |
|-----------------------|--------------|--------------|
| Wages and salaries    | 6,537        | 5,758        |
| Social security costs | -            | -            |
| Pension costs         | 172          | 149          |
|                       | <u>6,709</u> | <u>5,907</u> |

No employee received emoluments of more than £60,000 during the year (2019 - No. 0)

The average number of persons employed by the charity during the year was as follows:

|                       | 2020<br>No. | 2019<br>No. |
|-----------------------|-------------|-------------|
| Charitable activities | <u>2</u>    | <u>2</u>    |

**4b. PAYMENTS TO PCC MEMBERS**

Expenses of £105 were paid to trustees in the year. There no other payments to any PCC member, persons connected to them or related parties.

**5. FIXED ASSETS FOR USE BY THE PCC**

|                           |                             | Equipment     |
|---------------------------|-----------------------------|---------------|
| <b>(a) Tangible</b>       |                             | £             |
| <b>ACTUAL/DEEMED COST</b> | At 1 January 2020           | 42,357        |
|                           | Additions                   | -             |
|                           | At 31 December 2020         | <u>42,357</u> |
| <b>DEPRECIATION</b>       | At 1 January 2020           | 24,593        |
|                           | Charge for year             | 9,091         |
|                           | At 31 December 2020         | <u>33,684</u> |
| <b>NET BOOK VALUE</b>     | At 31 December 2020         | <u>8,673</u>  |
|                           | At 31 December 2019         | <u>17,764</u> |
| <b>(b) Investments</b>    |                             | £             |
|                           | Fair value 1 January 2020   | 10,102        |
|                           | Revaluation gain            | 695           |
|                           | Fair value 31 December 2020 | <u>10,797</u> |

**(c) Investment in subsidiary**

The charity holds more than 20% of the share capital of the following company:

| Subsidiary undertakings     | Country of incorporation | Principal activity | Class                        | %   |
|-----------------------------|--------------------------|--------------------|------------------------------|-----|
| Cartmel Priory Shop Limited | United Kingdom           | Priory shop        | Ordinary                     | 100 |
|                             |                          | Capital & reserves | Profit/(loss) for the period |     |
|                             |                          | £                  | £                            |     |

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**6. OPERATING LEASE COMMITMENTS**

| <u>Future minimum lease payments</u>              | 2020<br>£    | 2019<br>£    |
|---|--------------|--------------|
| Not later than one year                           | 1,063        | 1,170        |
| Later than one year and not later than five years | 1,063        | -            |
| Total   | <u>2,126</u> | <u>1,170</u> |

PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA  
**NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
For the year ended 31 December 2020

**7. DEBTORS**

|                                  | 2020          | 2019          |
|----------------------------------|---------------|---------------|
|                                  | £             | £             |
| Trade debtors                    | 5,750         | 4,619         |
| Due from Cartmel Priory Shop Ltd | 56,034        | 47,395        |
|                                  | <u>61,784</u> | <u>52,014</u> |

**8. CREDITORS**

**Amounts falling due in one year**

|                 | 2020         | 2019         |
|-----------------|--------------|--------------|
|                 | £            | £            |
| Trade creditors | 5,592        | 7,305        |
| Accruals        | 2,093        | 1,972        |
|                 | <u>7,685</u> | <u>9,277</u> |

**9. FUND DETAILS**

**Restricted funds**

|                      | Balance at 1<br>January 2020 | Incoming<br>resources | Resources<br>expended | Transfers | Total<br>restricted |
|----------------------|------------------------------|-----------------------|-----------------------|-----------|---------------------|
|                      | £                            | £                     | £                     | £         | £                   |
| Refurb & development | 1,400                        | 5,291                 | (5,291)               | -         | 1,400               |
| Misc restricted      | 4,939                        | -                     | -                     | -         | 4,939               |
| Vigarage fund        | 230                          | -                     | -                     | -         | 230                 |
| Flower fund          | 2,003                        | -                     | -                     | -         | 2,003               |
| Young parishioners   | 14,711                       | -                     | -                     | -         | 14,711              |
| Publicity & website  | 9,387                        | -                     | -                     | -         | 9,387               |
| Heritage Grant       | -                            | 62,280                | (32,283)              | -         | 29,997              |
| Macbeth Grant        | -                            | 4,100                 | -                     | -         | 4,100               |
| David Hampson Legacy | -                            | 5,000                 | -                     | -         | 5,000               |
|                      | <u>32,670</u>                | <u>76,671</u>         | <u>(37,574)</u>       | <u>-</u>  | <u>71,767</u>       |

|                      | Balance at 1<br>January 2019 | Incoming<br>resources | Resources<br>expended | Transfers | Total<br>restricted |
|----------------------|------------------------------|-----------------------|-----------------------|-----------|---------------------|
|                      | £                            | £                     | £                     | £         | £                   |
| Refurb & development | 1,400                        | 80,876                | (80,876)              | -         | 1,400               |
| Misc restricted      | 4,939                        | -                     | -                     | -         | 4,939               |
| Vigarage fund        | 230                          | -                     | -                     | -         | 230                 |
| Flower fund          | 3,005                        | -                     | (1,002)               | -         | 2,003               |
| Young parishioners   | 14,711                       | -                     | -                     | -         | 14,711              |
| Publicity & website  | 9,813                        | -                     | (426)                 | -         | 9,387               |
|                      | <u>34,098</u>                | <u>80,876</u>         | <u>(82,304)</u>       | <u>-</u>  | <u>32,670</u>       |

Refurb & Development - this fund is used to pay for any major refurbishments to the Priory.

**PAROCHIAL CHURCH COUNCIL OF CARTMEL, CUMBRIA**  
**NOTES TO THE FINANCIAL STATEMENTS (Continued)**  
**For the year ended 31 December 2020**

**10. NET ASSETS BY FUND**

|                               | Restricted<br>funds<br>£ | Unrestricted<br>funds<br>£ | Total funds<br>£ |
|-------------------------------|--------------------------|----------------------------|------------------|
| Fixed Assets                  | -                        | 19,471                     | 19,471           |
| Current Assets                | 71,767                   | 110,831                    | 182,598          |
| Creditors due within one year | -                        | (7,685)                    | (7,685)          |
|                               | <u>71,767</u>            | <u>122,617</u>             | <u>194,384</u>   |

|                                | Restricted<br>funds<br>£ | Unrestricted<br>funds<br>£ | Total funds<br>£ |
|--------------------------------|--------------------------|----------------------------|------------------|
| Comparative net assets by fund |                          |                            |                  |
| Fixed Assets                   |                          | 35,744                     | 35,744           |
| Current Assets                 | 34,098                   | 74,241                     | 108,339          |
| Creditors due within one year  | -                        | (11,595)                   | (11,595)         |
|                                | <u>34,098</u>            | <u>98,390</u>              | <u>132,488</u>   |

**11. CARTMEL PRIORY CHURCH SHOP LTD**

From 6 January 2016 Cartmel Priory Church Shop Ltd was set up as a wholly owned trading subsidiary of the PCC of Cartmel.

**12. RELATED PARTY TRANSACTIONS**

During the year a donation of £Nil (2019 £13,650) was received from Cartmel Priory Church Shop Ltd and recharges totalling £8512 (2019 £8,649) were made to the company from the charity.