

---

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

---

### **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***



by Unknown  
Author is licensed  
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.

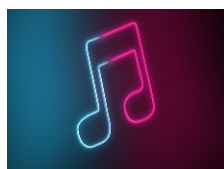
Our Advent Meditation seems to have become a fixture in our calendar. This took place in the Priory in November, followed, on this occasion, by mulled wine and mince pies in the Piper Choir (a cosy and intimate space) with pretty tables and candles. For the first time, twelve members joined us from the 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.

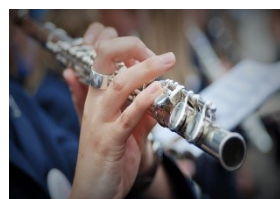
**February:** Julia & Mike Carroll and Friends (Danielle Louise Thomas, Mary Iveson and Simon McCleery and accompanist Ray Booth) generously devised and performed a special and very well-received evening of music and poetry for Valentine's Day: *Love Changes Everything*.

**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 Dvorak 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 Raftly

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

3.03pm – 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**

## **Contents**

Reference and Administrative Details	1
Trustees' report	2
Trustees' responsibilities	4
Independent examiner's report	5
Statement of financial activities	6
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 Priest Lane Cartmel GRANGE OVER SANDS LA11 6PU	
<b>Registered office</b>	The Vicarage Priest Lane Cartmel GRANGE OVER SANDS LA11 6PU	
<b>Trustees</b>	N Devenish, Chairman  D Hugget  J Iveson  J Johnson  E J Lucas (Resigned 9 January 2024)  S McCleery (Resigned 27 April 2023)  P Foulerton  M Booth  D Maguire  J Bertlin  T Pemberton  V Richardson  H Bailey (Resigned 27 April 2023)  A O'Donoghue (Resigned 27 April 2023)  F Smith	
<b>Accountant</b>	Dodd & Co Limited FIFTEEN Rosehill Montgomery Way Rosehill Estate CARLISLE 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 Acthave 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**

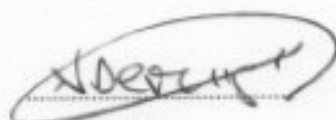
		Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	Note	£	£	£	£
<b>Income</b>					
Donations and legacies	2	126,976	33,522	160,498	107,187
Investments	3	1,654	-	1,654	688
Charitable activities	4	1,265	-	1,265	1,468
Other income	5	15,025	50	15,075	12,084
Total income		144,920	33,572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


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

		2023		2022	
	Note	£	£	£	£
<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>	
		154,113		153,010	
<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 Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
<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 Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Interest on cash deposits	<u>1,654</u>	<u>-</u>	<u>1,654</u>	<u>688</u>

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 Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
<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 Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
<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**

	<b>Fundraising</b>	<b>Church activities</b>	<b>Total 2023</b>	<b>Total 2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<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**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
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, fittings and equipment £</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 group and associated undertakings £</b>	<b>Unlisted investments £</b>	<b>Total £</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	<u>1</u>	<u>11,913</u>	<u>11,914</u>
<b>Net book value</b>			
As at 31 December 2023	<u>1</u>	<u>11,913</u>	<u>11,914</u>
As at 31 December 2022	<u>1</u>	<u>10,885</u>	<u>10,886</u>

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 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; reserves £</b>	<b>Profit/(loss) for the period £</b>	
<b>Subsidiary undertakings</b>				
Cartmel Priory Shop Limited		1	7,213	

**12 Debtors**

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

**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>
	<b>£</b>	<b>£</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>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</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 2023	Incoming resources	Resources expended	Transfers	Other recognised gains/losses	At 31 December 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 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 January 2022	Incoming resources	Resources expended	Revaluation	Transfers	At 31 December 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
	41,626	27,541	(23,710)		2,266	47,723
	186,279	121,427	(151,214)	(1,449)	-	155,043

**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 Funds</b>	<b>Restricted Funds</b>	<b>Total Funds 2023</b>	<b>Total Funds 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 Funds</b>	<b>Restricted Funds</b>	<b>Total Funds 2022</b>	<b>Total Funds 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**

## **Contents**

Reference and Administrative Details	1
Trustees' report	2
Trustees' responsibilities	4
Independent examiner's report	5
Statement of financial activities	6
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 Priest Lane Cartmel GRANGE OVER SANDS LA11 6PU	
<b>Registered office</b>	The Vicarage Priest Lane Cartmel GRANGE OVER SANDS LA11 6PU	
<b>Trustees</b>	N Devenish, Chairman  D Hugget  J Iveson  J Johnson  E J Lucas (Resigned 9 January 2024)  S McCleery (Resigned 27 April 2023)  P Foulerton  M Booth  D Maguire  J Bertlin  T Pemberton  V Richardson  H Bailey (Resigned 27 April 2023)  A O'Donoghue (Resigned 27 April 2023)  F Smith	
<b>Accountant</b>	Dodd & Co Limited FIFTEEN Rosehill Montgomery Way Rosehill Estate CARLISLE 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 Acthave 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  
Todd & 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**

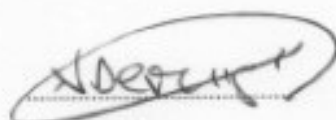
		Unrestricted Funds	Restricted Funds	Total Funds 2023	Total Funds 2022
	Note	£	£	£	£
<b>Income</b>					
Donations and legacies	2	126,976	33,522	160,498	107,187
Investments	3	1,654	-	1,654	688
Charitable activities	4	1,265	-	1,265	1,468
Other income	5	15,025	50	15,075	12,084
Total income		144,920	33,572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


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

		2023		2022	
	Note	£	£	£	£
<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>	
		154,113		153,010	
<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 Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
<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 Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Interest on cash deposits	<u>1,654</u>	<u>-</u>	<u>1,654</u>	<u>688</u>

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 Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
<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 Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
<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**

	<b>Fundraising</b>	<b>Church activities</b>	<b>Total 2023</b>	<b>Total 2022</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<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**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
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, fittings and equipment £</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**

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

All investment assets were held in the UK.

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

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

**12 Debtors**

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

**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>
	<b>£</b>	<b>£</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>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</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 2023	Incoming resources	Resources expended	Transfers	Other recognised gains/losses	At 31 December 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 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 January 2022	Incoming resources	Resources expended	Revaluation	Transfers	At 31 December 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
	41,626	27,541	(23,710)		2,266	47,723
	186,279	121,427	(151,214)	(1,449)	-	155,043



**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 Funds</b>	<b>Restricted Funds</b>	<b>Total Funds 2023</b>	<b>Total Funds 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 Funds</b>	<b>Restricted Funds</b>	<b>Total Funds 2022</b>	<b>Total Funds 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>