



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

## **Annual Reports and Accounts 2024**



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

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

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

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

#### **Aims and Purposes**

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

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

#### **Objectives and Activities**

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

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

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

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

#### **Wardens' Report**

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

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

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

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

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

## Worship and Prayer

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

### *Isobel Huggett writes:*

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



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

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

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

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

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

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

grandparents) on a regular basis.

***Aoife tells us:***

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



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

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



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

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

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

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

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

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





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



*Revd. Nick and  
Abel Damoussi*

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

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

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

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



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



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

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

**Mary Iveson (PCC Secretary)**

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

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

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

***Dianne Maguire, Licensed Reader***

### ***Lay Chaplaincy***

The rôle of the lay chaplain in the Priory Church is varied and, at times, unpredictable.

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

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

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

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

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

***Bill Rea, Lay Chaplain***

## Safeguarding Report

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

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

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



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

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

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

***Dianne Maguire - Safeguarding Officer***

## Priory Care



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

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

## Our Vision for the Next 800 Years

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

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

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

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

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

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



*All Set for Tea*

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



*Stu-Di-Doo entertains*

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

## **Cartmel Schools**



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

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

*'Mighty Oaks from Little Acorns Grow.'*

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

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

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

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

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

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

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

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

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

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

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

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

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

## ***Guided Tours***

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

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

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

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

## ***Mothers' Union***



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

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

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

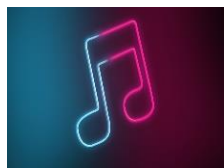
Our Advent Meditation was not possible as neither Mary nor Pat were available to lead the service. It seems likely, as things stand, that we may have held our last meeting in Cartmel as we seriously consider the possibility of permanently joining our friends across The Bay.

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

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

**Mary Iveson**

### **Music in the Priory**



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



*Wendy supports Marion*

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

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

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

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

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



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

Other musical events during 2024 included:

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

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

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

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

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

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

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

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

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

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

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

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

**Annabel Hunt**

## **Volunteers**

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

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

### **Veronica Hargreaves writes:**

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

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

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

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

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

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

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

3.30pm – James Bertlin and Elizabeth Walker

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



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

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



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

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

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

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

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

### ***Intercessions***



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

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

***Paul Chamberlain***

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

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

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



***Mary Iveson***

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

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

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

The following have been actioned during the year

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

This work is scheduled for April 2025

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

### ***Tessa Pemberton***

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

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

## **Electoral Roll**

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

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

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

## **Structure, Governance and Management**

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

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

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

Minutes of meetings can be found in the Priory.

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

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

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

**Ex Officio members:**

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

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

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

Mrs Tessa Pemberton

Dr Fiona Smith (Treasurer)

**Elected members:**

Mr Matthew Bacon (until April 2027)

Mr James Bertlin

Mr Matthew Booth

Mrs Pat Foulerton (until April 2026)

Mr David Huggett (until April 2025)

Mrs Judy Johnson (until April 2027)

Mr William (Bill) Rea (until April 2027)

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

**In attendance:**

Ms Annabel Hunt PA to the Vicar

Mrs Mary Iveson PCC Secretary

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

## **Deanery Synod**

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

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

### **Resignations**

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

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

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



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

Registration number: 1130275

**Annual Report and Financial  
Statements**

**31 December 2024**



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

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

### Reference and Administrative Details

<b>Charity name</b>	The Parochial Church Council of the Ecclesiastical Parish of Cartmel	
<b>Charity registration number</b>	1130275	
<b>Principal office</b>	The Vicarage 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)  P Foulerton  M Booth (resigned 9 October 2024)  D Maguire  J Bertlin (resigned 31 December 2024)  T Pemberton  V Richardson (resigned 22 May 2024)  F Smith  A Rea (appointed 24 April 2024)  M Bacon (appointed 24 April 2024)	
<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 2024**

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

#### **Objectives**

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

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

#### **Achievements**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

#### **Financial Review**

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

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

#### **Reserves Policy**

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

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



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

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

#### **Investment Policy**

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

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

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

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

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

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

#### **Committees and Groups**

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

These committees report to every PCC meeting as appropriate.

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

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

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

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

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

**Going Concern**

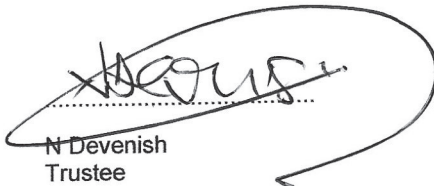
The PCC having considered the church's current financial position and budgetary requirements for 2025 with associated risks and assumptions, have identified no material uncertainties that may cast doubt about the ability of the church to continue as a going concern for at least 12 months after the signing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

**Future Plans**

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

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

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



N Devenish  
Trustee

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

### **Trustees' Responsibilities in relation to the Financial Statements**

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

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

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

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

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

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

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

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

**Respective responsibilities of trustees and examiner**

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

It is my responsibility to:

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

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act 2011 as amended by the Charities Act 2022; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
Joanne Thomlinson FCA  
Dodd & Co Limited  
Chartered Accountants

23 April 2025

FIFTEEN Rosehill  
Montgomery Way  
Rosehill Estate  
CARLISLE  
CA1 2RW

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

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

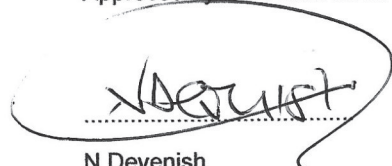


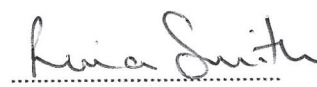
**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Balance Sheet as at 31 December 2024**

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

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

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

  
 N Devenish  
 Trustee

  
 F Smith  
 Trustee

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

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

**1 Accounting policies**

**Statement of compliance**

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

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

**Basis of preparation**

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

**Going concern**

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

**Fund accounting policy**

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

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

Further details of each fund are disclosed in note 16.

**Income and endowments**

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

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

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

Investment income is recognised on a receivable basis.

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

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

..... continued

**Expenditure**

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

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

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

**Support costs**

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

**Fixed assets**

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

**Depreciation**

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

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

**Cash and Cash Equivalents**

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

**Investments**

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

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

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

**Operating leases**

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

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

..... continued

**2 Donations and legacies**

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

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

**3 Investments**

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

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

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

..... continued

**4 Charitable activities**

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

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

**5 Other income**

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

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

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

..... continued

**6 Expenditure**

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

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

**7 Governance costs**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Accountancy fees	3,782	3,045
Independent examiner's fee	500	500
	<u>4,282</u>	<u>3,545</u>

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

..... continued

**8 Trustees' remuneration and expenses**

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

**9 Taxation**

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

**10 Tangible fixed assets**

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

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

..... continued

**11 Investments held as fixed assets**

	Investments in group and associated undertakings £	Unlisted investments £	Total £
<b>Market value</b>			
As at 1 January 2024	1	11,913	11,914
Revaluation	-	273	273
As at 31 December 2024	<u>1</u>	<u>12,186</u>	<u>12,187</u>
<b>Net book value</b>			
As at 31 December 2024	<u>1</u>	<u>12,186</u>	<u>12,187</u>
As at 31 December 2023	<u>1</u>	<u>11,913</u>	<u>11,914</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 Church 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 Church Shop Limited			1	(1,973)

**12 Debtors**

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



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

..... continued

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

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

**14 Operating lease commitments**

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

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

**15 Related parties**

**Controlling entity**

The charity is controlled by the trustees.

**Related party transactions**

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

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

**16 Analysis of funds**

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

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

..... *continued*

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

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

Vicarage fund - this fund relates to maintenance of the vicarage

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

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

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

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

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

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

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

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

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

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

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

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

..... continued

**Prior period**

	At 1 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 2024**

**17 Net assets by fund**

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

**Prior period**

	<b>Unrestricted 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>

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

Registration number: 1130275

**Annual Report and Financial  
Statements**

**31 December 2024**



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

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

### Reference and Administrative Details

<b>Charity name</b>	The Parochial Church Council of the Ecclesiastical Parish of Cartmel	
<b>Charity registration number</b>	1130275	
<b>Principal office</b>	The Vicarage 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)  P Foulerton  M Booth (resigned 9 October 2024)  D Maguire  J Bertlin (resigned 31 December 2024)  T Pemberton  V Richardson (resigned 22 May 2024)  F Smith  A Rea (appointed 24 April 2024)  M Bacon (appointed 24 April 2024)	
<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 2024**

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

#### **Objectives**

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

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

#### **Achievements**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

#### **Financial Review**

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

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

#### **Reserves Policy**

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

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

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

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

#### **Investment Policy**

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

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

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

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

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

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

#### **Committees and Groups**

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

These committees report to every PCC meeting as appropriate.

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

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

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

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

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

**Going Concern**

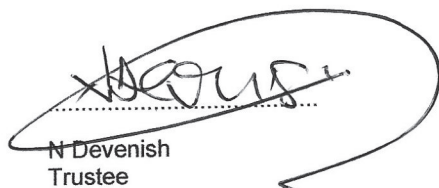
The PCC having considered the church's current financial position and budgetary requirements for 2025 with associated risks and assumptions, have identified no material uncertainties that may cast doubt about the ability of the church to continue as a going concern for at least 12 months after the signing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

**Future Plans**

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

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

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

  
N Devenish  
Trustee

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

### **Trustees' Responsibilities in relation to the Financial Statements**

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

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

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

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

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

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

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

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

**Respective responsibilities of trustees and examiner**

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

It is my responsibility to:

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

**Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the Charities Act 2011 as amended by the Charities Act 2022; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Act

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
Joanne Thomlinson FCA  
Dodd & Co Limited  
Chartered Accountants

23 April 2025

FIFTEEN Rosehill  
Montgomery Way  
Rosehill Estate  
CARLISLE  
CA1 2RW

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

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

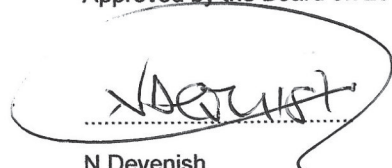


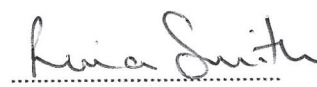
**The Parochial Church Council of the Ecclesiastical Parish of Cartmel**  
**Balance Sheet as at 31 December 2024**

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

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

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

  
 N Devenish  
 Trustee

  
 F Smith  
 Trustee

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



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

**1 Accounting policies**

**Statement of compliance**

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

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

**Basis of preparation**

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

**Going concern**

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

**Fund accounting policy**

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

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

Further details of each fund are disclosed in note 16.

**Income and endowments**

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

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

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

Investment income is recognised on a receivable basis.

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

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

..... continued

**Expenditure**

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

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

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

**Support costs**

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

**Fixed assets**

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

**Depreciation**

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

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

**Cash and Cash Equivalents**

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

**Investments**

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

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

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

**Operating leases**

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

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

..... continued

**2 Donations and legacies**

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

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

**3 Investments**

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

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

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

..... continued

**4 Charitable activities**

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

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

**5 Other income**

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

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

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

..... continued

**6 Expenditure**

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

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

**7 Governance costs**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Accountancy fees	3,782	3,045
Independent examiner's fee	500	500
	<u>4,282</u>	<u>3,545</u>

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

..... continued

**8 Trustees' remuneration and expenses**

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

**9 Taxation**

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

**10 Tangible fixed assets**

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

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

..... continued

**11 Investments held as fixed assets**

	Investments in group and associated undertakings £	Unlisted investments £	Total £
<b>Market value</b>			
As at 1 January 2024	1	11,913	11,914
Revaluation	-	273	273
As at 31 December 2024	<u>1</u>	<u>12,186</u>	<u>12,187</u>
<b>Net book value</b>			
As at 31 December 2024	<u>1</u>	<u>12,186</u>	<u>12,187</u>
As at 31 December 2023	<u>1</u>	<u>11,913</u>	<u>11,914</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 Church 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 Church Shop Limited			1	(1,973)

**12 Debtors**

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

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

..... continued

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

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

**14 Operating lease commitments**

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

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

**15 Related parties**

**Controlling entity**

The charity is controlled by the trustees.

**Related party transactions**

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



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

**16 Analysis of funds**

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

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

..... *continued*

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

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

Vicarage fund - this fund relates to maintenance of the vicarage

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

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

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

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

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

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

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

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

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

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

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

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

..... *continued*

**Prior period**

	At 1 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 2024**

**17 Net assets by fund**

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

**Prior period**

	<b>Unrestricted 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>