

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST. MARY'S, AMBLESIDE

England & Wales · Charity number 1134603

Details

Other names ST. MARY'S PCC AMBLESIDE.

Status Registered

Legal form Previously excepted

Registered 2010-03-02

Register [View on the Charity Commission register](#)

Contact

Address St. Marys Church
Vicarage Road
Ambleside
Cumbria
LA22 9DH

Phone 01539434512

Email stmarysamblesidepcc@gmail.com

Website www.stmarysambleside.org.uk

Activities

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

Activities: Church Activities, Christian Worship

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Other Charitable Activities
- **What:** Religious Activities
- **Who:** Children/young People, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£97,789	£104,179	-	-
2023-12-31	£100,314	£130,395	-	-
2022-12-31	£98,374	£87,697	-	-
2021-12-31	£91,569	£86,224	-	-
2020-12-31	£64,522	£91,772	-	-

Trustees

Name	Role	Appointed
Anthony John Sunnucks		2017-04-01
David Howard Stothard		2019-04-28
Dr Robert Ashworth		2013-10-04
Dr Susan Elizabeth Ion		2020-09-29
GRAHAM SUTTON		2013-10-01
Helen Minton		2011-04-07
Judith Maureen Shingler		2018-04-15
Marguerite Jenkinson		2017-04-30
Pauline Sunnucks		2014-04-29
REV.DR. NICK HALLAM MA MBCHB PHD FRCPATH		
Rev Andrew Paul Smith		2023-10-17
Rev Jane Natrass		2015-04-01
Shirleyann Gledhill		2025-05-25

Accounts

St. Mary's Church, Ambleside
Parochial Church Council (PCC)

(St Mary's Ambleside is part of the Diocese of Cumbria within the Church of England)

Annual Report 2024

Report of the Trustees and Unaudited Financial Statements
for year ended December **2024**

Charity No: 1134603

Church Office:	Bankers:	Independent Examiner
St Mary's Church	Barclays Bank,	Helen Holmes
Vicarage Road	3 Crescent Road,	Stables Thompson &
Ambleside	Windermere,	Briscoe Ltd
Cumbria	LA23 1EB	Lowther House
LA22 9DH		Lowther St
	The Co-operative	Kendal
Incumbent:	Bank,	LA9 4DX
Rev Andy Smith	PO Box 250	
	Skelmersdale,	
	WN8 6WT	

Stables Thompson & Briscoe Ltd
Chartered Accounts and Business Advisors
Lowther House
Lowther Street
Kendal
LA9 4DX

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

	pages
Report of Trustees	3 - 12
Independent Examiner's Report	13
Statement of Financial Activities	14
Balance Sheet	15
Notes to the Financial Statements	16 - 27
Detailed Statement of Financial Activities	28 - 29

REPORT OF TRUSTEES

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of accounting and reporting by the Charities Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (Effective 1 January 2019). They were also prepared in accordance with PCC Accountability.

1. AIMS and PURPOSES

To cooperate with the minister in promoting in the parish the whole mission of the Church: evangelistic, pastoral, social and ecumenical.

St Mary's Church Ambleside also provides a daily benefit to a high number of visitors from all over the UK and the world.

2. OBJECTIVES and ACTIVITIES

The objectives of the PCC are detailed within the Memorandum & Articles of the PCC, but can be summarised as follows: -

The PCC is committed to encouraging as many people as possible to worship at our church and become part of our church community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many community groups that live within our parish. Our services and worship put faith into practice through prayer, scripture, music, and sacrament. St. Mary's Ambleside PCC confirm compliance with the "duty" in section 4 of the 2006 Charities Act and give due regard to guidance published by the Charity Commission regarding Public Benefit. In summary, the PCC trustees ensure that the purposes for which it is set up are maintained:

- Ensure that PCC trustees understand the PCC charity purposes as set out in its governing document.
- Plan what the PCC will do and what needs to be achieved.
- Be able to explain how all the PCC activities are intended to further or support the PCC purposes.
- Understand how the PCC benefits the public by carrying out its purposes.

Next to St Mary's church sits Ambleside Parish Centre (APC), a Community Centre, which receives financial contributions from St Mary's, the Methodist church and community grants. It is a vibrant welcoming community space where many members of the local community take part in groups and activities or volunteer their time for projects such as the Community Lunches, the Evergreen club for over 55s and Community Food Cupboard. Many of the congregation of St Mary's are actively living out their faith as trustees or members of the managing committee, supporting the groups and volunteering alongside their neighbours.

Of the 90(91) people on the Church Electoral Roll, 5(5) are serving as Trustees and 11(11) as active volunteers at the APC.

St. Mary's Church has contact with the University of Cumbria (Ambleside campus) through the Rector's work with the University Chaplain and the student Christian Union.

When planning our activities for the year we have considered the Charity Commission's guidance on the public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to encourage people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel and developing their knowledge, relationship and trust in Jesus Christ.
- Provision of pastoral care for people living in the parish
- Missionary and outreach work.

The main objective for the last year was to continue to ensure that the objectives set out above can be met and supported and to raise the profile of the work of the PCC and encourage new people to take an interest in the Church and its activities.

To facilitate this work of the Church it is important that the PCC maintains the building's fabric.

3. ACHIEVEMENTS and PERFORMANCE (figures in brackets refer to 2023)

Worship and Prayer.

This past year has seen significant developments in the worship life of St Mary's as we respond to the evolving needs of our congregation and wider community. The introduction of a new service pattern in November was a key milestone, creating two distinct expressions of worship: a 9:15am contemplative service, incorporating familiar liturgy and hymns, and an 11:00am informal gathering, designed to engage a wider demographic. These changes have been well received, fostering a sense of unity across different worshipping traditions.

However, we also recognise that change is not easy and that for a small number of those who have been part of St Mary's for many years, a new service time or format represents a sacrifice. We are deeply grateful for the grace and commitment of those who have adjusted to these changes, knowing that engaging with new people and different expressions of worship is vital for our future, even when it comes at a cost.

A particularly significant addition to our 11:00am gathering has been the introduction of a meal, reflecting our desire to build deeper community and shared life together. Moving forward, we hope to make this a more regular feature, as capacity allows, recognising that hospitality and fellowship are key to our worship and mission.

Alongside these changes, we remain committed to deepening our prayer life, with plans progressing to develop a dedicated prayer room in the vestry, though delays due to faculty approval have slowed progress.

Pastoral Care

Pastoral care at St Mary's remains deeply embedded in the life of the church, with a strong culture of mutual support where people care for one another informally. While this reflects a genuine and compassionate community, we recognise that greater structure would help ensure that no one falls through the gaps as our congregation grows.

Prayer ministry is now available at both the 9:15am and 11:00am services, providing a space for personal reflection and intercession. Additionally, our long-standing monthly communion service at Millans Court continues to offer an important pastoral connection for residents. Looking forward, we'd love to develop a more intentional framework for pastoral care, ensuring that all in our church family feel supported and valued.

Diocesan Intern Programme

In September three interns joined us. Felicity, Charis and Anneli have been involved in a variety of roles to support the mission and evangelism of the church.

Felicity has focused mostly on leading prayer and services in the Methodist circuit but has also been a part of leading the Alpha course, Monday Meet Up and helping in the KS2 classroom on Thursday mornings. She also supports services at St Mary's by working the AV on Sunday morning and leading intercession prayer

Anneli and Charis have also led sessions on the Alpha course and collective worship at Ambleside C of E primary school, followed by helping in the classroom. They too have been part of leading Monday Meet Up and mid-week worship on Thursdays at the Parish Centre.

All three interns have been invaluable help at the mid-week café held at the Parish Centre on Wednesdays and the community lunch once a month on a Thursday. Part of their time is taken with leading prayer at Rydal Hall.

Mission and Evangelism Review & Update

This year's worship changes have created a stable foundation for future mission. A particular highlight was our outreach at the town's Christmas light switch-on, where hundreds of families passed through the church for a helter-skelter party, filling the building with young families and children—a truly exciting and encouraging moment.

We have run a mid-week Alpha course, following Monday Meet Up. Mission remains at the heart of our vision. The next step is to seek renewed prayer and discernment for future outreach initiatives, ensuring that any new mission projects emerge from a place of prayerful dependence.

Mission Giving - £5,324 - helped to support our main Mission Initiatives outlined below.

Donations via Planned Giving, gift aid, loose plate collection, Contactless Donations Unit (replaces the Church Pillar) and Letter Box continues.

Overseas Mission: Nepal International Support Fellowship; TEARFUND; Compassion UK.

Home Mission: Ambleside C of E Primary school; Cedar Counselling; CAP debt advice Kendal; St Mary's Hospice; British Legion.

Community Mission and Evangelism Activities: Ambleside Parish Centre; End of year school Bibles; Network Youth Ministry; Lifewords (Christian literature in many languages available for visitors); Mission costs associated with 2 interns (£1,220 in 2024).

Specific Church Collections for Charity: During the year, collections were taken for "Crisis at Christmas" and the Gaza appeal.

Third party collections for Charity Review & Update

During the year, St Mary's Church Fellowship co-ordinated collections for the following donations made directly to 3rd party charities. (These donations do not form part of the end of year accounts); The Children's Society (Christingle Service) - £567 (£595) and Christian Aid week - £994 (£995).

Parish Magazine

Our parish magazine is delivered to every household in the parish free of charge. The magazine keeps parishioners and the community informed of community events and church meetings. Some 1800 magazines are printed and distributed 10 times annually.

Ecumenical Relationships

2024 marked the conclusion of Churches Together in Ambleside District (CTAD), with its work now carried forward through deepened partnerships between local churches. A significant development has been the Methodist congregation's integration into our 9:15am service, with their minister, joining us monthly to preach. This reflects our growing commitment to ecumenical collaboration, also evident in our continued support of the Mission Community.

Aspire, our termly contemporary worship service, continues to draw from across the Central Lakes Mission Community, creating a space for worshippers from different churches to come together in praise and prayer.

Churchyard

The grass around the graves was cut regularly by Steve Halton and volunteers have maintained the shrubbery and the beds near to the car park. The final work was carried out on clearing away trees which fell in 2022 in Storm Arwen and re-erecting broken gravestones where possible or otherwise laying them on the appropriate graves, as approved by the diocese.

The PCC pays for the churchyard to be kept in good order and received financial help for this from members of the local community and the Parish Council.

Church Building

The church is in good order and has been kept clean and tidy.

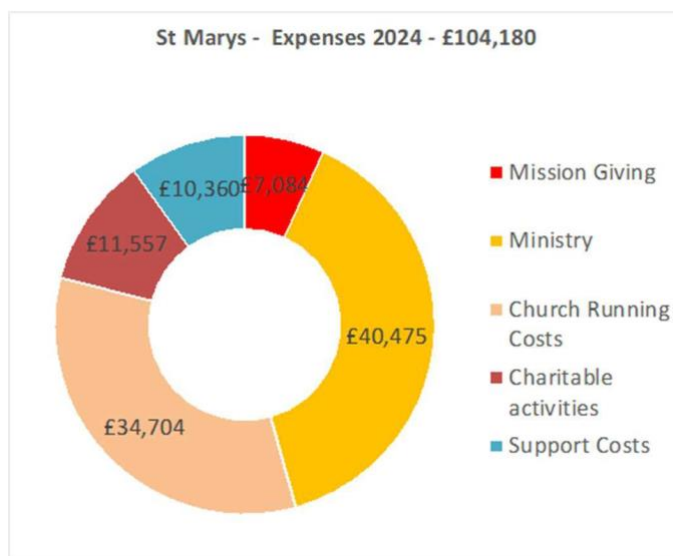
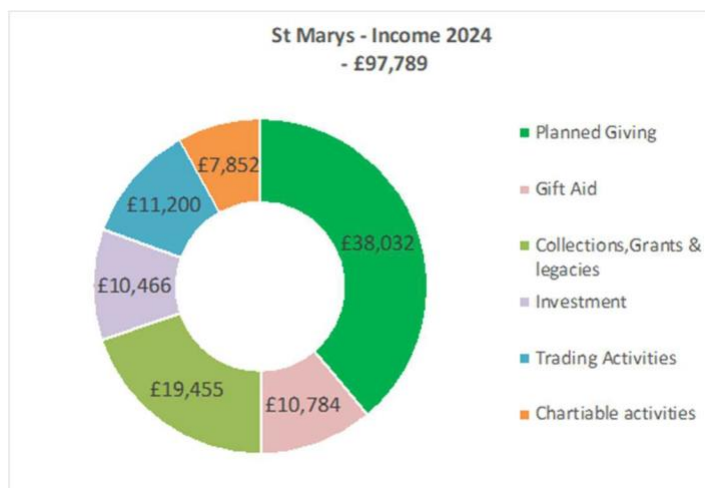
The normal checks were made on the condition of the roof, guttering, fire extinguishers, etc. No significant maintenance work or changes were made in 2024.

The bell ringing team removed old loose plaster from the ringing room. This plaster has been gradually deteriorating due to its age and damp conditions.

4. FINANCIAL REVIEW (See Financial Report for detail)

Summary information: (previous year in brackets)

- This year there is a deficit of £6,390 (deficit £30,081).
- There are 52 (52) planned givers.
- Planned giving total increased to £38,032 from (£37,774) last year.
- Ministry Offer was £37,000 (£35,000).
- One legacy was received during 2024. There were no restrictions specified



5. RESERVES POLICY - reviewed by the PCC each financial year.

The PCC holds Funds as detailed below. These Funds are held in 3 accounts: CBF Church of England Fund and Current Accounts held with Barclays Bank and The Co-operative Bank.

Restricted Funds

Two people left significant legacies in 2012, one for the Church plus Churchyard and the other for the Church. The funds remaining for these legacies are £62,387 (£60,653).

In addition, Restricted Funds have been established for the following purposes:

Organ Fund. (Planned Giving). Magazine Printing Fund. (Appeal)

A new restricted fund was established in 2023 to help with Magazine printing costs. The Magazine is now printed externally as printing the magazine internally was taking up too much volunteer time.

Designated Funds

The PCC hold Designated unrestricted funds (£60,000) to ensure that at least 9 months of typical church running costs can be met in the unlikely event of a shortfall in income or any unexpected expenses.

Unrestricted Funds (cash)

Balance held in General unrestricted funds at the end of 2024 is £18,462 (£23,883) - see note 10 of Accounts (Barclays and Co-op Bank accounts).

Legacy policy

This policy has now been implemented as part of the "Giving for Life" initiative and is now available on the church website

6. PLANS FOR FUTURE PERIODS

A key milestone for 2025 is the merger of the Parishes of Ambleside and Langdale, forming the enlarged Parish of Ambleside with Langdale from 1st January 2025. While this is largely a governance change, it reflects a broader spirit of collaboration and partnership in ministry.

At a strategic level, our focus is on investing in new staffing roles to support and expand our mission. The proposed Children and Families Worker, Operations Support Role, and Worship & Ministry Role will provide long-term leadership in key areas. The PCC aims to finalise job descriptions by March 2025, ensuring that we can recruit well and build for the future.

STRUCTURE, GOVERNANCE and MANAGEMENT **PCC**

The PCC complies with its governing document. The method of appointment of PCC members is set out in the Church Representation Rules (dated 2020). All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Measure.

All new members are voted onto the PCC via the Annual Parish Church Meeting (APCM). The role of Church Warden or Secretary or Treasurer is also confirmed at the APCM along with confirmation of the Financial Examiner.

The full PCC met 6 (9) times) during the year to 31st December 2024, (not including the Annual Parochial Church Meeting) with an average attendance of 80% (75%). At each meeting, members are responsible for declaring any "conflict of interest" at the start of the meeting having had the forthcoming agenda before the meeting.

Issues discussed during the year covered:

Safeguarding; amalgamation of Ambleside with the parish of Holy Trinity, Langdale; Future ministry and growth at St Mary's including changes to the pattern of worship; changes to the choir vestry; input to Parish Centre activities; St Annes' burial ground; improvements to the web-site; Churches Together in Ambleside; safety of trees in the churchyard; provision of activities in church on the day that the Christmas Lighting-up takes place; and assisting the Lakes Parish Council with service vehicle access to White Platts recreation grounds.

Electoral Roll

There are 90(91) parishioners on the Church of England Electoral Roll for St Mary's Ambleside.

The Electoral Roll, which is renewed every six years, is due for renewal at the 2025 APCM.

Safeguarding Policy

Our Parish Safeguarding Officer is Judith Dixon, based at St. Mary's Church Office, Ambleside.

Safer Recruitment:

Our parish supports the following groups working with children and young people and with adults who may be vulnerable:

- Church fellowship group.
- Monday Meet-up

The coordinators of these activities have been safely recruited according to the Church's national guidance, and we have ensured they have received the level of training required by the Church.

Members of the PCC and volunteers working with these groups are made aware of the Churches Safeguarding Policy and are encouraged to undertake a relevant level of Safeguarding Training.

Training:

We have signed up to the Safeguarding Dashboard – a Church of England resource which collates our position and gives us targets to improve. This provides a traffic light system showing where we are up to date and where we need to do more.

All PCC members are required to complete the following courses:

- Basic Awareness
- Foundation
- Awareness of Domestic Abuse

Church Policy and Guidance:

The PCC has adopted the House of Bishop's '*Promoting a Safer Church; safeguarding policy statement*', and the Church of England safeguarding policy and guidance. These documents have been signed by the Team Rector and Churchwarden and are displayed on our church noticeboard together with a Safeguarding List of Who's Who.

Copies of all the Safeguarding and Risk Assessment Documents are kept in a folder in the Vestry and include a policy on what to do in a Medical Emergency at a Church Service.

Risk Management

The PCC records "Risks" as Agenda items of the PCC. They are then managed to closure, and all actions and decisions are recorded at subsequent PCC meetings. "Risks" are defined as significant problems that could hinder the Church's work and categorised as follows:

Governance risks (skills, competence, and organisation of the PCC etc).

Operational risks (health & safety, employment, child protection etc).

Financial risks (reserves, cash flow, investments, income stability, fraud etc).

External risks (demographic and employment changes, public reputation etc).

Regulatory risks (fundraising, disability discrimination, HMRC requirements etc).

During 2024 three Risk items were further managed and the PCC progressed actions at each PCC meeting. The three Risk items were:

- Safeguarding;
- Governance of the APC Trust and the renewal of the lease;
- St Anne's graveyard - Closure of graveyard & transfer of responsibility to Westmoreland & Furness Council.

Deanery Synod

Synod met twice in 2024: once in Windermere, the other time in Allithwaite.

There were regular items for information and discussion on:

Finance – providing oversight of Deanery accounts, Parish Levy and discussion concerning Ministry offers;

Mission Communities [North, East and South] updating what is happening locally in each area;

Archdeaconry Pastoral Committee;

Network Youth Ministry submit a written report sometimes with a video presentation;

Safeguarding;

Data Protection & GDPR;

as well as invited speakers who gave a flavour of their expertise and resources.

A summary of each Deanery meeting and minutes is shared at PCC.

Deanery Synod meetings are open to non-members so that they can benefit from this resource when a subject relevant to their local interest/role is discussed.

St Mary's church is entitled to send two representatives to Deanery Synod, as per the electoral roll formula. During 2024 Pauline Sunnucks was our only representative.

Payment of Staff Policy

The PCC currently has one paid part time post of Church Administrator. The role covers general church administration, and the line manager is the Incumbent. Annual increases are reviewed at the end of each tax year and any increases are based on the RPI index. The accountants manage Pay Slip and Government payments on behalf of the PCC.

8 ADMINISTRATIVE INFORMATION

Location and contact address	Contact Details:
St Mary's Church, Vicarage Road, Ambleside LA22 9DH	Rev Andy Smith 015394 34512

PCC members who have served from 1st January 2024 until the date this report was approved are:

Ex-Officio members (7):

- | | |
|---------------------|--|
| 1. Rev. Andy Smith | (Team Rector) appointed September 2023 |
| 2. Rev. Nick Hallam | (Team Vicar) |
| 3. Rev Jane Natrass | Associate Vicar |
| 4. David Stothard | Church Warden |
| 5. Pauline Sunnucks | Deanery Synod representative |
| 6. Vacant | Church Warden |
| 7. Vacant | Deanery Synod representative |

Ex – officio members who resigned at APCM on 5th May 2024 None

Elected members (9) of the PCC. APCM 5th May 2024:

1. Marguerite Jenkinson
2. Judith Shingler
3. Helen Minton
4. Dr Robert Ashworth
- 5 Dr Sue Ion
6. Elizabeth Marshall
7. Anthony Sunnucks
8. Vacant
9. Vacant

Elected members who resigned at APCM on 5th May 2024 Betty Potts

Co-opted members. One of the PCC.

Graham Sutton

Approved by the APCM on 18th May 2025 and signed on their behalf by Rev A Smith (Team Rector)



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**Independent Examiner's Report to the Trustees of
The PCC of St Mary's Church, Ambleside**

Independent examiner's report to the trustees of The PCC of St Mary's Church, Ambleside

I report to the charity trustees on my examination of the accounts of The PCC of St Mary's Church, Ambleside (the Trust) for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



H M Holmes BSc FCA

Stables, Thompson & Briscoe Ltd
Chartered Accountants & Business Advisors
Lowther House
Lowther Street
Kendal
LA9 4DX

Date: 27 May 2025

The PCC of St Mary's Church, Ambleside

**Statement of Financial Activities
for the Year Ended 31 December 2024**

		Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.24 Total funds £	31.12.23 Total funds £
INCOME AND	Notes	£	£	£	£	£
Donations and legacies	ENDOWMENTS FROM	61,100	7,171	-	68,271	70,724
Charitable activities						
Church activities		7,852	-	-	7,852	12,445
Other trading activities	2	9,226	1,974	-	11,200	9,559
Investment income	3	<u>2,100</u>	<u>8,366</u>	<u>-</u>	<u>10,466</u>	<u>7,586</u>
Total		<u>80,278</u>	<u>17,511</u>	<u>-</u>	<u>97,789</u>	<u>100,314</u>
EXPENDITURE ON						
Charitable activities						
Church activities		85,240	18,939	-	104,179	130,320
Other		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>75</u>
Total		<u>85,240</u>	<u>18,939</u>	<u>-</u>	<u>104,179</u>	<u>130,395</u>
NET						
INCOME/(EXPENDITURE)		(4,962)	(1,428)	-	(6,390)	(30,081)
RECONCILIATION OF FUNDS						
Total funds brought forward		153,688	71,556	-	225,244	255,325
TOTAL FUNDS CARRIED FORWARD		<u>148,726</u>	<u>70,128</u>	<u>-</u>	<u>218,854</u>	<u>225,244</u>

The notes form part of these financial statements

The PCC of St Mary's Church, Ambleside

**Balance Sheet
31 December 2024**

	Notes	Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.24 Total funds £	31.12.23 Total funds £
FIXED ASSETS						
Tangible assets	7	2,999	-	-	2,999	3,750
Investments	8	<u>41,477</u>	<u>-</u>	<u>-</u>	<u>41,477</u>	<u>41,477</u>
		44,476	-	-	44,476	45,227
CURRENT ASSETS						
Debtors	9	1,569	-	-	1,569	1,442
Cash at bank	10	<u>104,181</u>	<u>70,128</u>	<u>-</u>	<u>174,309</u>	<u>181,184</u>
		105,750	70,128	-	175,878	182,626
CREDITORS						
Amounts falling due within one year	11	(1,500)	-	-	(1,500)	(2,609)
NET CURRENT ASSETS		<u>104,250</u>	<u>70,128</u>	<u>-</u>	<u>174,378</u>	<u>180,017</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		148,726	70,128	-	218,854	225,244
NET ASSETS		<u>148,726</u>	<u>70,128</u>	<u>-</u>	<u>218,854</u>	<u>225,244</u>
FUNDS	12					
Unrestricted funds					148,726	153,688
Restricted funds					<u>70,128</u>	<u>71,556</u>
TOTAL FUNDS					<u>218,854</u>	<u>225,244</u>

The financial statements were approved by the Board of Trustees and authorised for issue On **18th May 2025** and were signed on its behalf by: **Rev A Smith (Team Rector)**



.....
Trustee

**Notes to the Financial Statements
for the Year Ended 31 December 2024**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The accounts are prepared on a going concern basis.

The charity is an unincorporated entity governed by the Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules.

The address of the registered office is given in the charity information page of these financial statements. The nature of the charity's operations and principal activities are to promote in the ecclesiastical parish the whole mission of the Church.

Financial reporting standard 102 - reduced disclosure exemptions

The charity has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donated facilities, goods and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 20% on reducing balance

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	31.12.24	31.12.23
	£	£
Car park rentals	4,784	4,256
Magazine advertising	4,947	4,386
Rushbearing income	<u>1,469</u>	<u>917</u>
	<u>11,200</u>	<u>9,559</u>

3. INVESTMENT INCOME

	31.12.24	31.12.23
	£	£
Dividends	2,100	2,100
Deposit account interest	<u>8,366</u>	<u>5,486</u>
	<u>10,466</u>	<u>7,586</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

4. TRUSTEES' REMUNERATION AND BENEFITS

Mrs P Sunnucks was paid in total £235 (2023 - Mrs P Sunnucks and Mrs M Thomlinson £845) for services as vergers in the year.

Judith Dixon was paid £6,510 (2023 - £6,161) for her services as administrator in the year.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

5. STAFF COSTS

	31.12.24	31.12.23
	£	£
Wages and salaries	<u>6,510</u>	<u>6,061</u>
	<u>6,510</u>	<u>6,061</u>

The average monthly number of employees during the year was as follows:

	31.12.24	31.12.23
Administrator	<u>1</u>	<u>1</u>

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	60,061	10,663	-	70,724
Charitable activities				
Church activities	12,445	-	-	12,445
Other trading activities	8,642	917	-	9,559
Investment income	<u>2,100</u>	<u>5,486</u>	-	<u>7,586</u>
Total	<u>83,248</u>	<u>17,066</u>	-	<u>100,314</u>
EXPENDITURE ON				
Charitable activities				
Church activities	79,654	50,666	-	130,320
Other	<u>75</u>	-	-	<u>75</u>
Total	<u>79,729</u>	<u>50,666</u>	-	<u>130,395</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total funds £
NET INCOME/(EXPENDITURE)	3,519	(33,600)	-	(30,081)
RECONCILIATION OF FUNDS				
Total funds brought forward	150,169	105,156	-	255,325
TOTAL FUNDS CARRIED FORWARD	<u>153,688</u>	<u>71,556</u>	<u>-</u>	<u>225,244</u>

7. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 January 2024 and	
31 December 2024	<u>31,549</u>
DEPRECIATION	
At 1 January 2024	27,799
Charge for year	<u>751</u>
At 31 December 2024	<u>28,550</u>
NET BOOK VALUE	
At 31 December 2024	<u>2,999</u>
At 31 December 2023	<u>3,750</u>

8. FIXED ASSET INVESTMENTS

	Unlisted investments £
MARKET VALUE	
At 1 January 2024 and	
31 December 2024	<u>41,477</u>
NET BOOK VALUE	
At 31 December 2024	<u>41,477</u>
At 31 December 2023	<u>41,477</u>

There were no investment assets outside the UK.

The shares held are unlisted so there is no open market value.

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.24 £	31.12.23 £
Prepayments and accrued income	<u>1,569</u>	<u>1,442</u>

10. CASH AT BANK

	General fund £	Operational reserve £	Volunteer fund £
Barclays current account	6,581	-	-
Co op account	11,881	-	-
CBF deposit account	<u>21,640</u>	<u>60,000</u>	<u>732</u>
Total	<u>40,102</u>	<u>60,000</u>	<u>732</u>

	Prayer room £	Rushbearing activities £	Alene Hackett legacy £	Adrienne Nicholson legacy £
Barclays Rushbearing Activity	-	3,550	-	-
CBF deposit account	<u>3,347</u>	<u>-</u>	<u>29,134</u>	<u>33,253</u>
Total	<u>3,347</u>	<u>3,550</u>	<u>29,134</u>	<u>33,253</u>

	Organ Fund £	Magazine donations £	31.12.24 Total funds £	31.12.23 Total funds £
Barclays current account	-	-	6,581	23,883
Barclays Rushbearing Activity	-	-	3,550	3,371
Co op account	-	-	11,881	-
CBF deposit account	<u>3,486</u>	<u>705</u>	<u>152,297</u>	<u>153,930</u>
Total	<u>3,486</u>	<u>705</u>	<u>174,309</u>	<u>181,184</u>

The Church received an amount of £182 (2023 - £133) on behalf of community collections which was paid out in the year to the charities concerned. As per PCC guidance this income and expenditure has not been reflected in the Statement of Financial Activities as this is not church income.

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.24	31.12.23
	£	£
Other creditors	<u>1,500</u>	<u>2,609</u>

12. MOVEMENT IN FUNDS

	At 1.1.24	Net movement in funds	At 31.12.24
	£	£	£
Unrestricted funds			
General fund	92,957	(8,310)	84,647
Operational reserve	60,000	-	60,000
Volunteer fund	731	1	732
Prayer room	-	3,347	3,347
	<u>153,688</u>	<u>(4,962)</u>	<u>148,726</u>
Restricted funds			
Rushbearing activities	3,370	180	3,550
Alene Hackett legacy	29,058	76	29,134
Adrienne Nicholson legacy	29,070	4,183	33,253
Organ Fund	3,534	(48)	3,486
Storm damage appeal	5,879	(5,879)	-
Magazine donations	645	60	705
	<u>71,556</u>	<u>(1,428)</u>	<u>70,128</u>
TOTAL FUNDS	<u>225,244</u>	<u>(6,390)</u>	<u>218,854</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

12. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	74,200	(82,510)	(8,310)
Churchyard designated	548	(548)	-
Volunteer fund	530	(529)	1
Prayer room	<u>5,000</u>	<u>(1,653)</u>	<u>3,347</u>
	80,278	(85,240)	(4,962)
Restricted funds			
Rushbearing activities	1,470	(1,290)	180
Alene Hackett legacy	4,184	(4,108)	76
Adrienne Nicholson legacy	4,183	-	4,183
Organ Fund	810	(858)	(48)
Churchyard maintenance	540	(540)	-
Storm damage appeal	-	(5,879)	(5,879)
Magazine donations	505	(445)	60
Gaza Appeal	1,760	(1,760)	-
Gift Day	3,934	(3,934)	-
Restricted Prayer room funds	<u>125</u>	<u>(125)</u>	<u>-</u>
	<u>17,511</u>	<u>(18,939)</u>	<u>(1,428)</u>
TOTAL FUNDS	<u><u>97,789</u></u>	<u><u>(104,179)</u></u>	<u><u>(6,390)</u></u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	87,643	5,314	92,957
Operational reserve	60,000	-	60,000
Designated legacy	1,626	(1,626)	-
Designated legacy - Lighting system	900	(900)	-
Volunteer fund	-	731	731
	<u>150,169</u>	<u>3,519</u>	<u>153,688</u>
Restricted funds			
Rushbearing activities	3,940	(570)	3,370
Alene Hackett legacy	41,763	(12,705)	29,058
Adrienne Nicholson legacy	39,937	(10,867)	29,070
Organ Fund	2,867	667	3,534
Mural Appeal	4,475	(4,475)	-
Rev D Harrison legacy to beautify the church	4,795	(4,795)	-
Lighting grant	1,500	(1,500)	-
Storm damage appeal	5,879	-	5,879
Magazine donations	-	645	645
	<u>105,156</u>	<u>(33,600)</u>	<u>71,556</u>
TOTAL FUNDS	<u><u>255,325</u></u>	<u><u>(30,081)</u></u>	<u><u>225,244</u></u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

12. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	79,949	(74,635)	5,314
Designated legacy	-	(1,626)	(1,626)
Churchyard designated	300	(300)	-
Designated legacy - Lighting system	-	(900)	(900)
Volunteer fund	731	-	731
Contributions to Clergy Interviews	<u>2,268</u>	<u>(2,268)</u>	<u>-</u>
	83,248	(79,729)	3,519
Restricted funds			
Rushbearing activities	916	(1,486)	(570)
Alene Hackett legacy	2,743	(15,448)	(12,705)
Adrienne Nicholson legacy	2,743	(13,610)	(10,867)
Organ Fund	667	-	667
Mural Appeal	-	(4,475)	(4,475)
Churchyard maintenance	682	(682)	-
Rev D Harrison legacy to beautify the church	-	(4,795)	(4,795)
Lighting grant	3,000	(4,500)	(1,500)
Grants for major repairs	50	(50)	-
Energy and Warm Space Grant	4,216	(4,216)	-
Magazine donations	<u>2,049</u>	<u>(1,404)</u>	<u>645</u>
	<u>17,066</u>	<u>(50,666)</u>	<u>(33,600)</u>
TOTAL FUNDS	<u>100,314</u>	<u>(130,395)</u>	<u>(30,081)</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

12. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.23 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	87,643	(2,996)	84,647
Operational reserve	60,000	-	60,000
Designated legacy	1,626	(1,626)	-
Designated legacy - Lighting system	900	(900)	-
Volunteer fund	-	732	732
Prayer room	-	3,347	3,347
	150,169	(1,443)	148,726
Restricted funds			
Rushbearing activities	3,940	(390)	3,550
Alene Hackett legacy	41,763	(12,629)	29,134
Adrienne Nicholson legacy	39,937	(6,684)	33,253
Organ Fund	2,867	619	3,486
Mural Appeal	4,475	(4,475)	-
Rev D Harrison legacy to beautify the church	4,795	(4,795)	-
Lighting grant	1,500	(1,500)	-
Storm damage appeal	5,879	(5,879)	-
Magazine donations	-	705	705
	105,156	(35,028)	70,128
TOTAL FUNDS	<u>255,325</u>	<u>(36,471)</u>	<u>218,854</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

12. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	154,149	(157,145)	(2,996)
Designated legacy	-	(1,626)	(1,626)
Churchyard designated	848	(848)	-
Designated legacy - Lighting system	-	(900)	(900)
Volunteer fund	1,261	(529)	732
Contributions to Clergy Interviews	2,268	(2,268)	-
Prayer room	<u>5,000</u>	<u>(1,653)</u>	<u>3,347</u>
	163,526	(164,969)	(1,443)
Restricted funds			
Rushbearing activities	2,386	(2,776)	(390)
Alene Hackett legacy	6,927	(19,556)	(12,629)
Adrienne Nicholson legacy	6,926	(13,610)	(6,684)
Organ Fund	1,477	(858)	619
Mural Appeal	-	(4,475)	(4,475)
Churchyard maintenance	1,222	(1,222)	-
Rev D Harrison legacy to beautify the church	-	(4,795)	(4,795)
Lighting grant	3,000	(4,500)	(1,500)
Grants for major repairs	50	(50)	-
Storm damage appeal	-	(5,879)	(5,879)
Energy and Warm Space Grant	4,216	(4,216)	-
Magazine donations	2,554	(1,849)	705
Gaza Appeal	1,760	(1,760)	-
Gift Day	3,934	(3,934)	-
Restricted Prayer room funds	<u>125</u>	<u>(125)</u>	<u>-</u>
	<u>34,577</u>	<u>(69,605)</u>	<u>(35,028)</u>
TOTAL FUNDS	<u>198,103</u>	<u>(234,574)</u>	<u>(36,471)</u>

The Alene Hackett legacy is for the maintenance, repair or improvement of the church and churchyard.

The Adrienne Nicholson legacy is for the maintenance of the fabric of the church.

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2024.

The PCC of St Mary's Church, Ambleside

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2024**

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.24 Total funds £	31.12.23 Total funds £
INCOME AND ENDOWMENTS					
Donations and legacies					
Planned giving - Gift Aid	32,138	592	-	32,730	34,644
Other planned giving	5,302	-	-	5,302	3,130
Collections	2,358	5,694	-	8,052	2,976
Legacies	5,000	-	-	5,000	-
Grants	-	665	-	665	7,806
Sundry donations	5,738	-	-	5,738	11,373
Gift aid	<u>10,564</u>	<u>220</u>	<u>-</u>	<u>10,784</u>	<u>10,795</u>
	61,100	7,171	-	68,271	70,724
Other trading activities					
Car park rentals	4,784	-	-	4,784	4,256
Magazine advertising	4,442	505	-	4,947	4,386
Rushbearing income	<u>-</u>	<u>1,469</u>	<u>-</u>	<u>1,469</u>	<u>917</u>
	9,226	1,974	-	11,200	9,559
Investment income					
Dividends	2,100	-	-	2,100	2,100
Deposit account interest	<u>-</u>	<u>8,366</u>	<u>-</u>	<u>8,366</u>	<u>5,486</u>
	2,100	8,366	-	10,466	7,586
Charitable activities					
Fees (weddings and funerals)	4,518	-	-	4,518	8,533
Church hire	2,906	-	-	2,906	2,875
Miscellaneous income	<u>428</u>	<u>-</u>	<u>-</u>	<u>428</u>	<u>1,037</u>
	<u>7,852</u>	<u>-</u>	<u>-</u>	<u>7,852</u>	<u>12,445</u>
Total incoming resources	80,278	17,511	-	97,789	100,314
EXPENDITURE					
Charitable activities					
Insurance	6,819	-	-	6,819	6,277
Carried forward	6,819	-	-	6,819	6,277

This page does not form part of the statutory financial statements

The PCC of St Mary's Church, Ambleside

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2024**

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.24 Total funds £	31.12.23 Total funds £
Charitable activities					
Brought forward	6,819	-	-	6,819	6,277
Light and heat	8,453	-	-	8,453	10,880
Mission giving - overseas	1,674	1,760	-	3,434	1,873
Mission giving - home	3,650	-	-	3,650	3,069
Ministry - Parish offering	37,000	-	-	37,000	35,000
Ministry - clergy expenses	3,485	-	-	3,485	6,072
Other ministry costs	1,220	3,934	-	5,154	-
Upkeep of services	1,362	-	-	1,362	560
Parish magazine	4,442	445	-	4,887	5,570
Furnishings and equipment	210	-	-	210	82
Upkeep of churchyard	548	10,527	-	11,075	6,850
Cleaning	45	-	-	45	508
Church maintenance	5,221	983	-	6,204	41,403
Rushbearing expenses	-	1,290	-	1,290	1,486
Fixtures and fittings	<u>751</u>	<u>-</u>	<u>-</u>	<u>751</u>	<u>938</u>
	74,880	18,939	-	93,819	120,568
Support costs					
Management					
Administrator	6,510	-	-	6,510	6,061
Postage and stationery	1,585	-	-	1,585	1,650
Sundries	101	-	-	101	48
Independent Examiner fee	<u>1,821</u>	<u>-</u>	<u>-</u>	<u>1,821</u>	<u>1,751</u>
	10,017	-	-	10,017	9,510
Finance					
Bank charges	<u>343</u>	<u>-</u>	<u>-</u>	<u>343</u>	<u>317</u>
Total resources expended	<u>85,240</u>	<u>18,939</u>	<u>-</u>	<u>104,179</u>	<u>130,395</u>
Net expenditure	<u>(4,962)</u>	<u>(1,428)</u>	<u>-</u>	<u>(6,390)</u>	<u>(30,081)</u>

This page does not form part of the statutory financial statements

Accounts

St. Mary's Church, Ambleside
Parochial Church Council (PCC)

(St Mary's Ambleside is part of the Diocese of Cumbria within the Church of England)

Annual Report 2023

Report of the Trustees and Unaudited Financial Statements
for year ended December **2023**

Charity No: 1134603

Church Office:	Bankers:	Independent Examiner
St Mary's Church	Barclays Bank,	Helen Holmes
Vicarage Road	3 Crescent Road,	Stables Thompson &
Ambleside	Windermere,	Briscoe Ltd
Cumbria	LA23 1EB	Lowther House
LA22 9DH		Lowther St
		Kendal
		LA9 4DX
Incumbent:		
Rev Andy Smith		

Stables Thompson & Briscoe Ltd
Chartered Accounts and Business Advisors
Lowther House
Lowther Street
Kendal
LA9 4DX

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

	pages
Report of Trustees	3
Independent Examiner's Report	13
Statement of Financial Activities	14
Balance Sheet	15
Notes to the Financial Statements	16 - 23
Detailed Statement of Financial Activities	24 - 25

REPORT OF TRUSTEES

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of accounting and reporting by the Charities Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (Effective 1 January 2015). They were also prepared in accordance with PCC Accountability.

1. AIMS and PURPOSES

To cooperate with the minister in promoting in the parish the whole mission of the Church: evangelistic, pastoral, social and ecumenical.

St Mary's Church Ambleside also provides a daily benefit to a high number of visitors from all over the UK and the world.

2. OBJECTIVES and ACTIVITIES

The objectives of the PCC are detailed within the Memorandum & Articles of the PCC, but can be summarised as follows: -

The PCC is committed to encouraging as many people as possible to worship at our church and become part of our church community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many community groups that live within our parish. Our services and worship put faith into practice through prayer, scripture, music, and sacrament. St. Mary's Ambleside PCC confirm compliance with the "duty" in section 4 of the 2006 Charities Act and give due regard to guidance published by the Charity Commission regarding Public Benefit. In summary, the PCC trustees ensure that the purposes for which it is set up are maintained:

- Ensure that PCC trustees understand the PCC charity purposes as set out in its governing document.
- Plan what the PCC will do and what needs to be achieved.
- Be able to explain how all the PCC activities are intended to further or support the PCC purposes.
- Understand how the PCC benefits the public by carrying out its purposes.

Next to St Mary's church sits Ambleside Parish Centre (APC), a Community Centre, which receives financial contributions from St Mary's, the local Methodist church and community grants. It is a vibrant welcoming community space where many members of the local community take part in groups and activities or volunteer their time for projects such as the Community Lunches, the Evergreen club for over 55s and Community Food Cupboard. Many of the congregation of St Mary's are actively living out their faith, supporting the groups and volunteering alongside their neighbours.

Of the 91(89) people on the Church Electoral Roll, 5(6) are serving as Trustees and 11(10) as active volunteers at the APC.

St. Mary's Church has contact with the University of Cumbria (Ambleside campus) through the Rector's work with the University Chaplain and the student Christian Union.

When planning our activities for the year we have considered the Charity Commission's guidance on the public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to encourage people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel and developing their knowledge, relationship and trust in Jesus Christ.
- Provision of pastoral care for people living in the parish
- Missionary and outreach work.

The main objective for the last year was to continue to ensure that the objectives set out above can be met and supported and to raise the profile of the work of the PCC and encourage new people to take an interest in the Church and its activities.

To facilitate this work of the Church it is important that the PCC maintains the building's fabric.

3. ACHIEVEMENTS and PERFORMANCE (figures in brackets refer to 2022)

Worship and Prayer.

Following the retirement of Rev Beverley Lock in January worship was ably led by Rev Nick Hallam and Rev Jane Nattress, with help from Rev George Wrigley. The regular 11.00am Sunday services continued, together with occasional weddings & funeral services.

In September Rev Andy Smith was licensed by the Bishop of Penrith as Rector of the benefice.

A midweek group, coordinated by Graham Sutton, continued to be held via Zoom every 2 weeks. This provided a space to encounter each other and encourage one another to explore our thoughts and feelings about our Christian Faith, enabling us to share our experiences as well as hear from others about theirs.

A Bible Study group also met on-line on alternate Wednesdays led by Brian Lock until it ceased meeting in the summer.

There have been two weekly Prayer Meetings on Zoom on Mondays; mission community morning prayers at 9am where ministers pray together and an intercessory prayer group at 10am.

Ambleside School use the church building for their annual performances with some help from members of the congregation. They hold their milestone celebrations, such as leavers' assembly, and end of terms services in the church building.

The Youth Church met once a month on a Monday evening until the end of the summer school term when declining numbers caused its closure. There is a hope that it will recommence if we see an increase in interest.

Booklets on Christian faith (supplied by LIFEWORDS) in many languages are available in church and are free to visitors although donations are given and there is a steady demand for this Christian literature.

'Monday Meet up' continues as an open session from 2pm to 4pm each Monday for people of all ages to get together for a cuppa, cake, and a chat. Friendships are developing and we are building relationships with people in our local community. We have met people who would not normally come to church but have felt comfortable enough to come through the door on a Monday afternoon. It is led by Rev Jane Nattrass with a dedicated team of volunteers who turn up each week to help. Many thanks to all.

Pastoral Care

The prayer "chain" has continued to provide prayer support for the church and wider family. Beyond prayer ministry, the pastoral care team has been busy providing support in practical ways.

This year has seen the church family learning how to meet again and being together in the building after the restrictions of covid. It has been a difficult time for some and returning to a sense of "pre covid" normality has taken a while.

In March we said goodbye to George and Gill Scarlett and to celebrate them we held a church family lunch in church. This was the first time in two years that we had sat and eaten together, and it was very warmly received by the 36 folk who took part.

In August about 30 church members walked (or were driven) to Rydal Hall one sunny Sunday and shared in a lovely lunch of good food and fine company.

And in October 10 of us shared a morning clearing up the overgrowth behind the bench in the church yard as the first phase of a "growing project".

By the end of the reporting period, it is good to note that most of the rotas are again well supported, and mostly people now feel able to help as they did pre-covid!

Mission and Evangelism Review & Update

Mission Giving - £4,942- helped to support our main Mission Initiatives outlined below.

Donations via Planned Giving, gift aid, loose plate collection, Contactless Donations Unit (replaces the Church Pillar) and Letter Box continues.

Overseas Mission: Nepal International Support Fellowship; TEARFUND; Compassion UK.

Home Mission: Ambleside C of E Primary school; Cedar Counselling; CAP debt advice Kendal; St Mary's Hospice; British Legion.

Community Mission and Evangelism Activities: Ambleside Parish Centre; End of year school Bibles; Network Youth Ministry; Lifewords (Christian literature in many languages available for visitors).

Specific Church Collections for Charity

During the year, collections were taken for "Crisis at Christmas" and the DEC appeal for the Syria earthquake.

Third party collections for Charity Review & Update

During the year, St Mary's Church Fellowship co-ordinated collections for the following donations made directly to 3rd party charities. (These donations do not form part of the end of year accounts); The Childrens Society (Christingle Service) - £595(£455) and Christian Aid week - £995(£996).

Parish Magazine

Our parish magazine is delivered to every household in the parish free of charge. The magazine keeps parishioners and the community informed of community events and church meetings. Some 1800 magazines are printed and distributed 10 times annually. In 2023 we outsourced printing and compiling of the magazine, as doing it ourselves involved an enormous amount of effort and time which church volunteers were finding difficult to maintain.

Ecumenical Relationships

St Mary's Church is a member of Churches Together in Ambleside District (CTAD). In 2023 the January Week of Prayer for Christian Unity was very well supported. Denominations attending are Anglican; Roman Catholic; Methodist and Quakers.

A united service is held with the Methodist church when there is a 5th Sunday in the month.

St. Mary's Church is a member of the Central Lakes Mission Community and group of 14 worshipping communities who are exploring how they can work together to promote the Christian faith in the Central Lakes. Together we have created and published leaflets of Pilgrimage Walks from the churches in the MC.

We have a Mission Community choir and meet to work out ways to come together for projects to promote the Christian faith in the area.

In 2023 the Mission Community began holding Contemporary Worship services (Aspire) in St Mary's church. Three were held during 2023 on Sunday afternoon/evenings, with guest worship leaders and preachers. They were reasonably well supported, and it is hoped that numbers will continue to grow as the service becomes more widely known.

Churchyard

2 (1) faculties for reserving grave plots were applied for during the year.

In 2023 the PCC adopted a policy that the PCC would not accept future requests to reserve space in the churchyard. The reason for this is that there is estimated to be enough space in the churchyard for burials for only 12 years. Previously approved reserve spaces would be honoured. The normal practice of allowing burials of any Ambleside residents and those on the electoral role of the Church would continue to apply if there is space at the time of their death.

The PCC pays for the churchyard to be kept in good order and received financial help for this from members of the local community and the Parish Council.

Work began in 2023 to tidy-up tombstones broken by Storm Arwen in 2022. This work remains to be completed.

Church Building

In November two additional speakers were installed in the church to improve the sound system.

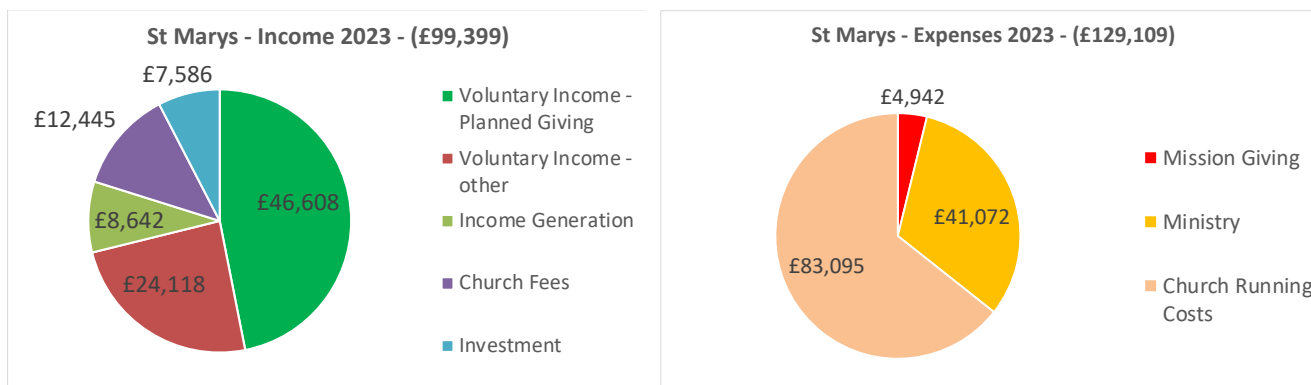
General maintenance work was carried out during the year.

The quinquennial survey of the church and grounds was carried out in September by an architect appointed by the PCC. The summary to the report states, "The building is in good condition but as is to be expected there is the inevitable requirement to carry out routine maintenance and localised repair." The report goes into detail about the building and where repairs are needed. The PCC will be monitoring the building and carrying out repairs as necessary.

4. FINANCIAL REVIEW (See Financial Report for detail)

Summary information: (previous year in brackets)

- This year there is a deficit of **£29,710** (surplus £10,677).
- There are **52** (60) planned givers.
- Planned giving total decreased to **£37,774** from £39,480 last year.
- Ministry Offer was **£35,000** (£34,000).
- No legacies were received during 2023.



5. RESERVES POLICY - reviewed by the PCC each financial year.

The PCC holds Funds as detailed below. These Funds are held in 2 accounts: CBF Church of England Fund and a Current Account held with Barclays Bank.

Restricted Funds

Two people left significant legacies in **2012**, one for the Church plus Churchyard and the other for the Church. The funds remaining for these legacies are **£60,653** (£83,999).

In addition, Restricted Funds have been established for the following purposes:

Organ Fund. (Planned Giving).	Storm Damaged Trees & Churchyard Fund. (Appeal)	Magazine Printing Fund. (Appeal)
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During 2023 a new lighting system was installed. The funds held for the “Mural restoration” and “Beautify the church” were fully used towards this project cost.

A new restricted fund was established in 2023 to help with Magazine printing costs. The Magazine is now printed externally as printing the magazine internally was taking up too much volunteer time.

Designated Funds

The PCC received a further legacy in 2017, which has no restrictions. The PCC has designated this legacy towards improving the Church Visual and Sound systems. This fund has now been completely used.

The PCC hold Designated unrestricted funds (£60,000) to ensure that at least 9 months of typical church running costs can be met in the unlikely event of a shortfall in income or any unexpected expenses.

Unrestricted Funds (cash)

Balance held in General unrestricted funds at the end of 2023 is **£23,883** (£35,394) - see note 10 of Accounts.

Legacy policy

This policy has now been implemented as part of the “Giving for Life” initiative and is now available on the church website.

6. PLANS FOR FUTURE PERIODS

The PCC will continue to meet its objectives as outlined within this document, working with the newly installed Team Rector who was licenced in September 2023.

STRUCTURE, GOVERNANCE and MANAGEMENT

PCC

The PCC complies with its governing document. The method of appointment of PCC members is set out in the Church Representation Rules (dated 2020). All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Measure.

All new members are voted onto the PCC via the Annual Parish Church Meeting (APCM). The role of Church Warden or Secretary or Treasurer is also confirmed at the APCM along with confirmation of the Financial Examiner.

The full PCC met 9 (7) times) during the year, including 3 (1) Special Meetings, (not including the Annual Parochial Church Meeting) with an average attendance of about 75% (73%) (elected and ex-officio members); 73% (78%) (including co-opted member). At each meeting, members are responsible for declaring any “conflict of interest” at the start of the meeting having had the forthcoming agenda before the meeting.

Issues discussed during the year covered:

Selection and installation of Rev Andy Smith to replace Rev Beverley Lock, worship, Safeguarding, sound system improvements, parish magazine, Mission Community plans, remit of the PCC Standing Committee, maintenance of St Mary's and St Anne's graveyards, and unauthorised car parking.

Electoral Roll

All are welcome to attend regular services. There are 91 (89) parishioners on the Church of England Electoral Roll for St Mary's Ambleside.

Safeguarding Policy

Our Parish Safeguarding Officer is Judith Dixon, based at St. Mary's Church Office, Ambleside.

Safer Recruitment:

Our parish supports the following groups working with children and young people and with adults who may be vulnerable:

- Church fellowship group.
- Monday Meet-up

The coordinators of these activities have been safely recruited according to the Church's national guidance and we have ensured they have received the level of training required by the Church.

In addition, members of the PCC and volunteers working with these groups are made aware of the Churches Safeguarding Policy and where appropriate are encouraged to undertake a relevant level of Safeguarding Training.

Training:

We have now signed up to the Safeguarding Dashboard – a Church of England resource which collates our position and gives us targets to improve. This provides a traffic light system showing where we are up to date and where we need to do more.

All PCC members are required complete the following courses:

- Basic Awareness
- Foundation
- Awareness of Domestic Abuse

Awareness of Domestic Abuse is a new course that clergy, PCC members and church wardens will all need to complete to gain a green light on our Dashboard.

In addition, many of the PCC completed Basic Awareness and Foundation training in 2020/1, so will need to renew it in 2024.

It is hoped to deliver a face-to-face training morning for Basic Awareness and Foundation level in 2024 for those who need a top up.

Church Policy and Guidance:

The PCC has adopted the House of Bishop's '*Promoting a Safer Church; safeguarding policy statement*', and the Church of England safeguarding policy and guidance. These documents have been signed by the Team Rector and Churchwarden and are displayed on our church noticeboard together with a Safeguarding List of Who's Who.

Copies of all the Safeguarding and Risk Assessment Documents are kept in a folder in the Vestry and include a policy on what to do in a Medical Emergency at a Church Service.

Risk Management

The PCC records "Risks" as Agenda items of the PCC. They are then managed to closure, and all actions and decisions are recorded at subsequent PCC meetings. "Risks" are defined as significant problems that could hinder the Church's work and categorised as follows:

Governance risks (skills, competence, and organisation of the PCC etc).

Operational risks (health & safety, employment, child protection etc).

Financial risks (reserves, cash flow, investments, income stability, fraud etc).

External risks (demographic and employment changes, public reputation etc).

Regulatory risks (fundraising, disability discrimination, HMRC requirements etc).

During 2023 three Risk items were further managed and the PCC progressed actions at each PCC meeting. The 3 Risk items were:

- Closure of St Anne's Churchyard.
- Maintenance of St Mary's Churchyard
- and Safeguarding.

During 2023 St Annes churchyard and the Maintenance of St Mary's churchyard have been addressed.

Safeguarding is now a separate agenda item that covers the newly released C of E Safeguarding Dashboard.

Deanery Synod

Synod met three times in 2023, in March, July and November. The venues were St Mary's Windermere and St Mary's Allithwaite, within the area of Windermere Deanery.

There were regular items for information and discussion on:

Finance – providing oversight of Deanery accounts, Parish Levy and discussion concerning Ministry offers;

Mission Communities [North, East and South] updating what is happening locally in each area;

Archdeaconry Pastoral Committee;

Network Youth Ministry submit a written report sometimes with a video presentation;

Safeguarding;

Data Protection & GDPR;

as well as invited speakers who gave a flavour of their expertise and resources.

There were three speakers during the year:

Bishop Rob – who gave an edited version from Vision for Cumbria roadshow.

Anna Newlove – Net Zero Officer – relating to Tread Gently of the Diocese Vision.

Sophie Hodge – Stewardship & Legacy Giving.

A summary of each Deanery meeting and minutes is shared at PCC.

Deanery Synod meetings are open to non-members so that they can benefit from this resource when a subject relevant to their local interest/role is discussed.

St Mary's church is entitled to send two representatives to Deanery Synod, as per the electoral roll formula. During 2023 Pauline Sunnucks was our only representative.

Leadership Team

The Church leadership Team met four times during the interregnum to support the churchwarden. The group has ceased to meet since the arrival of the new Rector; it is envisioned that a similar group will form in 2024.

Payment of Staff Policy

The PCC currently has one paid part time post of Church Administrator. The role covers general church administration, and the line manager is the Incumbent. Annual increases are reviewed at the end of each tax year and any increases are based on the RPI index. The accountants manage Pay Slip and Government payments on behalf of the PCC.

8 ADMINISTRATIVE INFORMATION

Location and contact address St Mary's Church, Vicarage Road, Ambleside LA22 9DH	Contact Details: Rev Andy Smith 015394 34512
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PCC members who have served from 1st January 2023 until the date this report was approved are:

Ex-Officio members (7):

- | | |
|--------------------|--|
| 1.Rev. Andy Smith | (Team Rector) appointed September 2023 |
| 2.Rev. Nick Hallam | (Team Vicar) |
| 3.Rev Jane Natrass | Associate Vicar |
| 4.David Stothard | Church Warden |
| 5.Pauline Sunnucks | Deanery Synod representative |
| 6.Vacant | Church Warden |
| 7.Vacant | Deanery Synod representative |

Ex – officio members who resigned at APCM on 16th April 2023 None

Elected members (9) of the PCC APCM 16th April 2023:

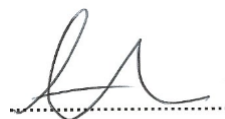
- 1.Marguerite Jenkinson
- 2.Judith Shingler
- 3.Helen Minton
- 4.Dr Robert Ashworth
- 5 Dr Sue Ion
- 6.Elizabeth Marshall
- 7.Betty Potts
8. Anthony Sunnucks
9. Vacant

Elected members who resigned at APCM on 16th April 2023 None

Co-opted members. One of the PCC.

Graham Sutton

Approved by the APCM on 5th May 2024 and signed on their behalf by



The PCC of St Mary's Church, Ambleside

Independent examiner's report to the trustees of The PCC of St Mary's Church, Ambleside

I report to the charity trustees on my examination of the accounts of The PCC of St Mary's Church, Ambleside (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



H M Holmes BSc FCA

Stables Thompson & Briscoe Ltd
Chartered Accountants & Business
Advisors Lowther House
Lowther Street
Kendal
LA9 4DX

Date: 7 May 2024

The PCC of St Mary's Church, Ambleside

Statement of Financial Activities for the Year Ended 31 December 2023

	Notes	Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.23 Total funds £	31.12.22 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies		58,098	12,626	-	70,724	75,099
Charitable activities						
Church activities		12,445	-	-	12,445	10,116
Other trading activities	2	8,642	917	-	9,559	9,237
Investment income	3	2,100	5,486	-	7,586	3,922
Total		<u>81,285</u>	<u>19,029</u>	<u>-</u>	<u>100,314</u>	<u>98,374</u>
EXPENDITURE ON						
Charitable activities						
Church activities		79,654	50,666	-	130,320	86,493
Rushbearing activities		-	-	-	-	1,204
Other		75	-	-	75	-
Total		<u>79,729</u>	<u>50,666</u>	<u>-</u>	<u>130,395</u>	<u>87,697</u>
NET INCOME/(EXPENDITURE)		1,556	(31,637)	-	(30,081)	10,677
RECONCILIATION OF FUNDS						
Total funds brought forward		150,169	105,156	-	255,325	244,648
TOTAL FUNDS CARRIED FORWARD		<u>151,725</u>	<u>73,519</u>	<u>-</u>	<u>225,244</u>	<u>255,325</u>

The PCC of St Mary's Church, Ambleside

Balance Sheet 31 December 2023

	Notes	Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.23 Total funds £	31.12.22 Total funds £
FIXED ASSETS						
Tangible assets	7	3,750	-	-	3,750	4,688
Investments	8	<u>41,477</u>	<u>-</u>	<u>-</u>	<u>41,477</u>	<u>41,477</u>
		45,227	-	-	45,227	46,165
CURRENT ASSETS						
Debtors	9	1,442	-	-	1,442	1,193
Cash at bank	10	<u>107,664</u>	<u>73,520</u>	<u>-</u>	<u>181,184</u>	<u>210,508</u>
		109,106	73,520	-	182,626	211,701
CREDITORS						
Amounts falling due within one year	11	(2,608)	(1)	-	(2,609)	(2,541)
NET CURRENT ASSETS		<u>106,498</u>	<u>73,519</u>	<u>-</u>	<u>180,017</u>	<u>209,160</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		151,725	73,519	-	225,244	255,325
NET ASSETS		<u>151,725</u>	<u>73,519</u>	<u>-</u>	<u>225,244</u>	<u>255,325</u>
FUNDS	12					
Unrestricted funds					151,725	150,169
Restricted funds					<u>73,519</u>	<u>105,156</u>
TOTAL FUNDS					<u>225,244</u>	<u>255,325</u>

The financial statements were approved by the Board of Trustees and authorised for issue on.....5th MAY 2024.....and were signed on its behalf by:


.....
Trustee

The PCC of St Mary's Church, Ambleside

Notes to the Financial Statements for the Year Ended 31 December 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The accounts are prepared on a going concern basis.

The charity is an unincorporated entity governed by the Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules.

The address of the registered office is given in the charity information page of these financial statements. The nature of the charity's operations and principal activities are to promote in the ecclesiastical parish the whole mission of the Church.

Financial reporting standard 102 - reduced disclosure exemptions

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donated facilities, goods and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

The PCC of St Mary's Church, Ambleside

Notes to the Financial Statements for the Year Ended 31 December 2023

1. ACCOUNTING POLICIES (CONTINUED)

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life. Fixtures and fittings - 20% on reducing balance

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	31.12.23	31.12.22
	£	£
Car park rentals	4,256	4,186
Magazine advertising	4,386	3,805
Rushbearing income	<u>917</u>	<u>1,246</u>
	<u><u>9,559</u></u>	<u><u>9,237</u></u>

3. INVESTMENT INCOME

	31.12.23	31.12.22
	£	£
Dividends	2,100	1,700
Deposit account interest	<u>5,486</u>	<u>2,222</u>
	<u><u>7,586</u></u>	<u><u>3,922</u></u>

4. TRUSTEES' REMUNERATION AND BENEFITS

Mrs P Sunnucks and Mrs M Thomlinson were paid in total £845 (2022 - £1,335) for their services as vergers in the year.

Judith Dixon was paid £6,161 (2022 - £5,452) for her services as administrator in the year.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

The PCC of St Mary's Church, Ambleside

Notes to the Financial Statements for the Year Ended 31 December 2023

5. STAFF COSTS

	31.12.23	31.12.22
	£	£
Wages and salaries	<u>6,061</u>	<u>5,452</u>
	<u>6,061</u>	<u>5,452</u>

The average monthly number of employees during the year was as follows:

	31.12.23	31.12.22
Administrator	<u>1</u>	<u>1</u>

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	61,461	13,638	-	75,099
Charitable activities				
Church activities	10,116	-	-	10,116
Other trading activities	7,991	1,246	-	9,237
Investment income	<u>1,700</u>	<u>2,222</u>	-	<u>3,922</u>
Total	<u>81,268</u>	<u>17,106</u>	-	<u>98,374</u>
EXPENDITURE ON				
Charitable activities				
Church activities	71,249	15,244	-	86,493
Rushbearing activities	-	1,204	-	1,204
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Total	<u>71,249</u>	<u>16,448</u>	-	<u>87,697</u>
NET INCOME	10,019	658	-	10,677
RECONCILIATION OF FUNDS				
Total funds brought forward	140,150	104,498	-	244,648
TOTAL FUNDS CARRIED FORWARD	<u>150,169</u>	<u>105,156</u>	-	<u>255,325</u>

7. TANGIBLE FIXED ASSETS

COST

	Fixtures and fittings £
At 1 January 2023 and 31 December 2023	<u>31,549</u>
DEPRECIATION	
At 1 January 2023	26,861
Charge for year	<u>938</u>
At 31 December 2023	<u>27,799</u>
NET BOOK VALUE	
At 31 December 2023	<u>3,750</u>
At 31 December 2022	<u>4,688</u>

The PCC of St Mary's Church, Ambleside

Notes to the Financial Statements for the Year Ended 31 December 2023

8. FIXED ASSET INVESTMENTS

	Unlisted investments £
MARKET VALUE	
At 1 January 2023 and 31 December 2023	<u>41,477</u>
NET BOOK VALUE	
At 31 December 2023	<u>41,477</u>
At 31 December 2022	<u>41,477</u>

There were no investment assets outside the UK.

The shares held are unlisted so there is no open market value.

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.23 £	31.12.22 £
Prepayments and accrued income	<u>1,442</u>	<u>1,193</u>

10. CASH AT BANK

	General fund £	Operational reserve £	Volunteer fund £
Barclays current account	23,883	-	-
CBF deposit account	<u>23,050</u>	<u>60,000</u>	<u>731</u>
Total	<u>46,933</u>	<u>60,000</u>	<u>731</u>

	Rushbearing activities £	Alene Hackett legacy £	Adrienne Nicholson legacy £	Organ Fund £
Barclays Rushbearing Activity	3,371	-	-	-
CBF deposit account	<u>-</u>	<u>29,058</u>	<u>29,070</u>	<u>5,497</u>
Total	<u>3,371</u>	<u>29,058</u>	<u>29,070</u>	<u>5,497</u>

	Storm damage appeal £	Magazine donations £	31.12.23 Total funds £	31.12.22 Total funds £
Barclays current account	-	-	23,883	35,394
Barclays Rushbearing Activity	-	-	3,371	3,940
CBF deposit account	<u>5,879</u>	<u>645</u>	<u>153,930</u>	<u>171,174</u>
Total	<u>5,879</u>	<u>645</u>	<u>181,184</u>	<u>210,508</u>

The Church received an amount of £133 (2022 - £130) on behalf of community collections which was paid out in the year to the charities concerned. As per PCC guidance this income and expenditure has not been reflected in the Statement of Financial Activities as this is not church income.

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.23 £	31.12.22 £
Other creditors	<u>2,609</u>	<u>2,541</u>

Included in Other creditors is £1,191 (2022 - £1,191 relating to "Mission Communities". This will be paid out when this fund has set up a formal constitution and opened its own bank account. This is not church money.

The PCC of St Mary's Church, Ambleside

Notes to the Financial Statements for the Year Ended 31 December 2023

12. MOVEMENT IN FUNDS

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	87,643	3,351	90,994
Operational reserve	60,000	-	60,000
Designated legacy	1,626	(1,626)	-
Designated legacy - Lighting system	900	(900)	-
Volunteer fund	-	731	731
	<u>150,169</u>	<u>1,556</u>	<u>151,725</u>
Restricted funds			
Rushbearing activities	3,940	(570)	3,370
Alene Hackett legacy	41,763	(12,705)	29,058
Adrienne Nicholson legacy	39,937	(10,867)	29,070
Organ Fund	2,867	2,630	5,497
Mural Appeal	4,475	(4,475)	-
Rev D Harrison legacy to beautify the church	4,795	(4,795)	-
Lighting grant	1,500	(1,500)	-
Storm damage appeal	5,879	-	5,879
Magazine donations	-	645	645
	<u>105,156</u>	<u>(31,637)</u>	<u>73,519</u>
TOTAL FUNDS	<u>255,325</u>	<u>(30,081)</u>	<u>225,244</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	77,986	(74,635)	3,351
Designated legacy	-	(1,626)	(1,626)
Churchyard designated	300	(300)	-
Designated legacy - Lighting system	-	(900)	(900)
Volunteer fund	731	-	731
Contributions to Clergy Interviews	<u>2,268</u>	<u>(2,268)</u>	<u>-</u>
	81,285	(79,729)	1,556
Restricted funds			
Rushbearing activities	916	(1,486)	(570)
Alene Hackett legacy	2,743	(15,448)	(12,705)
Adrienne Nicholson legacy	2,743	(13,610)	(10,867)
Organ Fund	2,630	-	2,630
Mural Appeal	-	(4,475)	(4,475)
Churchyard maintenance	682	(682)	-
Rev D Harrison legacy to beautify the church	-	(4,795)	(4,795)
Lighting grant	3,000	(4,500)	(1,500)
Grants for major repairs	50	(50)	-
Energy and Warm Space Grant	4,216	(4,216)	-
Magazine donations	<u>2,049</u>	<u>(1,404)</u>	<u>645</u>
	<u>19,029</u>	<u>(50,666)</u>	<u>(31,637)</u>
TOTAL FUNDS	<u>100,314</u>	<u>(130,395)</u>	<u>(30,081)</u>

The PCC of St Mary's Church, Ambleside

Notes to the Financial Statements for the Year Ended 31 December 2023

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	78,524	9,119	87,643
Operational reserve	60,000	-	60,000
Designated legacy	1,626	-	1,626
Designated legacy - Lighting system	-	900	900
	<u>140,150</u>	<u>10,019</u>	<u>150,169</u>
Restricted funds			
Rushbearing activities	3,898	42	3,940
Alene Hackett legacy	43,591	(1,828)	41,763
Adrienne Nicholson legacy	40,408	(471)	39,937
Organ Fund	2,793	74	2,867
Mural Appeal	4,475	-	4,475
Rev D Harrison legacy to beautify the church	5,690	(895)	4,795
Lighting grant	1,500	-	1,500
Tree maintenance appeal	1,009	(1,009)	-
Storm damage appeal	1,134	4,745	5,879
	<u>104,498</u>	<u>658</u>	<u>105,156</u>
TOTAL FUNDS	<u>244,648</u>	<u>10,677</u>	<u>255,325</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	79,886	(70,767)	9,119
Churchyard designated	482	(482)	-
Designated legacy - Lighting system	900	-	900
	<u>81,268</u>	<u>(71,249)</u>	<u>10,019</u>
Restricted funds			
Rushbearing activities	1,246	(1,204)	42
Alene Hackett legacy	1,222	(3,050)	(1,828)
Adrienne Nicholson legacy	1,000	(1,471)	(471)
Organ Fund	488	(414)	74
Churchyard maintenance	540	(540)	-
Rev D Harrison legacy to beautify the church	-	(895)	(895)
Tree maintenance appeal	-	(1,009)	(1,009)
Storm damage appeal	11,063	(6,318)	4,745
Lynchgate appeal	1,547	(1,547)	-
	<u>17,106</u>	<u>(16,448)</u>	<u>658</u>
TOTAL FUNDS	<u>98,374</u>	<u>(87,697)</u>	<u>10,677</u>

The PCC of St Mary's Church, Ambleside

Notes to the Financial Statements for the Year Ended 31 December 2023

12. MOVEMENT IN FUNDS – continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.22 £	Net movement in funds £	At 31.12.23 £
Unrestricted funds			
General fund	78,524	12,470	90,994
Operational reserve	60,000	-	60,000
Designated legacy	1,626	(1,626)	-
Volunteer fund	-	731	731
	140,150	11,575	151,725
Restricted funds			
Rushbearing activities	3,898	(528)	3,370
Alene Hackett legacy	43,591	(14,533)	29,058
Adrienne Nicholson legacy	40,408	(11,338)	29,070
Organ Fund	2,793	2,704	5,497
Mural Appeal	4,475	(4,475)	-
Rev D Harrison legacy to beautify the church	5,690	(5,690)	-
Lighting grant	1,500	(1,500)	-
Tree maintenance appeal	1,009	(1,009)	-
Storm damage appeal	1,134	4,745	5,879
Magazine donations	-	645	645
	104,498	(30,979)	73,519
TOTAL FUNDS	<u>244,648</u>	<u>(19,404)</u>	<u>225,244</u>

The PCC of St Mary's Church, Ambleside

Notes to the Financial Statements for the Year Ended 31 December 2023

12. MOVEMENT IN FUNDS – continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	157,872	(145,402)	12,470
Designated legacy	-	(1,626)	(1,626)
Churchyard designated	782	(782)	-
Designated legacy - Lighting system	900	(900)	-
Volunteer fund	731	-	731
Contributions to Clergy Interviews	<u>2,268</u>	<u>(2,268)</u>	<u>-</u>
	162,553	(150,978)	11,575
Restricted funds			
Rushbearing activities	2,162	(2,690)	(528)
Alene Hackett legacy	3,965	(18,498)	(14,533)
Adrienne Nicholson legacy	3,743	(15,081)	(11,338)
Organ Fund	3,118	(414)	2,704
Mural Appeal	-	(4,475)	(4,475)
Churchyard maintenance	1,222	(1,222)	-
Rev D Harrison legacy to beautify the church	-	(5,690)	(5,690)
Lighting grant	3,000	(4,500)	(1,500)
Grants for major repairs	50	(50)	-
Tree maintenance appeal	-	(1,009)	(1,009)
Storm damage appeal	11,063	(6,318)	4,745
Lynchgate appeal	1,547	(1,547)	-
Energy and Warm Space Grant	4,216	(4,216)	-
Magazine donations	<u>2,049</u>	<u>(1,404)</u>	<u>645</u>
	<u>36,135</u>	<u>(67,114)</u>	<u>(30,979)</u>
TOTAL FUNDS	<u><u>198,688</u></u>	<u><u>(218,092)</u></u>	<u><u>(19,404)</u></u>

The Alene Hackett legacy is for the maintenance, repair or improvement of the church and churchyard. The

Adrienne Nicholson legacy is for the maintenance of the fabric of the church.

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2023.

Detailed Statement of Financial Activities for the Year Ended 31 December 2023

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.23 Total funds £	31.12.22 Total funds £
INCOME AND ENDOWMENTS					
Donations and legacies					
Planned giving - Gift Aid	34,121	523	-	34,644	36,963
Other planned giving	3,130	-	-	3,130	2,517
Collections	2,976	-	-	2,976	3,279
Legacies	-	-	-	-	1,400
Grants	-	7,806	-	7,806	540
Sundry donations	9,182	2,191	-	11,373	18,961
Gift aid	<u>8,689</u>	<u>2,106</u>	<u>-</u>	<u>10,795</u>	<u>11,439</u>
	58,098	12,626	-	70,724	75,099
Other trading activities					
Car park rentals	4,256	-	-	4,256	4,186
Magazine advertising	4,386	-	-	4,386	3,805
Rushbearing income	<u>-</u>	<u>917</u>	<u>-</u>	<u>917</u>	<u>1,246</u>
	8,642	917	-	9,559	9,237
Investment income					
Dividends	2,100	-	-	2,100	1,700
Deposit account interest	<u>-</u>	<u>5,486</u>	<u>-</u>	<u>5,486</u>	<u>2,222</u>
	2,100	5,486	-	7,586	3,922
Charitable activities					
Fees (weddings and funerals)	8,533	-	-	8,533	6,865
Church hire	2,875	-	-	2,875	3,021
Miscellaneous income	<u>1,037</u>	<u>-</u>	<u>-</u>	<u>1,037</u>	<u>230</u>
	<u>12,445</u>	<u>-</u>	<u>-</u>	<u>12,445</u>	<u>10,116</u>
Total incoming resources	81,285	19,029	-	100,314	98,374
EXPENDITURE					
Charitable activities					
Insurance	6,277	-	-	6,277	5,038
Light and heat	6,664	4,216	-	10,880	7,931
Mission giving - overseas	1,873	-	-	1,873	1,544
Mission giving - home	3,069	-	-	3,069	3,442
Ministry - Parish offering	35,000	-	-	35,000	34,000
Ministry - clergy expenses	6,072	-	-	6,072	940
Upkeep of services	560	-	-	560	298
Parish magazine	4,166	1,404	-	5,570	2,692
Furnishings and equipment	82	-	-	82	100
Upkeep of churchyard	2,497	4,353	-	6,850	15,905
Cleaning	508	-	-	508	1,116
Church maintenance	2,196	39,207	-	41,403	2,039
Rushbearing expenses	-	1,486	-	1,486	1,204
Major repairs	-	-	-	-	1,885
Fixtures and fittings	<u>938</u>	<u>-</u>	<u>-</u>	<u>938</u>	<u>1,172</u>
	69,902	50,666	-	120,568	79,306

This page does not form part of the statutory financial statements

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2023**

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.23 Total funds £	31.12.22 Total funds £
Support costs					
Management					
Administrator	6,061	-	-	6,061	5,452
Postage and stationery	1,650	-	-	1,650	699
Sundries	48	-	-	48	254
Independent Examiner fee	<u>1,751</u>	<u>-</u>	<u>-</u>	<u>1,751</u>	<u>1,588</u>
	9,510	-	-	9,510	7,993
Finance					
Bank charges	<u>317</u>	<u>-</u>	<u>-</u>	<u>317</u>	<u>398</u>
Total resources expended	<u>79,729</u>	<u>50,666</u>	<u>-</u>	<u>130,395</u>	<u>87,697</u>
Net (expenditure)/income	<u><u>1,556</u></u>	<u><u>(31,637)</u></u>	<u><u>-</u></u>	<u><u>(30,081)</u></u>	<u><u>10,677</u></u>

This page does not form part of the statutory financial statements

Accounts

St. Mary's Church, Ambleside
Parochial Church Council (PCC)

(St Mary's Ambleside is part of the Diocese of Cumbria within the Church of England)

Annual Report 2022

Report of the Trustees and Unaudited Financial Statements
for year ended December **2022**

Charity No: 1134603

Church Office:	Bankers:	Independent Examiner
St Mary's Church	Barclays Bank,	<i>Helen Holmes</i>
Vicarage Road	3 Crescent Road,	<i>Stables Thompson &</i>
Ambleside	Windermere,	<i>Briscoe Ltd</i>
Cumbria	LA23 1EB	<i>Lowther House</i>
LA22 9DH		<i>Lowther St</i>
		<i>Kendal</i>
		<i>LA9 4DX</i>
Incumbent:		
Rev Beverley Lock		
Retired 31/01/2023		

Stables Thompson & Briscoe Ltd
Chartered Accountants and Business Advisors
Lowther House
Lowther Street
Kendal
LA9 4DX

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

	pages
Report of Trustees	3
Independent Examiner's Report	13
Statement of Financial Activities	14
Balance Sheet	15
Notes to the Financial Statements	16-23
Detailed Statement of Financial Activities	24-25

REPORT OF TRUSTEES

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of accounting and reporting by the Charities Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (Effective 1 January 2015). They were also prepared in accordance with PCC Accountability.

1. AIMS and PURPOSES

To cooperate with the minister in promoting in the parish the whole mission of the Church: evangelistic, pastoral, social and ecumenical.

St Mary's Church Ambleside also provides a daily benefit to a high number of visitors from all over the UK and the world.

2. OBJECTIVES and ACTIVITIES

The objectives of the PCC are detailed within the Memorandum & Articles of the PCC, but can be summarised as follows: -

The PCC is committed to encouraging as many people as possible to worship at our church and become part of our church community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many community groups that live within our parish. Our services and worship put faith into practice through prayer, scripture, music and sacrament.

St. Mary's Ambleside PCC confirm compliance with the "duty" in section 4 of the 2006 Charities Act and give due regard to guidance published by the Charity Commission regarding Public Benefit. In summary, the PCC trustees ensure that the purposes for which it is set up are maintained:

- Ensure that PCC trustees understand the PCC charity purposes as set out in its governing document
- Plan what the PCC will do and what needs to be achieved
- Be able to explain how all of the PCC activities are intended to further or support the PCC purposes
- Understand how the PCC benefits the public by carrying out its purposes

Next to St Mary's church sits Ambleside Parish Centre (APC), a Community Centre, which receives financial contributions from St Mary's, the local Methodist church and community grants. It is a vibrant welcoming community space where many members of the local community take part in groups and activities or volunteer their time for projects such as the Community Fareshares Lunches, the Evergreen club for over 55s and Community Food Cupboard. Many of the congregation of St Mary's are actively living out their faith, supporting the groups and volunteering alongside their neighbours. The Bereavement Support group meets at the Parish Centre and also on occasions the Youth Network Church group; both are church led initiatives.

Of the 89 people on the Church Electoral Roll, 6 are serving as Trustees and 10 as active volunteers at the APC.

St. Mary's Church has contact with the University of Cumbria (Ambleside campus) through the Rector attending liaison meetings and acting as Honorary Chaplain.

When planning our activities for the year we have considered the Charity Commission's guidance on the public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to encourage people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel and developing their knowledge, relationship and trust in Jesus Christ.
- Provision of pastoral care for people living in the parish
- Missionary and outreach work.

The main objective for the last year was to continue to ensure that the objectives set out above can be met and supported and to raise the profile of the work of the PCC and encourage new people to take an interest in the Church and its activities.

To facilitate this work of the Church it is important that the PCC maintains the building's fabric.

3. ACHIEVEMENTS and PERFORMANCE (figures in brackets refer to 2021)

Worship and prayer

2022 saw a return to worshipping in person which was warmly welcomed by most people but some remained cautious. It was possible to host weddings, baptisms and funerals.

'Monday Meet up' continues as an open session from 2pm to 4pm each Monday for people of all ages to get together for a cuppa, cake, and a chat. It is led by Rev Jane Natrass with a dedicated team of volunteers who turn up each week to help. Many thanks to all.

Activities for children are on an *ad hoc* basis. No two weeks are the same in terms of numbers and the people who come, but we found that those who do come really enjoy the conversation and the tray bakes are always extremely yummy. Friendships are developing and we are building relationships with people in our local community. We have met people who would not normally come to church but have felt comfortable enough to come through the door on a Monday afternoon.

The Youth Church has between 3 and 6 youngsters coming to the meetings, which are held once a month on a Monday evening.

A midweek group, coordinated by Graham Sutton, has been held via Zoom every 2 weeks. This provided a space to encounter each other and encourage one another to explore our thoughts and feelings about our Christian Faith, enabling us to share our experiences as well as hear from others about theirs.

A Bible Study group also met on-line on alternate Wednesdays led by Brian Lock. The group has been studying the gospel of John over recent months.

There has been two weekly Prayer Meetings on Zoom on Mondays; a mission community morning prayer at 9am where ministers pray together and also an intercessory prayer group at 10am. During the year a group has continued to meet on Zoom to share fortnightly meditations on Tuesday mornings at 10am. The year started with a series on the "I Am's" of Jesus leading up to Easter. In the summer we shared a selection of Psalms, and the year ended with an advent series called "Great Expectations". This has been shared across the Mission Community.

Booklets on Christian faith (supplied by LIFEWORDS) in many languages are available in church and are free to visitors although donations are given and there is a steady demand for this Christian literature.

After Queen Elizabeth II died church was open for the community to come and sit quietly, pray, light candles and sign a condolences book.

St Mary's hosted an Open Forum meeting in May 2022 on "The impact the Environment Act 2021 on rural communities" with speakers including Tim Farron MP.

In October St Mary's also hosted children from Ambleside C of E School and Langdale School to share the Experience Harvest day. Children participated in a carousel of activities ably supported by a host of volunteers from the church congregation. In November children from the same local schools enjoyed the prayer labyrinth from Carlisle Cathedral and related activities.

Ambleside School also use the church building for their annual performances with some help from members of the congregation. They hold their milestone celebrations, such as leavers' assembly, and end of terms services in the church building.

Church members volunteer to support the local school in both official (as Governors) and unofficial (as classroom supporters) ways.

Pastoral Care

The prayer "chain" has continued to provide prayer support for the church and wider family. Beyond prayer ministry, the pastoral care team has been busy providing support in practical ways.

The clergy were available to visit on request when restrictions permit. There was support for the bereaved through clergy contact and the work of the bereavement support group.

Holy Communion services were taken into Millan's Court (monthly).

Mission and Evangelism

Mission Giving - £4,341- helped to support our main Mission Initiatives outlined below.

Donations via Planned Giving, gift aid, loose plate collection, Contactless Donations Unit (replaces the Church Pillar) and Letter Box continues, albeit at reduced levels due to Covid 19.

Overseas Mission: Nepal International Support Fellowship; TEARFUND; Compassion UK.

Home Mission: Ambleside C of E Primary school; Cedar Counselling; CAP debt advice Kendal; St Mary's Hospice; British Legion.

Community Mission and Evangelism Activities: Ambleside Parish Centre; End of year

school Bibles; Network Youth Ministry; Lifewords (Christian literature in many languages available for visitors).

Specific Church Collections for Charity

During the year, collections were taken for “Crisis at Christmas” and the DEC appeal for Afghanistan via Christian Aid.

Third party collections for Charity

During the year, St Mary’s Church Fellowship co-ordinated collections for the following donations made directly to 3rd party charities. (These donations do not form part of the end of year accounts); The Childrens Society (Christingle Service) - £455 (£0) and Christian Aid week - £996 (£85).

Parish Magazine

Our parish magazine is delivered to every household in the parish free of charge. The magazine keeps parishioners and the community informed of community events and church meetings. Some 1800 magazines are printed and distributed 10 times annually. This involves an enormous amount of effort and time from Judith Dixon (editor) and the printers (Hugh Harrison, David Stothard, David Hothersall, Sue Ion, Una Gordon and Judith Shingler) and the distributors headed up by Marina Thomlinson.

Ecumenical Relationships

St Mary’s Church is a member of Churches Together in Ambleside District (CTAD). In 2023 the January Week of Prayer for Christian Unity was very well supported and included a very encouraging United service in church on 22 January. There is a United service on the 5th Sunday of relevant months. Denominations attending are Anglican; Roman Catholic; Methodist and Quakers. Christmas Carol singing on local estates was again undertaken in 2022 – a great joy to get together again.

St. Mary’s Church is a member of the Central Lakes Mission Community and group of 14 worshipping communities who are exploring how they can work together to promote the Christian faith in the Central Lakes. Together we have created and published leaflets of Pilgrimage Walks from the churches in the MC. These were distributed more widely in 2022 and walks were undertaken, led by Brian Lock.

We have a Mission Community choir and meet to work out ways to come together for projects to promote the Christian faith in the area. On Good Friday a Passion Play was performed in Ambleside and Hawkshead, supported by people from a number of churches and the Mission Community choir.

Churchyard

1(0) faculty for reserving grave plots was applied for during the year.

Community Services were unable to help maintain the churchyard in 2022. Consequently, the PCC paid for the churchyard to be kept in good order and received financial help for this from members of the local community. Members of the congregation and wider community also came together in April to clean up the churchyard.

Work took place in the early part of 2022 to fell and remove damaged trees and branches left by Storm Arwen in November 2021. Works were also carried out on various trees which had become too large for their location or were diseased. Tombstones broken by the storm were tidied up, pending them being moved to permanent locations in 2023.

In November 2022 the pair of gates at the lychgate were renewed to mark the platinum jubilee of Queen Elizabeth II. The original pair had deteriorated with age.

Members of the church and community responded generously to calls for financial assistance for the tree works and new gates.

Church Building

In January 2022 the water damaged wall in the south aisle wall, near the statue of the mother and child, was repaired & redecorated, for which we were congratulated by the Diocesan Advisory Committee.

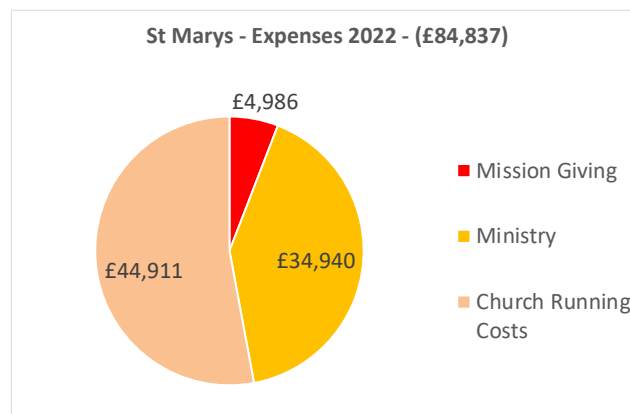
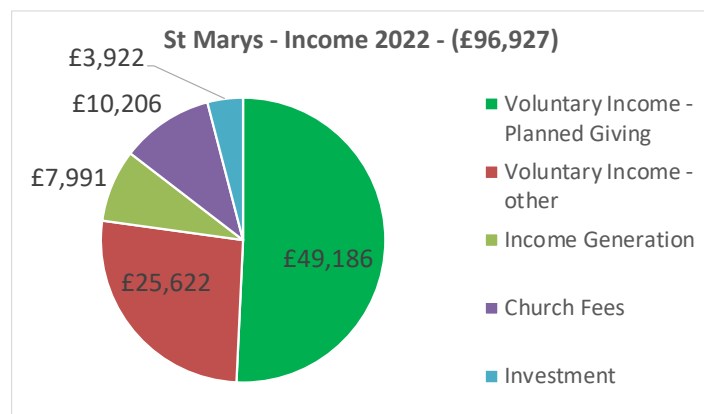
For much of the year works progressed slowly on the replacement of the interior lighting, wiring and controls. This was completed in time for Christmas, giving us LED lighting throughout most of the church and settings appropriate for use in differing services and events.

Other general maintenance work was also carried out, and the overall condition of the church is good.

4.FINANCIAL REVIEW (See Financial Report for detail)

Summary information: (previous year in brackets)

- This year there is a surplus of **£10,677** (£5,345).
- There are **60**(64) planned givers. Planned Givers for this report is established for households and where there are 2 people on the Electoral Roll, both are counted.
- Planned giving total decreased slightly to **£39,480** from £39,500 last year.
- Parish share offer was **£34,000** (£41,600).
- 1(2) legacies were received during 2022. (at the discretion of the PCC).



5. RESERVES POLICY - reviewed by the PCC each financial year.

The PCC holds Funds as detailed below. These Funds are held in 2 accounts: CBF Church of England Fund and a Current Account held with Barclays Bank.

Restricted Funds

Two people left significant legacies in **2012** for the Church plus Churchyard and the Church. The funds remaining for these legacies are **£81,700** (£83,999). In addition, Restricted Funds have been established for the following purposes:

MURAL Restoration – APPEAL	Organ Fund – Planned Giving	Beautify the Church - Legacy
----------------------------	-----------------------------	------------------------------

Designated Funds

The PCC received a further legacy in 2017, which has no restrictions. The PCC has designated this legacy towards improving the Church Visual and Sound systems.

Unrestricted Funds (cash)

The PCC hold unrestricted funds to ensure that at least 9 months of typical church running costs can be met in the unlikely event of a shortfall in income or any unexpected expenses. Balance held in unrestricted funds at the end of **2022 is £105,352** (£92,644) - see Balance Sheet.

Legacy policy

This policy has now been implemented as part of the “Giving for Life” initiative and is now available at the church website.

6. PLANS FOR FUTURE PERIODS

The PCC will continue to meet its objectives as outlined within this document.

It looks forward to the appointment of a new Team Rector and to working with that person.

It will seek to meet its responsibilities to provide Public Benefit by exploring further the benefits of working as part of the Central Lakes Mission Community and CTAD. It will continue to support the work of the APC and Network Youth Church, Walking Church, Monday Meet Up and Ambleside C of E Primary School.

7. STRUCTURE, GOVERNANCE and MANAGEMENT

PCC

The PCC complies with its governing document. The method of appointment of PCC members is set out in the Church Representation Rules (dated 2020). All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC is a corporate body

established by the Church of England. The PCC operates under the Parochial Church Council Measure.

All new members are voted onto the PCC via the Annual Parish Church Meeting (APCM). The role of Church Warden or Secretary or Treasurer is also confirmed at the APCM along with confirmation of the Financial Examiner.

The full PCC met 7(10) times (6 on Zoom; 1 in person) during the year, including 1(4) Special Meeting, (not including the Annual Parochial Church Meeting) with an average attendance of about 73% (78%) (elected and ex-officio members); 78% (including co-opted member). At each meeting, members are responsible for declaring any “conflict of interest” at the start of the meeting having had the forthcoming agenda before the meeting.

Issues discussed during the year covered:

Maintenance of St Mary's graveyard, maintenance of St Anne's graveyard, worship on Sundays, mid-week meetings including those on-line via Zoom, Safeguarding, Internal lighting scheme, Parish magazine, Mission Community plans and remits for the PCC Standing Committee.

Electoral Roll

All are welcome to attend regular services. There are 89 (88) parishioners on the Church of England Electoral Roll for St Mary's Ambleside.

Safeguarding Policy

Our Parish Safeguarding Officer is Judith Dixon, based at St. Mary's Church Office, Ambleside.

Safer Recruitment:

Our parish supports the following groups working with children and young people and with adults who may be vulnerable:

Fortnightly meditation	Bible study group	Church fellowship group
Youth Group	Monday Meet-up	

The coordinators of these activities have been safely recruited according to the Church's national guidance and we have ensured they have received the level of training required by the Church.

In addition, members of the PCC and volunteers working with these groups are made aware of the Churches Safeguarding Policy and where appropriate are encouraged to undertake a relevant level of Safeguarding Training.

Training:

Most people have now completed their safeguarding training. We hope to deliver a face-to-face training morning for Basic Awareness and Foundation level in 2024 for those who need a top up. An updated list is available showing those who still have training to do.

Church Policy and Guidance:

The PCC has adopted the House of Bishop's '*Promoting a Safer Church; safeguarding policy statement*', and the Church of England safeguarding policy and guidance. These documents have been signed by the Team Rector and Churchwarden and are displayed on our church noticeboard together with a Safeguarding List of Who's Who.

Copies of all the Safeguarding and Risk Assessment Documents are kept in a folder in the Vestry and include a policy on what to do in a Medical Emergency at a Church Service.

Risk Management

The PCC records "Risks" as Agenda items of the PCC. They are then managed to closure, and all actions and decisions are recorded at subsequent PCC meetings. "Risks" are defined as significant problems that could hinder the Church's work and categorised as follows:

Governance risks (skills, competence, and organisation of the PCC etc);

Operational risks (health & safety, employment, child protection etc);

Financial risks (reserves, cash flow, investments, income stability, fraud etc);

External risks (demographic and employment changes, public reputation etc);

Regulatory risks (fundraising, disability discrimination, HMRC requirements etc).

During 2022 three Risk items were further managed and the PCC progressed actions at each PCC meeting. The 3 Risk items were: Closure of St Anne's Churchyard; Maintenance of St Mary's Churchyard and Safeguarding.

Deanery Synod

Synod met three times during the last twelve months, in February, July, and November. The venues were St Mary's Windermere and St Mary's Allithwaite, within the area of Windermere Deanery.

There have been regular items for information and discussion, i.e.: -

Finance – providing oversight of Deanery accounts, Parish Levy and Parish offers;

Mission Communities [North, East and South] updating Synod on what is happening locally in each area;

Archdeaconry Pastoral Committee;

Safeguarding;

Data Protection & GDPR; and

Network Youth Ministry, with a report to every meeting by Chris Mason when he is available or by a written report.

There were three speakers during this last year who gave a flavour of their expertise and resources: Jayne Potts – Church Buildings – Blessing or Burden.

Rev Nicky Smith – ‘The Discipleship Project’.

Richard Passmore – Pioneer Ministry and Fresh Expressions.

Deanery Synod meetings are open to non-members so that they can benefit from this resource when a subject relevant to their local interest/role is discussed. Some PCC members attended the February meeting when Jayne Potts gave her presentation, which led an interesting discussion.

Minutes of recent Deanery Synod meetings are sent to every PCC member.

St Mary’s, Ambleside is entitled to send two representatives to Deanery Synod, as per the electoral roll formula. During 2022 Pauline Sunnucks was our only representative.

Leadership Team

The Church leadership Team met occasionally on Zoom. The key issues that they discussed were the direction of travel toward opening for worship and to share information about risk assessments. There was some working in small subgroups to suggest pastoral activities to the PCC as mentioned elsewhere in the report.

Payment of Staff Policy

The PCC currently has 1 paid part time post of Church Administrator. The role covers general church administration, and the line manager is the Incumbent. Annual increases are reviewed at the end of each tax year and any increases are based on the RPI index. Accountants are employed to manage Pay Slip and Government payments on behalf of the PCC, with instructions given by the Church Project Treasurer.

8 ADMINISTRATIVE INFORMATION

Location and contact address St Mary's Church, Vicarage Road, Ambleside LA22 9DH	Contact Details: Rev B Lock 015394 34512 Until 31/01/2023
---	--

PCC members who have served from 1st January 2022 until the date this report was approved are:

Ex-Officio members (7):

- | | |
|----------------------|---------------------------------------|
| 1.Rev. Beverley Lock | (Team Rector) Retired 31 January 2023 |
| 2.Rev. Nick Hallam | (Team Vicar) |
| 3.Rev Jane Natrass | Curate |
| 4.David Stothard | Church Warden |
| 5.Pauline Sunnucks | Deanery Synod representative |
| 6.Vacant | Church Warden |
| 7.Vacant | Deanery Synod representative |

Ex – officio members who resigned at APCM on 3 April 2022 None

Elected members (9) of the PCC APCM 3rd April 2022:

- 1.Marguerite Jenkinson
- 2.Judith Shingler
- 3.Helen Minton
- 4.Dr Robert Ashworth
- 5.Dr Dame Sue Ion
- 6.Elizabeth Marshall
- 7.Betty Potts
8. Anthony Sunnucks
9. Vacant

Elected members who resigned at APCM on 3rd April 2022 None

Co-opted members. Three of the PCC.

David Robbins – resigned July 2022

Graham Sutton – from July 2022

Co-opted Members who resigned at APCM 3 April 2022 - Pauline Carrick

Approved by the APCM on 16th April 2023 and signed on their behalf by



David Stothard -- Church Warden

**Independent Examiner's Report to the Trustees of
The PCC of St Mary's Church, Ambleside**

Independent examiner's report to the trustees of The PCC of St Mary's Church, Ambleside

I report to the charity trustees on my examination of the accounts of The PCC of St Mary's Church, Ambleside (the Charity) for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Charity's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



H M Holmes BSc FCA

ICAEW

Stables Thompson & Briscoe Ltd

Chartered Accountants & Business Advisors

Lowther House

Lowther Street

Kendal

LA9 4DX

Date: 24 April 2023

The PCC of St Mary's Church, Ambleside

**Statement of Financial Activities
for the Year Ended 31 December 2022**

		Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.22 Total funds £	31.12.21 Total funds £
	Notes					
INCOME AND ENDOWMENTS						
Donations and legacies		61,461	13,638	-	75,099	69,561
Charitable activities						
Church activities		10,116	-	-	10,116	12,695
Other trading activities	2	7,991	1,246	-	9,237	8,223
Investment income	3	1,700	2,222	-	3,922	1,090
Total		<u>81,268</u>	<u>17,106</u>	<u>-</u>	<u>98,374</u>	<u>91,569</u>
EXPENDITURE ON						
Charitable activities						
Church activities		71,249	15,244	-	86,493	85,758
Rushbearing activities		-	1,204	-	1,204	466
Total		<u>71,249</u>	<u>16,448</u>	<u>-</u>	<u>87,697</u>	<u>86,224</u>
NET INCOME		10,019	658	-	10,677	5,345
RECONCILIATION OF FUNDS						
Total funds brought forward		140,150	104,498	-	244,648	239,303
TOTAL FUNDS CARRIED FORWARD		<u>150,169</u>	<u>105,156</u>	<u>-</u>	<u>255,325</u>	<u>244,648</u>

The notes form part of these financial statements

The PCC of St Mary's Church, Ambleside

Balance Sheet
31 December 2022

	Notes	Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.22 Total funds £	31.12.21 Total funds £
FIXED ASSETS						
Tangible assets	7	4,688	-	-	4,688	5,860
Investments	8	<u>41,477</u>	<u>-</u>	<u>-</u>	<u>41,477</u>	<u>41,477</u>
		46,165	-	-	46,165	47,337
CURRENT ASSETS						
Debtors	9	1,193	-	-	1,193	2,741
Cash at bank	10	<u>105,352</u>	<u>105,156</u>	<u>-</u>	<u>210,508</u>	<u>197,142</u>
		106,545	105,156	-	211,701	199,883
CREDITORS						
Amounts falling due within one year	11	(2,541)	-	-	(2,541)	(2,572)
NET CURRENT ASSETS		<u>104,004</u>	<u>105,156</u>	<u>-</u>	<u>209,160</u>	<u>197,311</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		150,169	105,156	-	255,325	244,648
NET ASSETS		<u>150,169</u>	<u>105,156</u>	<u>-</u>	<u>255,325</u>	<u>244,648</u>
FUNDS	12					
Unrestricted funds					150,169	140,150
Restricted funds					<u>105,156</u>	<u>104,498</u>
TOTAL FUNDS					<u>255,325</u>	<u>244,648</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 16 April 2023 and were signed on its behalf by:



David Stothard -- Church Warden

**Notes to the Financial Statements
for the Year Ended 31 December 2022**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The accounts are prepared on a going concern basis.

The charity is an unincorporated entity governed by the Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules.

The address of the registered office is given in the charity information page of these financial statements. The nature of the charity's operations and principal activities are to promote in the ecclesiastical parish the whole mission of the Church.

Financial reporting standard 102 - reduced disclosure exemptions

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donated facilities, goods and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 20% on reducing balance

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

2. OTHER TRADING ACTIVITIES

	31.12.22	31.12.21
	£	£
Car park rentals	4,186	4,335
Magazine advertising	3,805	3,830
Rushbearing income	1,246	58
	<u>9,237</u>	<u>8,223</u>

3. INVESTMENT INCOME

	31.12.22	31.12.21
	£	£
Dividends	1,700	1,000
Deposit account interest	2,222	90
	<u>3,922</u>	<u>1,090</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

Mrs P Sunnucks and Mrs M Thomlinson were paid in total £1,335 (2021 - £1,590 for their services as vergers in the year.

Judith Dixon was paid £5,452 (2021 - £5,184) for her services as administrator in the year.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

5. STAFF COSTS

	31.12.22	31.12.21
	£	£
Wages and salaries	5,452	5,184
	<u>5,452</u>	<u>5,184</u>

The average monthly number of employees during the year was as follows:

	31.12.22	31.12.21
	1	1
Administrator	<u>1</u>	<u>1</u>

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	54,457	15,104	-	69,561
Charitable activities				
Church activities	12,695	-	-	12,695
Other trading activities	8,165	58	-	8,223
Investment income	1,000	90	-	1,090
Total	<u>76,317</u>	<u>15,252</u>	<u>-</u>	<u>91,569</u>
EXPENDITURE ON				
Charitable activities				
Church activities	68,314	17,444	-	85,758
Rushbearing activities	-	466	-	466

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total funds £
Total	<u>68,314</u>	<u>17,910</u>	<u>-</u>	<u>86,224</u>
NET INCOME/(EXPENDITURE)	8,003	(2,658)	-	5,345
RECONCILIATION OF FUNDS				
Total funds brought forward	132,147	107,156	-	239,303
TOTAL FUNDS CARRIED FORWARD	<u>140,150</u>	<u>104,498</u>	<u>-</u>	<u>244,648</u>

7. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 January 2022 and 31 December 2022	<u>31,549</u>
DEPRECIATION	
At 1 January 2022	25,689
Charge for year	<u>1,172</u>
At 31 December 2022	<u>26,861</u>
NET BOOK VALUE	
At 31 December 2022	<u>4,688</u>
At 31 December 2021	<u>5,860</u>

8. FIXED ASSET INVESTMENTS

	Unlisted investments £
MARKET VALUE	
At 1 January 2022 and 31 December 2022	<u>41,477</u>
NET BOOK VALUE	
At 31 December 2022	<u>41,477</u>
At 31 December 2021	<u>41,477</u>

There were no investment assets outside the UK.

The shares held are unlisted so there is no open market value.

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.22	31.12.21
	£	£
Other debtors	-	1,697
Prepayments and accrued income	1,193	1,044
	<u>1,193</u>	<u>2,741</u>

10. CASH AT BANK

		General fund £	Operational reserve £	Designated legacy £	Designated legacy - Lighting system £
Barclays current account		35,394	-	-	-
CBF deposit account		7,432	60,000	1,626	900
Total		<u>42,826</u>	<u>60,000</u>	<u>1,626</u>	<u>900</u>
	Rushbearing activities £	Alene Hackett legacy £	Adrienne Nicholson legacy £	Organ Fund £	Mural Appeal £
Barclays Rushbearing Activity	3,940	-	-	-	-
CBF deposit account	-	41,763	39,937	2,867	4,475
Total	<u>3,940</u>	<u>41,763</u>	<u>39,937</u>	<u>2,867</u>	<u>4,475</u>
				31.12.22	31.12.21
	Rev D Harrison legacy to beautify the church £	Lighting grant £	Storm damage appeal £	Total funds £	Total funds £
Barclays current account	-	-	-	35,394	24,293
Barclays Rushbearing Activity	-	-	-	3,940	3,898
CBF deposit account	4,795	1,500	5,879	171,174	168,951
Total	<u>4,795</u>	<u>1,500</u>	<u>5,879</u>	<u>210,508</u>	<u>197,142</u>

The Church received an amount of £130 (2021 - £30) on behalf of community collections which was paid out in the year to the charities concerned. As per PCC guidance this income and expenditure has not been reflected in the Statement of Financial Activities as this is not church income.

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.22 £	31.12.21 £
Other creditors	<u>2,541</u>	<u>2,572</u>

Included in Other creditors is £1,191 (2021 - £1,226) relating to "Mission Communities". This will be paid out when this fund has set up a formal constitution and opened its own bank account. This is not church money.

12. MOVEMENT IN FUNDS

	At 1.1.22 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	78,524	9,119	87,643
Operational reserve	60,000	-	60,000
Designated legacy	1,626	-	1,626
Designated legacy - Lighting system	-	900	900
	<u>140,150</u>	<u>10,019</u>	<u>150,169</u>
Restricted funds			
Rushbearing activities	3,898	42	3,940
Alene Hackett legacy	43,591	(1,828)	41,763
Adrienne Nicholson legacy	40,408	(471)	39,937
Organ Fund	2,793	74	2,867
Mural Appeal	4,475	-	4,475
Rev D Harrison legacy to beautify the church	5,690	(895)	4,795
Lighting grant	1,500	-	1,500
Tree maintenance appeal	1,009	(1,009)	-
Storm damage appeal	1,134	4,745	5,879
	<u>104,498</u>	<u>658</u>	<u>105,156</u>
TOTAL FUNDS	<u>244,648</u>	<u>10,677</u>	<u>255,325</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	79,886	(70,767)	9,119
Churchyard designated	482	(482)	-
Designated legacy - Lighting system	900	-	900
	<u>81,268</u>	<u>(71,249)</u>	<u>10,019</u>
Restricted funds			
Rushbearing activities	1,246	(1,204)	42
Alene Hackett legacy	1,222	(3,050)	(1,828)
Adrienne Nicholson legacy	1,000	(1,471)	(471)
Organ Fund	488	(414)	74
Churchyard maintenance	540	(540)	-
Rev D Harrison legacy to beautify the church	-	(895)	(895)
Tree maintenance appeal	-	(1,009)	(1,009)
Storm damage appeal	11,063	(6,318)	4,745
Lynchgate appeal	1,547	(1,547)	-
	<u>17,106</u>	<u>(16,448)</u>	<u>658</u>
TOTAL FUNDS	<u>98,374</u>	<u>(87,697)</u>	<u>10,677</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**
12. MOVEMENT IN FUNDS - continued
Comparatives for movement in funds

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	70,521	8,003	78,524
Operational reserve	60,000	-	60,000
Designated legacy	1,626	-	1,626
	<u>132,147</u>	<u>8,003</u>	<u>140,150</u>
Restricted funds			
Rushbearing activities	4,306	(408)	3,898
Alene Hackett legacy	53,125	(9,534)	43,591
Adrienne Nicholson legacy	42,879	(2,471)	40,408
Organ Fund	2,371	422	2,793
Mural Appeal	4,475	-	4,475
Rev D Harrison legacy to beautify the church	-	5,690	5,690
Lighting grant	-	1,500	1,500
Tree maintenance appeal	-	1,009	1,009
Storm damage appeal	-	1,134	1,134
	<u>107,156</u>	<u>(2,658)</u>	<u>104,498</u>
TOTAL FUNDS	<u>239,303</u>	<u>5,345</u>	<u>244,648</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	76,017	(68,014)	8,003
Churchyard designated	300	(300)	-
	<u>76,317</u>	<u>(68,314)</u>	<u>8,003</u>
Restricted funds			
Rushbearing activities	58	(466)	(408)
Alene Hackett legacy	50	(9,584)	(9,534)
Adrienne Nicholson legacy	41	(2,512)	(2,471)
Organ Fund	422	-	422
Churchyard maintenance	540	(540)	-
Rev D Harrison legacy to beautify the church	5,690	-	5,690
Lighting grant	1,500	-	1,500
Grants for major repairs	2,792	(2,792)	-
Tree maintenance appeal	1,009	-	1,009
Storm damage appeal	3,150	(2,016)	1,134
	<u>15,252</u>	<u>(17,910)</u>	<u>(2,658)</u>
TOTAL FUNDS	<u>91,569</u>	<u>(86,224)</u>	<u>5,345</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

12. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.21 £	Net movement in funds £	At 31.12.22 £
Unrestricted funds			
General fund	70,521	17,122	87,643
Operational reserve	60,000	-	60,000
Designated legacy	1,626	-	1,626
Designated legacy - Lighting system	-	900	900
	<u>132,147</u>	<u>18,022</u>	<u>150,169</u>
Restricted funds			
Rushbearing activities	4,306	(366)	3,940
Alene Hackett legacy	53,125	(11,362)	41,763
Adrienne Nicholson legacy	42,879	(2,942)	39,937
Organ Fund	2,371	496	2,867
Mural Appeal	4,475	-	4,475
Rev D Harrison legacy to beautify the church	-	4,795	4,795
Lighting grant	-	1,500	1,500
Storm damage appeal	-	5,879	5,879
	<u>107,156</u>	<u>(2,000)</u>	<u>105,156</u>
TOTAL FUNDS	<u>239,303</u>	<u>16,022</u>	<u>255,325</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	155,903	(138,781)	17,122
Churchyard designated	782	(782)	-
Designated legacy - Lighting system	900	-	900
	<u>157,585</u>	<u>(139,563)</u>	<u>18,022</u>
Restricted funds			
Rushbearing activities	1,304	(1,670)	(366)
Alene Hackett legacy	1,272	(12,634)	(11,362)
Adrienne Nicholson legacy	1,041	(3,983)	(2,942)
Organ Fund	910	(414)	496
Churchyard maintenance	1,080	(1,080)	-
Rev D Harrison legacy to beautify the church	5,690	(895)	4,795
Lighting grant	1,500	-	1,500
Grants for major repairs	2,792	(2,792)	-
Tree maintenance appeal	1,009	(1,009)	-
Storm damage appeal	14,213	(8,334)	5,879
Lynchgate appeal	1,547	(1,547)	-
	<u>32,358</u>	<u>(34,358)</u>	<u>(2,000)</u>
TOTAL FUNDS	<u>189,943</u>	<u>(173,921)</u>	<u>16,022</u>

The Alene Hackett legacy is for the maintenance, repair or improvement of the church and churchyard.

The Adrienne Nicholson legacy is for the maintenance of the fabric of the church.

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2022.

The PCC of St Mary's Church, Ambleside

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2022**

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.22 Total funds £	31.12.21 Total funds £
INCOME AND ENDOWMENTS					
Donations and legacies					
Planned giving - Gift Aid	36,593	370	-	36,963	35,063
Other planned giving	2,517	-	-	2,517	4,437
Collections	3,279	-	-	3,279	2,593
Legacies	1,400	-	-	1,400	6,690
Grants	-	540	-	540	4,832
Sundry donations	6,351	12,610	-	18,961	5,738
Gift aid	11,321	118	-	11,439	10,208
	<u>61,461</u>	<u>13,638</u>	<u>-</u>	<u>75,099</u>	<u>69,561</u>
Other trading activities					
Car park rentals	4,186	-	-	4,186	4,335
Magazine advertising	3,805	-	-	3,805	3,830
Rushbearing income	-	1,246	-	1,246	58
	<u>7,991</u>	<u>1,246</u>	<u>-</u>	<u>9,237</u>	<u>8,223</u>
Investment income					
Dividends	1,700	-	-	1,700	1,000
Deposit account interest	-	2,222	-	2,222	90
	<u>1,700</u>	<u>2,222</u>	<u>-</u>	<u>3,922</u>	<u>1,090</u>
Charitable activities					
Fees (weddings and funerals)	6,865	-	-	6,865	9,243
Church hire	3,021	-	-	3,021	2,431
Miscellaneous income	230	-	-	230	1,021
	<u>10,116</u>	<u>-</u>	<u>-</u>	<u>10,116</u>	<u>12,695</u>
Total incoming resources	<u>81,268</u>	<u>17,106</u>	<u>-</u>	<u>98,374</u>	<u>91,569</u>
EXPENDITURE					
Charitable activities					
Insurance	5,038	-	-	5,038	5,377
Light and heat	7,931	-	-	7,931	4,706
Mission giving - overseas	1,544	-	-	1,544	1,349
Mission giving - home	3,442	-	-	3,442	2,992
Ministry - Parish offering	34,000	-	-	34,000	41,600
Ministry - clergy expenses	940	-	-	940	662
Upkeep of services	298	-	-	298	385
Parish magazine	2,692	-	-	2,692	3,025
Furnishings and equipment	100	-	-	100	30
Upkeep of churchyard	2,546	13,359	-	15,905	5,222
Cleaning	1,116	-	-	1,116	600
Church maintenance	2,039	-	-	2,039	2,950
Rushbearing expenses	-	1,204	-	1,204	466
Major repairs	-	1,885	-	1,885	7,816
Fixtures and fittings	1,172	-	-	1,172	1,465
	<u>62,858</u>	<u>16,448</u>	<u>-</u>	<u>79,306</u>	<u>78,645</u>

The PCC of St Mary's Church, Ambleside

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2022**

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.22 Total funds £	31.12.21 Total funds £
Support costs					
Management					
Administrator	5,452	-	-	5,452	5,184
Postage and stationery	699	-	-	699	735
Sundries	254	-	-	254	-
Independent Examiner fee	<u>1,588</u>	<u>-</u>	<u>-</u>	<u>1,588</u>	<u>1,458</u>
	7,993	-	-	7,993	7,377
Finance					
Bank charges	398	-	-	398	202
Total resources expended	<u>71,249</u>	<u>16,448</u>	<u>-</u>	<u>87,697</u>	<u>86,224</u>
Net income	<u>10,019</u>	<u>658</u>	<u>-</u>	<u>10,677</u>	<u>5,345</u>

Accounts

St. Mary's Church, Ambleside

Parochial Church Council (PCC)

(St Mary's Ambleside is part of the Diocese of Cumbria within the Church of England)

Annual Report 2021

Report of the Trustees and Unaudited Financial Statements

for year ended December 2021

Charity No: 1134603

Church Office:	Bankers:	Independent Examiner
St Mary's Church	Barclays Bank,	Helen Holmes
Vicarage Road	3 Crescent Road,	Stables Thompson & Briscoe
Ambleside	Windermere,	Lowther House
Cumbria	LA23 1EB	Lowther St
LA22 9DH		Kendal
(as from July 2021)		LA9 4DX

Incumbent:
Rev Beverley Lock

Stables Thompson & Briscoe
Chartered Accountants & Business Advisors
Lowther House
Lowther Street
Kendal
LA9 4DX

**Contents of the Financial Statements
for the Year Ended 31 December 2021**

	Page
Report of the Trustees	1 to 11
Independent Examiner's Report	12
Statement of Financial Activities	13
Balance Sheet	14
Notes to the Financial Statements	15 to 24
Detailed Statement of Financial Activities	25 to 26

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

The trustees present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

They were also prepared in accordance with PCC Accountability.

1. AIMS and PURPOSES

To cooperate with the minister in promoting in the parish the whole mission of the Church: evangelistic, pastoral, social and ecumenical.

St Mary's Church Ambleside also provides a daily benefit to a high number of visitors from all over the UK and the world.

2. OBJECTIVES and ACTIVITIES

The objectives of the PCC are detailed within the memorandum & articles of the PCC, but can be summarised as follows: -

The PCC is committed to enabling as many people as possible to worship at our church and become part of our church community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many community groups that live within our parish. Our services and worship put faith into practice through prayer, scripture, music and sacrament.

St. Mary's Ambleside PCC confirm compliance with the "duty" in section 4 of the 2006 Charities Act and give due regard to guidance published by the Charity Commission regarding Public Benefit. In summary, the PCC trustees ensure that the purposes for which it is set up are maintained:

- Ensure that PCC trustees understand the PCC charity purposes as set out in its governing document
- Plan what the PCC will do and what needs to be achieved
- Be able to explain how all of the PCC activities are intended to further or support the PCC purposes
- Understand how the PCC benefits the public by carrying out its purposes

Next to St Mary's church sits Ambleside Parish Centre (APC), a Community Centre, which receives financial contributions from St Mary's, the local Methodist church and community grants. It is a vibrant welcoming community space where many members of the local community take part in groups and activities or volunteer their time for projects such as the Fareshare lunches, the Evergreen club for over 55s or running the Youth work Fairtrade stall. Many of the congregation of St Mary's are actively living out their faith, supporting the groups and volunteering alongside their neighbours. There are also a couple of church led initiatives such as the Bereavement Support group and the Home Visiting Service (suspended due to covid19).

St Mary's Church and the APC have continued to be challenged during 2021 by the global coronavirus Covid19 pandemic. Both organisations needed to respond to changing national guidelines which affected the way that they could operate, and each came through 2021 with reduced income but with a sense of pride at having been there for the community when needed and in playing a focal role in facilitating aid.

Of the 88 people on the Church Electoral Roll, 6 are serving as Trustees and 10 as active volunteers at the APC.

St. Mary's Church has contact with the University of Cumbria (Ambleside campus) through the Rector attending liaison meetings and acting as Honorary Chaplain.

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

OBJECTIVES AND ACTIVITIES

When planning our activities for the year we have considered the Charity Commission's guidance on the public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel and developing their knowledge, relationship and trust in Jesus Christ.
- Provision of pastoral care for people living in the parish
- Missionary and outreach work.

The main objective for the last year was to continue to ensure that the objectives set out above can be met and supported and to raise the profile of the work of the PCC and encourage new people to take an interest in the Church and its activities.

To facilitate this work of the Church it is important that the PCC maintains the building's fabric.

The Church and APC supported students who they already have contact with over zoom. Many students were served by lectures etc on-line and spent their time at home with phased return to face-to-face teaching as infection rates permitted. The University signposted students that stayed in Ambleside to support offered by the Church and APC.

3. ACHIEVEMENT AND PERFORMANCE (figures in brackets refer to 2020)

Worship and prayer

The first three months of 2021 was in National Lock down. While it was permitted to open for public worship the Leadership Team deemed this to be irresponsible given the high level of Covid 19 infection. So, Zoom services, regular printed letters, sermons for those unable to access Zoom and emailed worship material were offered as in 2020. The church re-opened for 'in person' services in April. It gradually became possible to host weddings and funerals. Funerals moved from very small outdoor events to being almost back to pre- covid gatherings. Face coverings were needed most of the year, but it became possible to sing in church from late June. By December, with the new variant of Covid 19, we were back to further restrictions.

It was another very hard year for the church's worshipping life. Many felt nervous and found it difficult to gather and relax into worship as they have in the past. The lack of permitted singing for nearly half the year was hard. This had a spiritual toll on the church fellowship. We moved from clear legal requirements to personal responsibility and back to mandatory mask wearing. This created issues and entailed a great deal of extra work with up-to-date risk assessments and difficult decisions as to how to balance the need of people to be together and to keep them safe. A lot of energy went into making plans for worship events that subsequently could not be held. This was difficult.

For all of 2021 the church provided on-line services using Zoom. We also provided additional opportunities for prayer during the week on Zoom including intercessory prayer and Mission Community prayers every Monday morning. The Fellowship and Bible Study on alternate Wednesdays have been very thoughtful and have been a real encouragement. There have been 8(1) weddings, and 12(15) funerals plus 2 internments of ashes. Our services have included Joint services to lament and give thanks, Commemoration of HRH Prince Philip, Harvest Festival, Remembrance Day, Remembering Service, Carol Service and our first open air Christingle Service. In person attendance has been down as there has been genuine hesitancy about coming into close contact with other people, especially the lovely visitors who usually come and join us for worship. Holy Communion has come back with bread only and then intincted wafers to avoid spreading infection.

The average weekly in church attendance during October was 51 due to Covid restrictions. Church at home [Zoom services] during October was 23.

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

ACHIEVEMENT AND PERFORMANCE

Worship and prayer

This year Team Rev. Jane Nattrass was ordained priest in June. Canon Nick Hallam continued his terrific work as Team Vicar and Rev. George Wrigley took Permission to Officiate and has taken services and preached regularly during 2021. Mr Brian Lock has also done a great job as Reader. Mr David Robbins completed his Authorised Lay Ministry course and has embarked on a Pioneer Ministry Course.

We have tried 'Walking Church' and 'Bonfire Church' for those who wanted to be outside and to build on the way that many felt they had connected with God through nature in 2020.

As we came out of restrictions we started 'Monday Meet up'. This was to be an open session from 2pm to 4pm each Monday for people of all ages to get together for a cuppa, cake, and a chat. It came out of the recognition that lockdown had caused many to feel very isolated. We endeavoured to provide a safe space for people to reconnect. There has been a dedicated team of volunteers who turn up each week to help. Many thanks to all. From September 2021 up to Christmas we provided planned craft activities for any children who came after school. However, only one family came on a regular basis and from January 2022 activities for children will be on an adhoc basis. No two weeks are the same in terms of numbers and the people who come, but we found that those who do come really enjoy the conversation and the tray bakes are always extremely yummy. Friendships are developing and we are building relationships with people in our local community. We have met people who would not normally come to church but have felt comfortable enough to come through the door on a Monday afternoon.

The Youth Church is slowly strengthening with 6 youngsters coming to the December meetings now Youth Work can resume.

A midweek group, coordinated by Graham Sutton, has been held via Zoom every 2 weeks. This provided a space to encounter each other and encourage one another to explore our thoughts and feelings about our Christian Faith, enabling us to share our experiences as well as hear from others about theirs.

A Bible Study group also met on-line on alternate Wednesdays led by Brian Lock. The group studied 1 Peter, Ezekiel, and the letters of John.

During the year a group has continued to meet on Zoom to share fortnightly meditations on Tuesday mornings at 10am. The year started with a series on the "I Am's" of Jesus leading up to Easter. In the summer we shared a selection of Psalms. and the year ended with an advent series called "Great Expectations". This has been shared across the Mission Community.

The church could be open for private prayer for most of the year.

Booklets on Christian faith (supplied by LIFEWORDS) in many languages are available in church and are free to visitors although donations are given and there is a steady demand for this Christian literature.

Church members volunteer to support the local school in both official (as Governors) and unofficial (as classroom supporters) ways.

Pastoral Care

A further time of lockdown followed by various restrictions has meant a need to rethink what could be offered in terms of Pastoral care.

Whilst we have not been able to gather together in church or social settings it has meant that the telephone and Zoom have been needed to keep in contact once again.

During the Zoom services we included a moment each week, for members of the church family to share something that they found encouraging and uplifting in the tough times of Covid restrictions, and this was very well received. It did much to connect people and gave them a sense of 'togetherness'.

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

The prayer "chain" which David Stothard has magnificently continued to administer has continued regularly to provide prayer support for the church and wider family. Beyond prayer ministry, the pastoral care team has been busy providing support in practical ways.

Early in lockdown cards of encouragement and gratitude were made and delivered to all the local shops who had stayed open to provide services to the local community. As lockdowns continued pastoral care team distributed cards with messages of encouragement to the vulnerable and isolated. As in 2020 a huge thanks must go to the very talented Lee Haywood who continued to create cards for the project, and to Marguerite Jenkinson who also made cards. Cards were delivered to over 80 people each time.

The clergy were available to visit on request when restrictions permit. There was support for the bereaved through clergy contact and the work of the bereavement support group.

Holy Communion services were taken into Millan's Court (monthly) except in National Lockdown.

Clergy and the fellowship have not been able to visit hospitals for most of 2021 which is painful when we have wanted to make and keep contact with those who are unwell. Care Homes have also been barred from visits except for very close family for most of 2021. It has been very challenging to support those in the Homes and so relatives have been the focus of support through this difficult time, when at all possible.

Mission and Evangelism

Mission Giving - £4,341- helped to support our main Mission Initiatives outlined below. Donations via Planned Giving, gift aid, loose plate collection, Contactless Donations Unit (replaces the Church Pillar) and Letter Box continues, albeit at reduced levels due to Covid 19.

Overseas Mission: Nepal International Support Fellowship; TEARFUND; Compassion UK.

Home Mission: Ambleside C of E Primary school; Cedar Counselling; CAP debt advice Kendal; St Mary's Hospice; British Legion.

Community Mission and Evangelism Activities: Ambleside Parish Centre; End of year school Bibles; Network Youth Ministry; Lifewords (Christian literature in many languages available for visitors).

Specific Church Collections for Charity

During the year, collections were taken for "Crisis at Christmas" and the DEC appeal for Afghanistan via Christian Aid.

Third party collections for Charity

During the year, St Mary's Church Fellowship co-ordinated collections for the following donations made directly to 3rd party charities. (These donations do not form part of the end of year accounts); TEAR Fund - £0 (£196) (No Lent lunches were possible in 2021 because of covid); The Childrens Society (Christingle Service) - £455 (£0) and Christian Aid week - £996 (£85).

Parish Magazine

Our parish magazine is delivered to every household in the parish free of charge. The magazine keeps parishioners and the community informed of community events and church meetings. Some 2000 magazines are printed and distributed 10 times annually. It was possible to print and deliver throughout 2021 - a terrific effort from Judith Dixon (editor) and the printers (Hugh Harrison, David Stothard, David Hothersall, Gill Scarlett and Sue Ion) and distributors headed up by Marina Thomlinson.

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

Ecumenical Relationships

St Mary's Church is a member of Churches Together in Ambleside District (CTAD). January Week of Prayer for Christian Unity was well supported. All services were delivered on Zoom. There is a combined service on the 5th Sunday of relevant months. Denominations attending are Anglican; Baptist; Roman Catholic; Methodist and Quakers. Christmas Carol singing on local estates was undertaken this year - a great joy to get together again.

During Lent there were Lent midweek Zoom groups, but the walk of witness was not possible again this year so a static outside service was held. There was general encouragement to install crosses on homes again - bare ones for Good Friday and decorated for Easter Day - to make Easter visible in the area. Easter egg hunt was provided for the children and every effort was made to celebrate the resurrection without breaking rules.

St. Mary's Church is a member of the Central Lakes Mission Community and group of 14 worshipping communities who are exploring how they can work together to promote the Christian faith in the Central Lakes. Together we have created and published leaflets of Pilgrimage Walks from the churches in the MC. These we plan to distribute more widely in 2022.

We have a Joint choir and meet to work out ways to come together for projects to promote the Christian faith in the area.

Churchyard

1(0) faculty for reserving grave plots was applied for during the year.

Community Services were unable to help maintain the churchyard in 2021 due to Covid19 restrictions. Consequently, the PCC paid for the churchyard to be kept in good order and received financial help for this from members of the local community. Members of the congregation and wider community also came together on two occasions to clean up the churchyard.

On 26th November strong winds (Storm Arwen) brought down trees and branches in and around the churchyard. Falling trees and in some cases, strong winds, destroyed many tomb stones and closed the footpaths. The main footpaths were reopened within a few days and fallen trees and branches were subsequently removed. Work to tidy up the tombs will continue in 2022. It should be noted that this damage was not covered by the church insurance policy.

During the year, the PCC had obtained approval to have work done to various trees which had become too large for their location or were diseased. This work had not taken place before Storm Arwen and remains to be done in 2022.

Members of the church and community responded generously to calls for financial assistance for these tree works.

Church Building

Repairs were carried out in 2021 to prevent leaks in the Nave roof, including dealing with a major problem over the South aisle which for many years caused the paintwork to peel off the walls. These walls were allowed to dry out and the paintwork was made good.

Lighting in the bell tower ringing room was changed to replace failing and difficult to access strip lights with LED lighting.

A Contactless Giving terminal was installed in May under trial scheme being run in the Carlisle Diocese by the National Church.

Covid 19 restrictions were eased in 2021 but measures to enable social distancing, mask wearing, hand sanitising and cleaning remained in place.

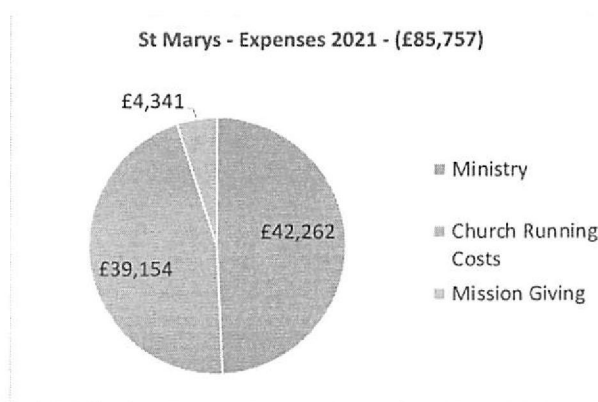
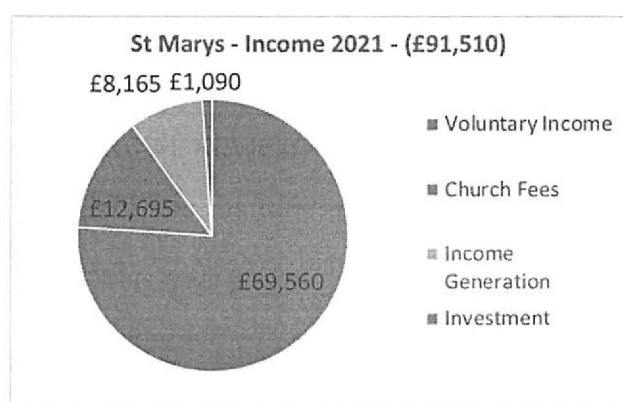
The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

4. FINANCIAL REVIEW (See Financial Report for detail)

Summary information: (previous year in brackets)

- This year there is a surplus of £5,753 (deficit £27,250). A good recovery from 2020 which was impacted by Covid-19 restrictions.
- There are 64 (64) planned givers. Planned Givers for this report is established for households and where there are 2 people on the Electoral Roll, both are counted.
- Planned giving total decreased slightly to £39,500 from £39,697 last year.
- Parish share offer was £41,600 (£47,000).
- 2 legacies were received during 2021. 1 was left to "Beautify the Church" and 1 to the discretion of the PCC.



5. RESERVES POLICY - reviewed by the PCC each financial year.

The PCC holds Funds as detailed below. These Funds are held in 2 accounts: CBF Church of England Fund and a current account held with Barclays Bank.

Restricted Funds

Two people left significant legacies in 2012 for the Church plus Churchyard and the Church. The funds remaining for these legacies are £83,999 (£95,994).

In addition, Restricted Funds have been established for the following purposes prior to 2019:

MURAL Restoration – APPEAL	Organ Fund – Planned Giving	Beautify the Church - Legacy
----------------------------	-----------------------------	------------------------------

Designated Funds

The PCC received a further legacy in 2017, which has no restrictions. The PCC has designated this legacy towards improving the Church Visual and Sound systems.

Unrestricted Funds (cash)

The PCC hold unrestricted funds to ensure that at least 9 months of typical church running costs can be met in the unlikely event of a shortfall in income or any unexpected expenses. Balance held in unrestricted funds at the end of 2021 is £92,644 (£70,259) - see Balance Sheet.

Legacy policy

This policy has now been implemented as part of the "Giving for Life" initiative and is now available at the church website.

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

6. PLANS FOR FUTURE PERIODS

The PCC will continue to meet its objectives as outlined within this document.

It will seek to meet its responsibilities to provide Public Benefit by exploring further the benefits of working in the Central Lakes Mission Community. St. Mary's church will continue to participate in the activities of CTAD and support the work of the Network Youth Church, Walking Church and Monday Meet Up.

The Church Leadership are planning to put a priority on meeting together in 2022. We will look for further opportunities to re-connect with our community and provide space to recover. There is a planned Vision Morning in May 2022 to gather the collected wisdom of the church and on that we will base our future plans.

It is planned to upgrade the Sound and Lighting systems in 2022.

7. STRUCTURE, GOVERNANCE AND MANAGEMENT

PCC

The PCC complies with its governing document. The method of appointment of PCC members is set out in the Church Representation Rules (dated 2017). All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Measure.

All new members are voted onto the PCC via the Annual Parish Church Meeting (APCM). The role of Church Warden or Secretary or Treasurer is also confirmed at the APCM along with confirmation of the Financial Examiner.

The full PCC met on Zoom 10(7) times during the year, including 4(1) Special Meetings, (not including the Annual Parochial Church Meeting) with an average attendance of about 78% (68%) (elected and ex-officio members). At each meeting, members are responsible for declaring any "conflict of interest" at the start of the meeting having had the forthcoming agenda before the meeting.

Issues discussed during the year covered:

Maintenance of St Mary's graveyard, maintenance of St Anne's graveyard, worship on Sundays, including organising on-line services via Zoom caused by the COVID 19 pandemic, mid-week meetings including those on-line via Zoom, Safeguarding, Quinquennial Survey, Wordsworth Chapel project, Internal lighting scheme, Parish magazine, Mission Community plans and remits for the PCC Standing Committee and Finance and Building sub-committee of PCC.

Electoral Roll

All are welcome to attend regular services. There are 88(86) parishioners on the Church of England Electoral Roll for St Mary's Ambleside.

Safeguarding Policy

Our Parish Safeguarding Officer is Judith Dixon, based at St. Mary's Church Office, Ambleside.

Safer Recruitment:

Our parish supports the following groups working with children and young people and with adults who may be vulnerable:

Fortnightly meditation	Bible study group	Church fellowship group
Virtual coffee mornings	Monday Meet-up	

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Safer Recruitment:

The coordinators of these activities have been safely recruited according to the Church's national guidance and we have ensured they have received the level of training required by the Church. In addition, members of the PCC and volunteers working with these groups are made aware of the Churches Safeguarding Policy and where appropriate are encouraged to undertake a relevant level of Safeguarding Training.

Training:

We had a face-to-face training morning for Basic Awareness and Foundation level on May 26th 2021. It was well attended and the online training has also been accessed by a number of people. As a result, most people have now completed their training for another 3 years. We intend to deliver a similar course in church on 18th May 2022.

Anyone who needs to complete the Leadership training should do the other two first and then book a place on one of the courses. There are some dates available for 2022, and several people are booked on to courses. An updated list is available showing those who still have training to do.

Church Policy and Guidance:

The PCC has adopted the House of Bishop's 'Promoting a Safer Church; safeguarding policy statement', and the Church of England safeguarding policy and guidance. These documents have been signed by the Team Rector and Churchwarden and are displayed on our church noticeboard together with a Safeguarding List of **Who's Who**.

Copies of all the Safeguarding and Risk Assessment Documents are kept in a folder in the Vestry and include a policy on what to do in a Medical Emergency at a Church Service.

Risk management

The PCC records "Risks" as Agenda items of the PCC. They are then managed to closure, and all actions and decisions are recorded at subsequent PCC meetings. "Risks" are defined as significant problems that could hinder the Church's work and categorised as follows:

Governance risks (skills, competence, and organisation of the PCC etc);

Operational risks (health & safety, employment, child protection etc);

Financial risks (reserves, cash flow, investments, income stability, fraud etc);

External risks (demographic and employment changes, public reputation etc);

Regulatory risks (fundraising, disability discrimination, HMRC requirements etc).

During 2021 3 Risk items were further managed and the PCC progressed actions at each PCC meeting. The 3 Risk items were: Closure of St Anne's Churchyard; Maintenance of St Mary's Churchyard and Safeguarding.

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Deanery Synod

Synod has met three times during the last twelve months; twice on Zoom and once in person.

There have been regular items for information and discussion:-

Finance - providing oversight of Deanery accounts, Parish Levy and discussion concerning Parish offers;

Mission Communities [North, East and South] updating Deanery what is happening locally in each area;

Archdeaconry Pastoral Committee;

Network Youth Ministry submit a written report together with a video presentation;

Safeguarding;

Data Protection & GDPR;

Invited speakers who give a flavour of their expertise and resources.

A summary of each Deanery meeting is shared at the PCC meeting with minutes being available if requested.

Given that parishes face many changes and tasks, all members of Deanery Synod should view meetings as open to and therefore invite non-members so that they can benefit from this resource approach when a subject relevant to their local interest/role is to be discussed.

There should be 2 members representing St Mary's Church at Deanery Synod as per electoral roll formula.

Leadership Team

The Church leadership Team met occasionally on Zoom. The key issues that they discussed were the direction of travel toward opening for worship and to share information about risk assessments. There was some working in small subgroups to suggest pastoral activities to the PCC as mentioned elsewhere in the report.

Payment of Staff Policy

The PCC currently has 1 paid part time post of Church Administrator. The role covers general church administration, and the line manager is the Incumbent. Annual increases are reviewed at the end of each tax year and any increases are based on the RPI index. Accountants are employed to manage Pay Slip and Government payments on behalf of the PCC, with instructions given by the Church Project Treasurer.

8. ADMINISTRATIVE INFORMATION

Location and contact address	Contact Details:
St Mary's Church, Vicarage Road, Ambleside LA22 9DH	Rev B Lock 015394 34512

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2021

8 ADMINISTRATIVE INFORMATION

PCC members who have served from 1st January 2021 until the date this report was approved are:

Ex-Officio members (7):

- | | |
|----------------------|--|
| 1.Rev. Beverley Lock | (Team Rector) |
| 2.Rev. Nick Hallam | (Assistant Minister) |
| 3.Rev Jane Nattrass | Curate |
| 4.David Stothard | Church Warden |
| 5.Pauline Sunnucks | Deanery Synod representative |
| 6.Vacant | Church Warden (from 30 th March 2021) |
| 7.Vacant | Deanery Synod representative |

Ex – officio members who resigned at APCM on 30th March 2021 Pauline Sunnucks (Warden)

Elected members (9) of the PCC APCM 30th March 2021:

- | | |
|------------------------|--|
| 1.Marguerite Jenkinson | |
| 2.Judith Shingler | |
| 3.Helen Minton | |
| 4.Dr Robert Ashworth | |
| 5.Dr Dame Sue Ion | |
| 6.Elizabeth Marshall | Elected 30 th March 2021 |
| 7.Betty Potts | Elected 30 th March 2021 PCC Secretary |
| 8. Anthony Sunnucks | Elected 30 th March 2021 Church Treasurer |
| 9. Vacant | From 30th March 2021 |

Elected members who resigned at APCM on 30th March 2021 Graham Sutton – Finance Officer

Co-opted members 2 (3) of the PCC APCM 30th March 2021:

Pauline Carrick - co-opted from July 2019

David Robbins - co-opted during the year ending December 2021 - from July 2021

The PCC of St Mary's Church, Ambleside

**Report of the Trustees
for the Year Ended 31 December 2021**

**Approved by the APCM on 3rd April 2022 and signed on their behalf by the Reverend Beverley Lock
(PCC Chairman)**

.....
Trustee

B Lock

3/4/22

**Independent Examiner's Report to the Trustees of
The PCC of St Mary's Church, Ambleside**

Independent examiner's report to the trustees of The PCC of St Mary's Church, Ambleside
I report to the charity trustees on my examination of the accounts of The PCC of St Mary's Church, Ambleside (the Trust) for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

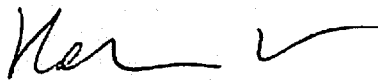
I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



H M Holmes BSc FCA
ICAEW
Stables Thompson & Briscoe Ltd
Chartered Accountants & Business Advisors
Lowther House
Lowther Street
Kendal
LA9 4DX

Date: 3rd May 2022

The PCC of St Mary's Church, Ambleside

**Statement of Financial Activities
for the Year Ended 31 December 2021**

	Notes	Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.21 Total funds £	31.12.20 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies		54,457	15,104	-	69,561	52,602
Charitable activities						
Church activities		12,695	-	-	12,695	5,759
Other trading activities	2	8,165	58	-	8,223	4,339
Investment income	3	1,000	90	-	1,090	1,822
Total		<u>76,317</u>	<u>15,252</u>	<u>-</u>	<u>91,569</u>	<u>64,522</u>
EXPENDITURE ON						
Charitable activities						
Church activities		68,314	17,444	-	85,758	91,639
Rushbearing activities		-	466	-	466	133
Total		<u>68,314</u>	<u>17,910</u>	<u>-</u>	<u>86,224</u>	<u>91,772</u>
NET INCOME/(EXPENDITURE)		<u>8,003</u>	<u>(2,658)</u>	<u>-</u>	<u>5,345</u>	<u>(27,250)</u>
RECONCILIATION OF FUNDS						
Total funds brought forward		132,147	107,156	-	239,303	266,553
TOTAL FUNDS CARRIED FORWARD		<u>140,150</u>	<u>104,498</u>	<u>-</u>	<u>244,648</u>	<u>239,303</u>

The notes form part of these financial statements

The PCC of St Mary's Church, Ambleside

Balance Sheet 31 December 2021

	Notes	Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.21 Total funds £	31.12.20 Total funds £
FIXED ASSETS						
Tangible assets	7	5,860	-	-	5,860	7,325
Investments	8	41,477	-	-	41,477	41,477
		<u>47,337</u>	<u>-</u>	<u>-</u>	<u>47,337</u>	<u>48,802</u>
CURRENT ASSETS						
Debtors	9	2,741	-	-	2,741	4,438
Cash at bank	10	92,644	104,498	-	197,142	188,739
		<u>95,385</u>	<u>104,498</u>	<u>-</u>	<u>199,883</u>	<u>193,177</u>
CREDITORS						
Amounts falling due within one year	11	(2,572)	-	-	(2,572)	(2,676)
NET CURRENT ASSETS		<u>92,813</u>	<u>104,498</u>	<u>-</u>	<u>197,311</u>	<u>190,501</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		140,150	104,498	-	244,648	239,303
NET ASSETS FUNDS	12	<u>140,150</u>	<u>104,498</u>	<u>-</u>	<u>244,648</u>	<u>239,303</u>
Unrestricted funds					140,150	132,147
Restricted funds					104,498	107,156
TOTAL FUNDS					<u>244,648</u>	<u>239,303</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 3rd April 2022 and were signed on its behalf by:


Trustee

The notes form part of these financial statements

**Notes to the Financial Statements
for the Year Ended 31 December 2021**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The accounts are prepared on a going concern basis.

The charity is an unincorporated entity governed by the Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules.

The address of the registered office is given in the charity information page of these financial statements. The nature of the charity's operations and principal activities are to promote in the ecclesiastical parish the whole mission of the Church.

Financial reporting standard 102 - reduced disclosure exemptions

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donated facilities, goods and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

The PCC of St Mary's Church, Ambleside

Notes to the Financial Statements - continued for the Year Ended 31 December 2021

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 20% on reducing balance

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	31.12.21	31.12.20
	£	£
Car park rentals	4,335	3,339
Magazine advertising	3,830	1,000
Rushbearing income	58	-
	<u>8,223</u>	<u>4,339</u>

3. INVESTMENT INCOME

	31.12.21	31.12.20
	£	£
Dividends	1,000	1,000
Deposit account interest	90	822
	<u>1,090</u>	<u>1,822</u>

The PCC of St Mary's Church, Ambleside

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

4. TRUSTEES' REMUNERATION AND BENEFITS

Mrs P Sunnucks and Mrs M Thomlinson were paid in total £1,590 (2020 - £465) for their services as vergers in the year.

Judith Dixon was paid £5,184 (2020 - £5,028) for her services as administrator in the year.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

5. STAFF COSTS

	31.12.21	31.12.20
	£	£
Wages and salaries	5,184	5,028
	<u>5,184</u>	<u>5,028</u>

The average monthly number of employees during the year was as follows:

	31.12.21	31.12.20
Administrator	<u>1</u>	<u>1</u>

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	51,274	1,328	-	52,602
Charitable activities				
Church activities	5,759	-	-	5,759
Other trading activities	4,339	-	-	4,339
Investment income	1,000	822	-	1,822
Total	<u>62,372</u>	<u>2,150</u>	<u>-</u>	<u>64,522</u>
EXPENDITURE ON				
Charitable activities				
Church activities	70,478	21,161	-	91,639
Rushbearing activities	-	133	-	133
Total	<u>70,478</u>	<u>21,294</u>	<u>-</u>	<u>91,772</u>

The PCC of St Mary's Church, Ambleside

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total funds £
NET INCOME/(EXPENDITURE)	(8,106)	(19,144)	-	(27,250)

RECONCILIATION OF FUNDS

Total funds brought forward	140,253	126,300	-	266,553
TOTAL FUNDS CARRIED FORWARD	<u>132,147</u>	<u>107,156</u>	<u>-</u>	<u>239,303</u>

7. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 January 2021 and 31 December 2021	<u>31,549</u>
DEPRECIATION	
At 1 January 2021	24,224
Charge for year	1,465
At 31 December 2021	<u>25,689</u>
NET BOOK VALUE	
At 31 December 2021	<u>5,860</u>
At 31 December 2020	<u>7,325</u>

8. FIXED ASSET INVESTMENTS

	Unlisted investments £
MARKET VALUE	
At 1 January 2021 and 31 December 2021	<u>41,477</u>
NET BOOK VALUE	
At 31 December 2021	<u>41,477</u>
At 31 December 2020	<u>41,477</u>

There were no investment assets outside the UK.

The PCC of St Mary's Church, Ambleside

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.21	31.12.20
	£	£
Trade debtors	-	500
Other debtors	1,697	1,551
Prepayments and accrued income	1,044	2,387
	<u>2,741</u>	<u>4,438</u>

10. CASH AT BANK

	General fund	Operational reserve	Designated legacy	Rushbearing activities
	£	£	£	£
Barclays current account	24,293	-	-	-
Barclays Rushbearing Activity	-	-	-	3,898
CBF deposit account	6,725	60,000	1,626	-
Total	<u>31,018</u>	<u>60,000</u>	<u>1,626</u>	<u>3,898</u>

	Alene Hackett legacy	Adrienne Nicholson legacy	Organ Fund	Mural Appeal	Rev D Harrison legacy to beautify the church
	£	£	£	£	£
CBF deposit account	43,591	40,408	2,793	4,475	5,690
Total	<u>43,591</u>	<u>40,408</u>	<u>2,793</u>	<u>4,475</u>	<u>5,690</u>

	Lighting grant	Tree maintenance appeal	Storm damage appeal	31.12.21 Total funds	31.12.20 Total funds
	£	£	£	£	£
Barclays current account	-	-	-	24,293	10,438
Barclays Rushbearing Activity	-	-	-	3,898	4,439
CBF deposit account	1,500	1,009	1,134	168,951	173,862
Total	<u>1,500</u>	<u>1,009</u>	<u>1,134</u>	<u>197,142</u>	<u>188,739</u>

The Church received an amount of £30 (2020 - £2,111) on behalf of community collections which was paid out in the year to the charities concerned. As per PCC guidance this income and expenditure has not been reflected in the Statement of Financial Activities as this is not church income.

The PCC of St Mary's Church, Ambleside

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.21 £	31.12.20 £
Trade creditors	-	134
Other creditors	<u>2,572</u>	<u>2,542</u>
	<u>2,572</u>	<u>2,676</u>

Included in Other creditors is £1,226 (2019 - £1,196) relating to "Mission Communities". This will be paid out when this fund has set up a formal constitution and opened its own bank account. This is not church money.

12. MOVEMENT IN FUNDS

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	70,521	8,003	78,524
Operational reserve	60,000	-	60,000
Designated legacy	1,626	-	1,626
	<u>132,147</u>	<u>8,003</u>	<u>140,150</u>
Restricted funds			
Rushbearing activities	4,306	(408)	3,898
Alene Hackett legacy	53,125	(9,534)	43,591
Adrienne Nicholson legacy	42,879	(2,471)	40,408
Organ Fund	2,371	422	2,793
Mural Appeal	4,475	-	4,475
Rev D Harrison legacy to beautify the church	-	5,690	5,690
Lighting grant	-	1,500	1,500
Tree maintenance appeal	-	1,009	1,009
Storm damage appeal	-	1,134	1,134
	<u>107,156</u>	<u>(2,658)</u>	<u>104,498</u>
TOTAL FUNDS	<u>239,303</u>	<u>5,345</u>	<u>244,648</u>

The PCC of St Mary's Church, Ambleside

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

12. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	76,017	(68,014)	8,003
Churchyard designated	300	(300)	-
	<u>76,317</u>	<u>(68,314)</u>	<u>8,003</u>
Restricted funds			
Rushbearing activities	58	(466)	(408)
Alene Hackett legacy	50	(9,584)	(9,534)
Adrienne Nicholson legacy	41	(2,512)	(2,471)
Organ Fund	422	-	422
Churchyard maintenance	540	(540)	-
Rev D Harrison legacy to beautify the church	5,690	-	5,690
Lighting grant	1,500	-	1,500
Grants for major repairs	2,792	(2,792)	-
Tree maintenance appeal	1,009	-	1,009
Storm damage appeal	3,150	(2,016)	1,134
	<u>15,252</u>	<u>(17,910)</u>	<u>(2,658)</u>
TOTAL FUNDS	<u><u>91,569</u></u>	<u><u>(86,224)</u></u>	<u><u>5,345</u></u>

The PCC of St Mary's Church, Ambleside

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	78,627	(8,106)	70,521
Operational reserve	60,000	-	60,000
Designated legacy	1,626	-	1,626
	<u>140,253</u>	<u>(8,106)</u>	<u>132,147</u>
Restricted funds			
Rushbearing activities	4,439	(133)	4,306
Alene Hackett legacy	66,203	(13,078)	53,125
Adrienne Nicholson legacy	49,240	(6,361)	42,879
Organ Fund	1,943	428	2,371
Mural Appeal	4,475	-	4,475
	<u>126,300</u>	<u>(19,144)</u>	<u>107,156</u>
TOTAL FUNDS	<u>266,553</u>	<u>(27,250)</u>	<u>239,303</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	62,372	(70,478)	(8,106)
Restricted funds			
Rushbearing activities	-	(133)	(133)
Alene Hackett legacy	493	(13,571)	(13,078)
Adrienne Nicholson legacy	329	(6,690)	(6,361)
Organ Fund	788	(360)	428
Churchyard maintenance	540	(540)	-
	<u>2,150</u>	<u>(21,294)</u>	<u>(19,144)</u>
TOTAL FUNDS	<u>64,522</u>	<u>(91,772)</u>	<u>(27,250)</u>

The PCC of St Mary's Church, Ambleside

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

12. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.20 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	78,627	(103)	78,524
Operational reserve	60,000	-	60,000
Designated legacy	1,626	-	1,626
	<u>140,253</u>	<u>(103)</u>	<u>140,150</u>
Restricted funds			
Rushbearing activities	4,439	(541)	3,898
Alene Hackett legacy	66,203	(22,612)	43,591
Adrienne Nicholson legacy	49,240	(8,832)	40,408
Organ Fund	1,943	850	2,793
Mural Appeal	4,475	-	4,475
Rev D Harrison legacy to beautify the church	-	5,690	5,690
Lighting grant	-	1,500	1,500
Tree maintenance appeal	-	1,009	1,009
Storm damage appeal	-	1,134	1,134
	<u>126,300</u>	<u>(21,802)</u>	<u>104,498</u>
TOTAL FUNDS	<u><u>266,553</u></u>	<u><u>(21,905)</u></u>	<u><u>244,648</u></u>

The PCC of St Mary's Church, Ambleside

Notes to the Financial Statements - continued for the Year Ended 31 December 2021

12. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	138,389	(138,492)	(103)
Churchyard designated	300	(300)	-
	<u>138,689</u>	<u>(138,792)</u>	<u>(103)</u>
Restricted funds			
Rushbearing activities	58	(599)	(541)
Alene Hackett legacy	543	(23,155)	(22,612)
Adrienne Nicholson legacy	370	(9,202)	(8,832)
Organ Fund	1,210	(360)	850
Churchyard maintenance	1,080	(1,080)	-
Rev D Harrison legacy to beautify the church	5,690	-	5,690
Lighting grant	1,500	-	1,500
Grants for major repairs	2,792	(2,792)	-
Tree maintenance appeal	1,009	-	1,009
Storm damage appeal	3,150	(2,016)	1,134
	<u>17,402</u>	<u>(39,204)</u>	<u>(21,802)</u>
TOTAL FUNDS	<u>156,091</u>	<u>(177,996)</u>	<u>(21,905)</u>

The Alene Hackett legacy is for the maintenance, repair or improvement of the church and churchyard.

The Adrienne Nicholson legacy is for the maintenance of the fabric of the church.

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2021.

The PCC of St Mary's Church, Ambleside

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2021**

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.21 Total funds £	31.12.20 Total funds £
INCOME AND ENDOWMENTS					
Donations and legacies					
Planned giving - Gift Aid	34,703	360	-	35,063	36,095
Other planned giving	4,437	-	-	4,437	3,602
Collections	2,593	-	-	2,593	1,320
Legacies	1,000	5,690	-	6,690	-
Grants	-	4,832	-	4,832	540
Sundry donations	1,579	4,159	-	5,738	1,498
Gift aid	10,145	63	-	10,208	9,547
	<u>54,457</u>	<u>15,104</u>	<u>-</u>	<u>69,561</u>	<u>52,602</u>
Other trading activities					
Car park rentals	4,335	-	-	4,335	3,339
Magazine advertising	3,830	-	-	3,830	1,000
Rushbearing income	-	58	-	58	-
	<u>8,165</u>	<u>58</u>	<u>-</u>	<u>8,223</u>	<u>4,339</u>
Investment income					
Dividends	1,000	-	-	1,000	1,000
Deposit account interest	-	90	-	90	822
	<u>1,000</u>	<u>90</u>	<u>-</u>	<u>1,090</u>	<u>1,822</u>
Charitable activities					
Fees (weddings and funerals)	9,243	-	-	9,243	4,932
Church hire	2,431	-	-	2,431	470
Miscellaneous income	1,021	-	-	1,021	357
	<u>12,695</u>	<u>-</u>	<u>-</u>	<u>12,695</u>	<u>5,759</u>
Total incoming resources	76,317	15,252	-	91,569	64,522
EXPENDITURE					
Charitable activities					
Insurance	5,377	-	-	5,377	5,332
Carried forward	5,377	-	-	5,377	5,332

This page does not form part of the statutory financial statements

The PCC of St Mary's Church, Ambleside

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2021**

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.21 Total funds £	31.12.20 Total funds £
Charitable activities					
Brought forward	5,377	-	-	5,377	5,332
Light and heat	-	4,706	-	4,706	4,851
Mission giving - overseas	1,349	-	-	1,349	1,470
Mission giving - home	2,992	-	-	2,992	2,444
Ministry - Parish offering	41,600	-	-	41,600	47,000
Ministry - clergy expenses	662	-	-	662	1,127
Upkeep of services	385	-	-	385	1,017
Parish magazine	3,025	-	-	3,025	2,068
Furnishings and equipment	30	-	-	30	300
Upkeep of churchyard	300	4,922	-	5,222	6,573
Cleaning	600	-	-	600	1,200
Church maintenance	2,950	-	-	2,950	8,538
Rushbearing expenses	-	466	-	466	133
Major repairs	-	7,816	-	7,816	-
Fixtures and fittings	1,465	-	-	1,465	1,832
	<u>60,735</u>	<u>17,910</u>	<u>-</u>	<u>78,645</u>	<u>83,885</u>
Support costs					
Management					
Administrator	5,184	-	-	5,184	5,028
Postage and stationery	735	-	-	735	972
Independent Examiner fee	1,458	-	-	1,458	1,785
	<u>7,377</u>	<u>-</u>	<u>-</u>	<u>7,377</u>	<u>7,785</u>
Finance					
Bank charges	202	-	-	202	102
Total resources expended	<u>68,314</u>	<u>17,910</u>	<u>-</u>	<u>86,224</u>	<u>91,772</u>
Net income/(expenditure)	<u>8,003</u>	<u>(2,658)</u>	<u>-</u>	<u>5,345</u>	<u>(27,250)</u>

This page does not form part of the statutory financial statements

Accounts

St. Mary's Church, Ambleside

Parochial Church Council (PCC)

(St Mary's Ambleside is part of the Diocese of Cumbria within the Church of England)

Annual Report 2020

Report of the Trustees and Unaudited Financial Statements

for year ended 31 December 2020

Charity No: 1134603

Church Office:

St Mary's Church
C/o The Vicarage
Millan's Park
Ambleside
Cumbria
LA22 9AD

Bankers:

Barclays Bank,
3 Crescent Road,
Windermere,
LA23 1EB

Independent Examiner

Helen Holmes
Stables Thompson & Briscoe
Ltd
Lowther House
Lowther St
Kendal
LA9 4DX

Incumbent:

Rev Beverley Lock

Stables Thompson & Briscoe Ltd
Chartered Accountants & Business Advisors
Lowther House
Lowther Street
Kendal
LA9 4DX

**Contents of the Financial Statements
for the Year Ended 31 December 2020**

	Page
Report of the Trustees	1 to 9
Independent Examiner's Report	10
Statement of Financial Activities	11
Balance Sheet	12
Notes to the Financial Statements	13 to 21
Detailed Statement of Financial Activities	22 to 23

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2020

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019). They were also prepared in accordance with PCC Accountability.

1. AIMS and PURPOSES

To cooperate with the minister in promoting in the parish the whole mission of the Church: evangelistic, pastoral, social and ecumenical.

St Mary's Church Ambleside also provides a daily benefit to a high number of visitors from all over the UK and the world.

2. OBJECTIVES and ACTIVITIES

The objectives of the PCC are detailed within the memorandum & articles of the PCC, but can be summarised as follows: -

The PCC is committed to enabling as many people as possible to worship at our church and become part of our church community. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many community groups that live within our parish. Our services and worship put faith into practice through prayer, scripture, music and sacrament.

St. Mary's Ambleside PCC confirm compliance with the "duty" in section 4 of the 2006 Charities Act and give due regard to guidance published by the Charity Commission regarding Public Benefit. In summary, the PCC trustees ensure that the purposes for which it is set up are maintained:

- Ensure that PCC trustees understand the PCC charity purposes as set out in its governing document
- Plan what the PCC will do and what needs to be achieved
- Be able to explain how all of the PCC activities are intended to further or support the PCC purposes
- Understand how the PCC benefits the public by carrying out its purposes

Next to St Mary's church sits Ambleside Parish Centre, a Community Centre, which receives financial contributions from St Mary's, the local Methodist church and community grants. It is a vibrant welcoming community space where many members of the local community take part in groups and activities or volunteer their time for projects such as the Fareshare lunches, the Evergreen club for over 55s or running the Youth work Fairtrade stall. Many of the congregation of St Mary's are actively living out their faith, supporting the groups and volunteering alongside their neighbours. There are also a couple of church led initiatives such as the Bereavement Support group and the Home Visiting Service (suspended due to covid19).

St. Mary's Church has contact with the University of Cumbria (Ambleside campus) through the Rector attending liaison meetings and acting as Honorary Chaplain.

When planning our activities for the year we have considered the Charity Commission's guidance on the public benefit and the supplementary guidance on charities for the advancement of religion. In particular, we try to enable people to live out their faith as part of our parish community through:

- Worship and prayer, learning about the Gospel and developing their knowledge, relationship and trust in Jesus Christ.
- Provision of pastoral care for people living in the parish
- Missionary and outreach work.

The main objective for the last year was to continue to ensure that the objectives set out above can be met and supported and to raise the profile of the work of the PCC and encourage new people to take an interest in the Church and its activities.

To facilitate this work of the Church it is important that the PCC maintains the building's fabric.

Both St Mary's Church and the Ambleside Parish Centre have been particularly challenged during 2020 which has proved to be an exceptional year with the emergence of the global coronavirus COVID-19 pandemic caused by SARS-COV-2. This resulted in significant disruption to the plans originally envisaged at the start of the year and led to both St Mary's Church and the Ambleside Parish Centre making significant changes to their modus operandi in order to continue as important beneficial entities within the community.

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2020

During the periods of formal lockdown, the Church moved to provision of on-line services via the Zoom technology platform and continued to provide this facility as an additional benefit when it was possible to provide in-person services for certain periods in the year. Church volunteers manned St Mary's for COVID-safe private prayer 3 mornings a week when this was allowed.

During 2020 the Ambleside Parish Centre together with members of St Mary's has played a focal role in facilitating aid to the local community during the COVID pandemic through the provision of lunchtime meals five days a week, soup and bread for families in need at weekends and through the Community Cupboard food bank.

3. ACHIEVEMENTS and PERFORMANCE (figures in brackets refer to 2019)

Worship and prayer

During 2020 the general pattern of regular Sunday services was significantly altered due to the Covid 19 pandemic. From 23rd March 2020 the church was closed due to the first National Lockdown. From then until December 2020 the church provided on-line services using the Zoom technology platform every week. Alongside this during periods of full lockdown sermons and letters were distributed to those who were unable or unwilling to access on-line services. We also provided additional opportunities for prayer during the week on Zoom. Those able to access emails also got updates on matters of local concern. The church continued to provide this facility as an additional benefit when it was possible to provide in-person services for certain periods in the year.

There have been 1(4) wedding, and 15(18) funerals. Our services have included an on-line Christingle Service, Mothering Sunday, Harvest Festival, Remembrance Day, Remembering Service, Carol Service.

The average weekly in church attendance counted during October was 28(58) due to Covid restrictions. However, Church at home [Zoom services] during October were 34.

There have been significant changes in the Ministry Team during the Year. Rev. George Wrigley retired in June 2020. Rev. Jane Nattrass joined as SSM Curate from June and was ordained Deacon in September, Canon Nick Hallam became Team Vicar and Mr Brian Lock took on additional responsibilities as Reader. Mr David Robbins started training on the Authorised Lay Ministry course.

A Crumpet Church kept running on Monday afternoons for primary school children for as long as it was possible to do so in person and then went on-line. Families gathered, enjoyed a snack, played games and did crafts related to the theme/story of the day. There was then a time of worship with music, story and prayer.

Café Church with help of the Youth Church Network Minister, Chris Mason, have made welfare calls to families that the church has contact with as have the Crumpet Church team led by Rev. Jane Nattrass.

A midweek group, coordinated by Graham Sutton, has been held via Zoom every 2 weeks to enable more contemporary Bible study and worship to be developed. A number of church members have led the sessions helping to explore and develop personal gifting and calling. A Bible Study group also met either at the Vicarage or on-line on alternate Wednesdays led by Brian Lock.

The church could only be safely opened when it was possible to supervise private prayer. When infection rates were very high the PCC took the decision for private prayer to be by appointment. Booklets on Christian faith (supplied by LIFEWORDS) in many languages are available in church and are free to visitors although donations are given and there is a steady demand for this Christian literature.

Church members volunteer to support the local school in both official (as Governors) and unofficial (as classroom supporters) ways.

Pastoral Care

A year of lockdown has brought opportunities and challenges to the pastoral care team! Whilst we have not been able to gather together in church or social settings it has not been possible to continue the person-to-person prayer ministry, or organise church fellowship lunches, and the "who does what" board in church sadly remains unfinished.

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2020

But the pastoral care of the church family and extended community has continued apace. The prayer "chain" which David Stothard has magnificently continued to administer has continued regularly to provide prayer support for the church and wider family.

Beyond prayer ministry, the pastoral care team has been busy providing support in practical ways.

In the summer when the government were still pondering whether or not to make mask wearing mandatory 12 talented sewers, encouraged by Zoe Ashworth and Judith Sutton, from church and community got their sewing machines out and within days of the project starting the pastoral care team were able to begin delivering the welcome gift of a mask to the vulnerable. By the end of the project in the autumn following a second sewing wave over 250 masks had been made and gifted to church, and community folk, plus shopkeepers and front-line workers.

Early in lockdown cards of encouragement and gratitude were made and delivered to all the local shops who had stayed open to provide services to the local community.

Lockdown continued into the autumn and people's anxieties were increasing as winter approached, so the pastoral care team met again and agreed to distribute cards with messages of encouragement to the vulnerable and isolated. A huge thanks must go to the very talented Lee Haywood who became a machine and created over 160 cards for the project, and to Marguerite Jenkinson who also made cards and to the primary school for colouring in the cards for Christmas.

At the end of the reporting year cards have been distributed in October and Christmas to over 80 people each time; and looking forward, cards will also be distributed to further encourage folks in February and Easter 2021. Thanks to Pauline's creative endeavours, a little bag of chocolates accompanied the Christmas distributions, and will again accompany the cards delivered for Easter 2021.

Special thanks must go to Gill Scarlett, Betty Potts, Judith Shingler, Pauline Carrick, Caitlin Willis and Jenny Harrop who have been amazingly faithful, good hearted and generous with their time as they collected and distributed the cards on these occasions.

Pastoral care has been exercised in a variety of ways during 2020. The clergy are available to visit on request when restrictions permit. There is support for the bereaved through clergy contact and the work of the bereavement support group. Holy Communion services are taken into Millan's Court (monthly) and to Rowan Court by request until Lockdown. Those in hospital are visited by clergy and the fellowship when at all possible.

The church family lunch once a quarter was enjoyed by the fellowship until restrictions due to the pandemic came in.

Prayer Team and Network

The church provides a confidential opportunity for prayer ministry after the main 11am service. This was replaced during lockdown by the clergy ringing up church members and offering prayer over the telephone. Also, at any time by either a request to the clergy or via email to the prayer co-ordinator, with permission from those who request prayer, there is a team of Intercessors who pray as a network.

Mission and Evangelism

Mission giving helped to support our main charities as follows: Nepal International Support Fellowship; Ambleside Parish Centre and Ambleside C of E Primary school.

Donations via gift aid, loose plate collection, Church Pillar and Letter Box and other planned giving continues, albeit at reduced levels due to Covid19, and have enabled the PCC to give to secular charities such as the British Legion.

During the course of the year, St Mary's Church Fellowship made the following donations directly to 3rd party charities. (These donations do not form part of the end of year accounts). TEAR Fund - £196 (£325); The Children's Society - £0 (£762) and Christian Aid - £85 (£1,154).

Our parish magazine is delivered to every household in the parish free of charge. The magazine keeps parishioners and the community informed of community events and church meetings. Some 2000 magazines are printed and distributed 10 times annually. During 2020 it was only possible to deliver 6 editions of the magazine, but all editions were published on the website.

The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2020

A Monday night youth group continues with the support of two church members and the Network Youth Officer for the South Lakes. The group met in the Baptist Church until Covid19 restrictions started.

Ecumenical Relationships

St Mary's Church is a member of Churches Together in Ambleside District (CTAD). January Week of Prayer for Christian Unity was well supported. When lockdown came combined services were offered for churches that could not provide their own on-line services. There is a combined service on the 5th Sunday of relevant months. Denominations attending are Baptist; Roman Catholic; Methodist and Quakers. Christmas Carol singing on local estates was not undertaken this year but the combined on – line Church carol service was organised by St. Mary's Team. During Lent there were Lent midweek groups, but the walk of witness was not possible this year. There was general encouragement to install crosses on homes – bare ones for Good Friday and decorated for Easter Day to make Easter visible in the area.

St. Mary's Church is a member of the Central Lakes Mission Community and group of 14 worshipping communities who are exploring how they can work together to promote the Christian faith in the area of the Central Lakes. This year the Mission Community has held two on – line joint services which have been very encouraging.

Churchyard

0(9) faculties for reserving grave plots have been applied for during the year.

Community services started to help the PCC but due to Covid19 restrictions this was very limited. The PCC paid for all the churchyard to be kept in good order, including repairs to damaged wall in the car park.

Church Building

No significant works or repairs were carried out in 2020.

The building was closed to visitors and for worship for part of the year in accordance with diocesan guidance. When it was possible to reopen the interior layout was adapted to provide space for social distancing and a one-way circulation. Special cleaning measures were put in place, hand cleaning facilities provided, and track & trace records were kept.

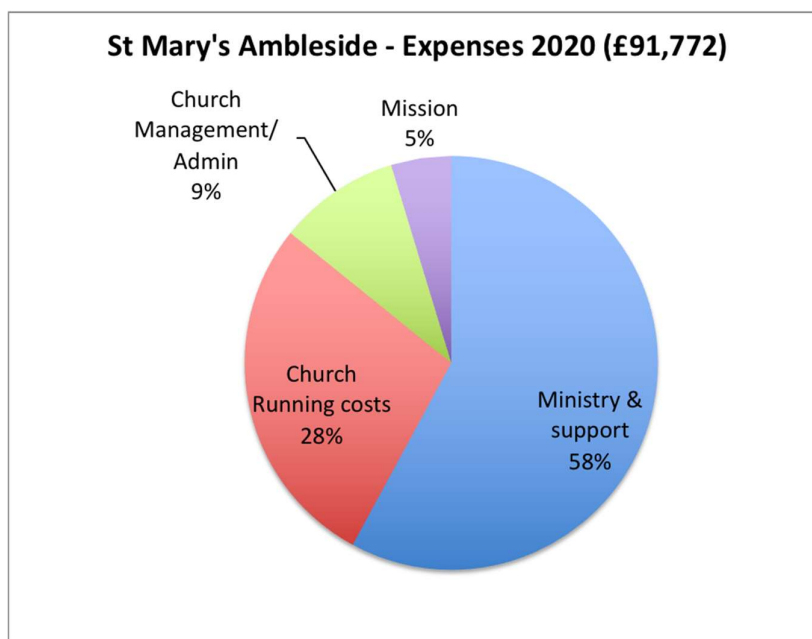
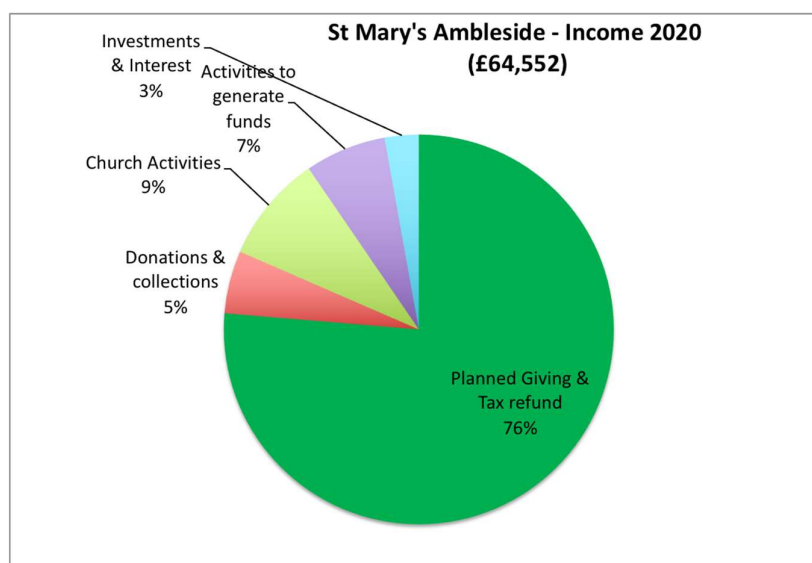
The PCC of St Mary's Church, Ambleside

Report of the Trustees for the Year Ended 31 December 2020

4. FINANCIAL REVIEW (See Financial Report for detail)

Summary information:

- This year there is a net excess expenditure over income of £27,250 mainly due to the impact of Covid19 pandemic restrictions. This is a 28% reduction of income.
- Restricted deposit funds have been transferred to cover this deficit.
- This year there is a net deficit of £8,106 (£13,175) in Unrestricted funds.
- There are 64 (68) planned givers.
- Planned giving total decreased to £39,697 from £42,215 last year (6% reduction).
- Parish share offer was £47,000, same as the previous year.
- No legacy was bequeathed to the church during 2020.



**Report of the Trustees
for the Year Ended 31 December 2020**

5. RESERVES POLICY

The PCC holds Funds as detailed below. These Funds are held in 2 accounts: CBF Church of England Fund and a current account held with Barclays Bank.

Restricted Funds

Two people left significant legacies in 2012 for the Church plus Churchyard and the Church. The funds remaining for these legacies are £95,994 (£115,443).

In addition, Restricted Funds have been established for the following purposes prior to 2019:

MURAL Restoration – APPEAL

Organ Fund – Planned Giving

Designated Funds

The PCC has designated a further legacy received in 2017, as there were no restrictions applied to this Gift, towards improving the church Visual and sound systems over the next 2 yrs.

Unrestricted Funds (cash)

The PCC hold unrestricted funds to ensure that at least 9 months of typical church running costs can be met in the unlikely event of a shortfall in income or any unexpected expenses. Balance held in unrestricted funds at the end of 2020 is £70,259.

Reserves policy is reviewed by the PCC each financial year.

It is PCC policy to invest fund balances with the CBF Church of England Deposit Fund.

Legacy policy

This policy is being reviewed as part of the “Giving for Life” initiative and is now planned for implementation during 2021.

6. PLANS FOR FUTURE PERIODS

The PCC will continue to meet its objectives as outlined within this document.

It will seek to meet its responsibilities to provide Public Benefit by exploring further the benefits of working in the Central Lakes Mission Community. St. Mary's church will continue to participate in the activities of CTAD and support the work of the Network Youth Church, Walking Church and Crumpet Church.

It will be reviewing the pattern of worship and the need to put the church on a firmer financial footing as a result of losses incurred during the pandemic. A group will be formed to make these plans.

Within the next financial period it is planned to carry out repairs to the junction of the south face of the tower, south roof and on-going works arising from the 2018 Quinquennial Survey. Inspection of the Spire has also been undertaken. It is also planned to upgrade the Sound and Lighting systems.

The PCC is in the process of closing St Anne's churchyard to burials and handing over the responsibility for the maintenance to the South Lakes District Council. The handover is conditional on necessary repairs being completed by the PCC at an approximate cost of £4,000, taken from PCC reserve funds.

**Report of the Trustees
for the Year Ended 31 December 2020**

7. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

PCC

The PCC complies with its governing document. The method of appointment of PCC members is set out in the Church Representation Rules (dated 2017). All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC. The PCC is a corporate body established by the Church of England. The PCC operates under the Parochial Church Council Measure.

Recruitment and appointment of new trustees

All new members are voted onto the PCC via the Annual Parish Church Meeting (APCM). The role of Church Warden or Secretary or Treasurer is also confirmed at the APCM along with confirmation of the Financial Examiner.

Organisational structure

The full PCC met on Zoom platform 7(7) times during the year, including 1(1) Special Meetings, (not including the Annual Parochial Church Meeting) with an average attendance of about 68%(69%) (elected and ex office-officio members). At each meeting, members are responsible for declaring any "conflict of interest" at the start of the meeting having had the forthcoming agenda before the meeting. Issues discussed during the course of the year covered:

Maintenance of St Mary's graveyard, maintenance of St Anne's graveyard, worship on Sundays, including organising on-line services via Zoom caused by the COVID 19 pandemic, mid-week meetings including those on-line via Zoom, Safeguarding, Quinquennial Survey, Wordsworth Chapel project, Internal lighting scheme, Parish magazine, Mission Community plans and remits for the PCC Standing Committee and Finance and Building sub-committee of PCC.

Electoral Roll

All are welcome to attend regular services. There are 86(86) parishioners on the Church of England Electoral Roll for St Mary's Ambleside.

Safeguarding Policy

During 2020 the Parish safeguarding Officer continued to be responsible for St Mary's PCC and the Loughrigg Team for implementing the Carlisle Diocesan Safeguarding Policy. The next stage of training sessions is planned during 2021 including on-line courses.

Risk management

The PCC records "Risks" as Agenda items of the PCC. They are then managed to closure, and all actions and decisions are recorded at subsequent PCC meetings. "Risks" are defined as significant problems that could hinder the Church's work and categorised as follows: Governance risks (skills, competence and organisation of the PCC etc):

Operational risks (health & safety, employment, child protection etc)

Financial risks (reserves, cash flow, investments, income stability, fraud etc)

External risks (demographic and employment changes, public reputation etc)

Regulatory risks (fundraising, disability discrimination, HMRC requirements etc)

During 2020 there were 3 Risk items identified and the PCC progressed actions at each PCC meeting. The 3 Risk items were: Closure of St Anne's Churchyard; Maintenance of St Mary's Churchyard and Safeguarding.

**Report of the Trustees
for the Year Ended 31 December 2020**

7. STRUCTURE, GOVERNANCE AND MANAGEMENT

Deanery Synod

Synod has met only once during the last 12 months due to weather & Covid19. This was on Zoom which was interactive and a good platform to use.

Usually, there are regular items for information & discussion i.e.

Finance - providing oversight of Deanery Accounts, Parish Levy and discussion re Parish Offers.

Mission Communities [North, East & South] updating Deanery what is happening locally in each area; Network Youth Ministry submit a written report together with a video presentation; Safeguarding; Data Protection & GDPR; as well as invited speakers who give a flavour of their expertise & resources.

Given that parishes face many changes and tasks, members of Synod should view synod meetings as open to [and invite] non-members so that non-members can benefit from this resource approach when a subject relevant to their local interest/role is to be discussed.

There should be 2 members representing St Mary's Church at Deanery Synod as per the electoral roll formula.

At the recent meeting, Derek Hurton, Diocesan Secretary, gave an in-depth presentation about Diocesan Finances concerning the Covid 19 lockdown and the resulting loss of income to churches.

Chris Mason, Network Youth Minister, talked about the difficulties of connecting and working with young people during the pandemic.

Leadership Team

The Church Leadership Team seeks to promote the areas of Pastoral Care and Prayer, Worship co-ordinator, Congregational Leader, Small Groups and Discipleship. The group were discerned after much prayer, are all members of the PCC and seek to ensure that these areas of work are covered, and any developments fed back to the PCC.

Payment of Staff Policy

The PCC currently has 1 paid part time post of Church Administrator. The role covers general church administration, and the line manager is the Incumbent. Annual increases are reviewed at the end of each tax year and any increases are based on the RPI index. Accountants are employed to manage Pay Slip and Government payments on behalf of the PCC, with instructions given by the Church Project Treasurer. No change

8. ADMINISTRATIVE INFORMATION

Location and contact address	Contact Details:
St Mary's Church C/o The Vicarage, Millan's Park, Ambleside LA22 9AD	Rev B Lock 015394 33205

PCC members who have served from 1st January 2020 until the date this report was approved are:

Ex-Officio members (7):

- | | |
|----------------------|--|
| 1.Rev. Beverley Lock | (Team Rector) |
| 2.Rev. Nick Hallam | (Assistant Minister) |
| 3.Rev Jane Natrass | (Deacon – appointed 26 th September 2020) |
| 4.Pauline Sunnucks | Church Warden |
| 5.David Stothard | Church Warden |

The PCC of St Mary's Church, Ambleside

**Report of the Trustees
for the Year Ended 31 December 2020**

PCC members who have served from 1st January 2020 until the date this report was approved are:

Ex-Officio members (7) (continued):

6. Pauline Sunnucks Deanery Synod representative

7. Vacant Deanery Synod representative

Ex – officio members who resigned at APCM on 29th September 2020 None

Elected members (9) of the PCC APCM 29th September 2020:

1. Marguerite Jenkinson

2. Judith Shingler

3. Helen Minton

4. Graham Sutton Church Financial Officer

5. Dr Robert Ashworth

6. Carole Drummond Smith resigned 30th September 2020

7. Dr Dame Sue Ion (elected at APCM 29th September 2020)

8. Vacant

9. Vacant

Jane Natrass (appointed Deacon 26th September 2020 now ex-officio)

Elected members who resigned at APCM on 29th September 2020

Marina Thomlinson

Jenny Harrop

Co-opted members (2) of the PCC APCM 29th September 2020:

Pauline Carrick co-opted from July 2019

Betty Potts PCC Secretary from 29th September 2020

Tony Sunnucks Church Treasurer from 29th September 2020

**Approved by the APCM on 30th March 2021 and signed on their behalf by the Reverend
Beverley Lock (PCC Chairman)**

B. Lock

**Independent Examiner's Report to the Trustees of
The PCC of St Mary's Church, Ambleside**

Independent examiner's report to the trustees of The PCC of St Mary's Church, Ambleside
I report to the charity trustees on my examination of the accounts of The PCC of St Mary's Church, Ambleside (the Trust) for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



H M Holmes BSc FCA
ICAEW
Stables Thompson & Briscoe Ltd
Chartered Accountants & Business Advisors
Lowther House
Lowther Street
Kendal
LA9 4DX

Date: 26/04/2021

The PCC of St Mary's Church, Ambleside

**Balance Sheet
31 December 2020**

	Notes	Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.20 Total funds £	31.12.19 Total funds £
FIXED ASSETS						
Tangible assets	7	7,325	-	-	7,325	9,157
Investments	8	41,477	-	-	41,477	41,477
		<u>48,802</u>	<u>-</u>	<u>-</u>	<u>48,802</u>	<u>50,634</u>
CURRENT ASSETS						
Debtors	9	4,438	-	-	4,438	4,405
Cash at bank	10	81,450	107,289	-	188,739	212,826
		<u>85,888</u>	<u>107,289</u>	<u>-</u>	<u>193,177</u>	<u>217,231</u>
CREDITORS						
Amounts falling due within one year	11	(2,543)	(133)	-	(2,676)	(1,312)
NET CURRENT ASSETS		<u>83,345</u>	<u>107,156</u>	<u>-</u>	<u>190,501</u>	<u>215,919</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		132,147	107,156	-	239,303	266,553
NET ASSETS		<u>132,147</u>	<u>107,156</u>	<u>-</u>	<u>239,303</u>	<u>266,553</u>
FUNDS	12					
Unrestricted funds					132,147	140,253
Restricted funds					107,156	126,300
TOTAL FUNDS					<u>239,303</u>	<u>266,553</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 30th MARCH 2021 and were signed on its behalf by:

.....
Trustee

A. T. S. (TREASURER)

Black

The notes form part of these financial statements

The PCC of St Mary's Church, Ambleside

**Statement of Financial Activities
for the Year Ended 31 December 2020**

	Notes	Unrestricted funds £	Restricted funds £	Endowment fund £	31.12.20 Total funds £	31.12.19 Total funds £
INCOME AND ENDOWMENTS						
Donations and legacies		51,274	1,328	-	52,602	61,122
Charitable activities						
Church activities		5,759	-	-	5,759	15,966
Other trading activities	2	4,339	-	-	4,339	9,877
Investment income	3	1,000	822	-	1,822	3,507
Total		<u>62,372</u>	<u>2,150</u>	<u>-</u>	<u>64,522</u>	<u>90,472</u>
EXPENDITURE ON						
Charitable activities						
Church activities		70,478	21,161	-	91,639	152,851
Rushbearing activities		-	133	-	133	-
Total		<u>70,478</u>	<u>21,294</u>	<u>-</u>	<u>91,772</u>	<u>152,851</u>
NET						
INCOME/(EXPENDITURE)		(8,106)	(19,144)	-	(27,250)	(62,379)
RECONCILIATION OF FUNDS						
Total funds brought forward		140,253	126,300	-	266,553	328,932
TOTAL FUNDS CARRIED FORWARD		<u>132,147</u>	<u>107,156</u>	<u>-</u>	<u>239,303</u>	<u>266,553</u>

The notes form part of these financial statements

**Notes to the Financial Statements
for the Year Ended 31 December 2020**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The accounts are prepared on a going concern basis.

The charity is an unincorporated entity governed by the Parochial Church Council Powers Measure (1956) as amended and Church Representation Rules.

The address of the registered office is given in the charity information page of these financial statements. The nature of the charity's operations and principal activities are to promote in the ecclesiastical parish the whole mission of the Church.

Financial reporting standard 102 - reduced disclosure exemptions

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donated facilities, goods and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example, the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2020**

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 20% on reducing balance

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	31.12.20	31.12.19
	£	£
Car park rentals	3,339	4,786
Magazine advertising	1,000	4,070
Rushbearing income	-	1,021
	<u>4,339</u>	<u>9,877</u>

3. INVESTMENT INCOME

	31.12.20	31.12.19
	£	£
Dividends	1,000	1,900
Deposit account interest	822	1,607
	<u>1,822</u>	<u>3,507</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2020**

4. TRUSTEES' REMUNERATION AND BENEFITS

Mrs P Sunnucks and Mrs M Thomlinson were paid in total £465 (2019 - £1,390) for their services as vergers in the year.

Judith Dixon was paid £5,028 (2019 - £4,190) for her services as administrator in the year.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

5. STAFF COSTS

	31.12.20	31.12.19
	£	£
Wages and salaries	5,028	4,945
	<u>5,028</u>	<u>4,945</u>

The average monthly number of employees during the year was as follows:

	31.12.20	31.12.19
	1	1
Administrator	<u>1</u>	<u>1</u>

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	59,724	1,398	-	61,122
Charitable activities				
Church activities	15,966	-	-	15,966
Other trading activities	8,856	1,021	-	9,877
Investment income	1,900	1,607	-	3,507
Total	<u>86,446</u>	<u>4,026</u>	<u>-</u>	<u>90,472</u>
EXPENDITURE ON				
Charitable activities				
Church activities	73,271	79,580	-	152,851
NET INCOME/(EXPENDITURE)	<u>13,175</u>	<u>(75,554)</u>	<u>-</u>	<u>(62,379)</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Endowment fund £	Total funds £
RECONCILIATION OF FUNDS				
Total funds brought forward	127,078	201,854	-	328,932
TOTAL FUNDS CARRIED FORWARD	<u>140,253</u>	<u>126,300</u>	<u>-</u>	<u>266,553</u>

7. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
COST	
At 1 January 2020 and 31 December 2020	<u>31,549</u>
DEPRECIATION	
At 1 January 2020	22,392
Charge for year	1,832
At 31 December 2020	<u>24,224</u>
NET BOOK VALUE	
At 31 December 2020	<u>7,325</u>
At 31 December 2019	<u>9,157</u>

8. FIXED ASSET INVESTMENTS

	Unlisted investments £
MARKET VALUE	
At 1 January 2020 and 31 December 2020	<u>41,477</u>
NET BOOK VALUE	
At 31 December 2020	<u>41,477</u>
At 31 December 2019	<u>41,477</u>

There were no investment assets outside the UK.

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20	31.12.19
	£	£
Trade debtors	500	-
Other debtors	1,551	4,405
Prepayments and accrued income	2,387	-
	<u>4,438</u>	<u>4,405</u>

10. CASH AT BANK

	General fund £	Operational reserve £	Designated legacy £	Rushbearing activities £	Alene Hackett legacy £
Barclays current account	10,438	-	-	-	-
Barclays Rushbearing Activity	-	-	-	4,439	-
CBF deposit account	9,386	60,000	1,626	-	53,125
Total	<u>19,824</u>	<u>60,000</u>	<u>1,626</u>	<u>4,439</u>	<u>53,125</u>

				31.12.20	31.12.19
	Adrienne Nicholson legacy £	Organ Fund £	Mural Appeal £	Total funds £	Total funds £
Barclays current account	-	-	-	10,438	5,347
Barclays Rushbearing Activity	-	-	-	4,439	4,439
CBF deposit account	42,879	2,371	4,475	173,862	203,040
Total	<u>42,879</u>	<u>2,371</u>	<u>4,475</u>	<u>188,739</u>	<u>212,826</u>

The Church received an amount of £2,111 (2019 - £6,165) on behalf of community collections which was paid out in the year to the charities concerned. As per PCC guidance this income and expenditure has not been reflected in the Statement of Financial Activities as this is not church income.

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2020**

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20	31.12.19
	£	£
Trade creditors	134	-
Other creditors	<u>2,542</u>	<u>1,312</u>
	<u>2,676</u>	<u>1,312</u>

Included in Other creditors is £1,196 (2019 - £866) relating to "Mission Communities". This will be paid out when this fund has set up a formal constitution and opened its own bank account. This is not church money.

12. MOVEMENT IN FUNDS

	At 1.1.20	Net movement	At
	£	in funds	31.12.20
	£	£	£
Unrestricted funds			
General fund	78,627	(8,106)	70,521
Operational reserve	60,000	-	60,000
Designated legacy	<u>1,626</u>	<u>-</u>	<u>1,626</u>
	<u>140,253</u>	<u>(8,106)</u>	<u>132,147</u>
Restricted funds			
Rushbearing activities	4,439	(133)	4,306
Alene Hackett legacy	66,203	(13,078)	53,125
Adrienne Nicholson legacy	49,240	(6,361)	42,879
Organ Fund	1,943	428	2,371
Mural Appeal	<u>4,475</u>	<u>-</u>	<u>4,475</u>
	<u>126,300</u>	<u>(19,144)</u>	<u>107,156</u>
TOTAL FUNDS	<u>266,553</u>	<u>(27,250)</u>	<u>239,303</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

12. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	62,372	(70,478)	(8,106)
Restricted funds			
Rushbearing activities	-	(133)	(133)
Alene Hackett legacy	493	(13,571)	(13,078)
Adrienne Nicholson legacy	329	(6,690)	(6,361)
Organ Fund	788	(360)	428
Churchyard maintenance	540	(540)	-
	<u>2,150</u>	<u>(21,294)</u>	<u>(19,144)</u>
TOTAL FUNDS	<u>64,522</u>	<u>(91,772)</u>	<u>(27,250)</u>

Comparatives for movement in funds

	At 1.1.19 £	Net movement in funds £	At 31.12.19 £
Unrestricted funds			
General fund	127,078	13,175	140,253
Restricted funds			
Restricted funds	197,164	(75,303)	121,861
Rushbearing activities	4,690	(251)	4,439
	<u>201,854</u>	<u>(75,554)</u>	<u>126,300</u>
TOTAL FUNDS	<u>328,932</u>	<u>(62,379)</u>	<u>266,553</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

12. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	86,446	(73,271)	13,175
Restricted funds			
Restricted funds	3,005	(78,308)	(75,303)
Rushbearing activities	1,021	(1,272)	(251)
	<u>4,026</u>	<u>(79,580)</u>	<u>(75,554)</u>
TOTAL FUNDS	<u>90,472</u>	<u>(152,851)</u>	<u>(62,379)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.19 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	127,078	5,069	132,147
Restricted funds			
Restricted funds	197,164	(75,303)	121,861
Rushbearing activities	4,690	(384)	4,306
Alene Hackett legacy	-	(13,078)	(13,078)
Adrienne Nicholson legacy	-	(6,361)	(6,361)
Organ Fund	-	428	428
	<u>201,854</u>	<u>(94,698)</u>	<u>107,156</u>
TOTAL FUNDS	<u>328,932</u>	<u>(89,629)</u>	<u>239,303</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2020**

12. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	148,818	(143,749)	5,069
Restricted funds			
Restricted funds	3,005	(78,308)	(75,303)
Rushbearing activities	1,021	(1,405)	(384)
Alene Hackett legacy	493	(13,571)	(13,078)
Adrienne Nicholson legacy	329	(6,690)	(6,361)
Organ Fund	788	(360)	428
Churchyard maintenance	540	(540)	-
	<u>6,176</u>	<u>(100,874)</u>	<u>(94,698)</u>
TOTAL FUNDS	<u>154,994</u>	<u>(244,623)</u>	<u>(89,629)</u>

The Alene Hackett legacy is for the maintenance, repair or improvement of the church and churchyard.

The Adrienne Nicholson legacy is for the maintenance of the fabric of the church.

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2020.

The PCC of St Mary's Church, Ambleside

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2020**

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.20 Total funds £	31.12.19 Total funds £
INCOME AND ENDOWMENTS					
Donations and legacies					
Planned giving - Gift Aid	35,465	630	-	36,095	38,461
Other planned giving	3,602	-	-	3,602	3,754
Collections	1,320	-	-	1,320	3,657
Grants	-	540	-	540	780
Sundry donations	1,498	-	-	1,498	1,894
Gift aid	9,389	158	-	9,547	12,576
	<u>51,274</u>	<u>1,328</u>	<u>-</u>	<u>52,602</u>	<u>61,122</u>
Other trading activities					
Car park rentals	3,339	-	-	3,339	4,786
Magazine advertising	1,000	-	-	1,000	4,070
Rushbearing income	-	-	-	-	1,021
	<u>4,339</u>	<u>-</u>	<u>-</u>	<u>4,339</u>	<u>9,877</u>
Investment income					
Dividends	1,000	-	-	1,000	1,900
Deposit account interest	-	822	-	822	1,607
	<u>1,000</u>	<u>822</u>	<u>-</u>	<u>1,822</u>	<u>3,507</u>
Charitable activities					
Fees (weddings and funerals)	4,932	-	-	4,932	13,311
Church hire	470	-	-	470	1,935
Miscellaneous income	357	-	-	357	720
	<u>5,759</u>	<u>-</u>	<u>-</u>	<u>5,759</u>	<u>15,966</u>
Total incoming resources	62,372	2,150	-	64,522	90,472
EXPENDITURE					
Charitable activities					
Insurance	5,332	-	-	5,332	5,547
Light and heat	-	4,851	-	4,851	16,059
Carried forward	5,332	4,851	-	10,183	21,606

This page does not form part of the statutory financial statements

The PCC of St Mary's Church, Ambleside

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2020**

	Unrestricted funds £	Restricted funds £	Endowment funds £	31.12.20 Total funds £	31.12.19 Total funds £
Charitable activities					
Brought forward	5,332	4,851	-	10,183	21,606
Mission giving - overseas	1,470	-	-	1,470	1,862
Mission giving - home	2,444	-	-	2,444	2,952
Ministry - Parish offering	47,000	-	-	47,000	46,000
Ministry - clergy expenses	1,127	-	-	1,127	1,065
Other ministry costs	-	-	-	-	3,050
Diocesan fees	-	-	-	-	2,941
Upkeep of services	1,017	-	-	1,017	650
Parish magazine	2,068	-	-	2,068	3,676
Furnishings and equipment	300	-	-	300	585
Upkeep of churchyard	-	6,573	-	6,573	2,870
Cleaning	-	1,200	-	1,200	1,200
Church repairs	1	8,537	-	8,538	52,632
Rushbearing expenses	-	133	-	133	1,272
Depreciation	1,832	-	-	1,832	2,203
	<u>62,591</u>	<u>21,294</u>	<u>-</u>	<u>83,885</u>	<u>144,564</u>
Support costs					
Management					
Administrator	5,028	-	-	5,028	4,945
Postage and stationery	972	-	-	972	1,142
Independent Examiner fee	1,785	-	-	1,785	1,800
	<u>7,785</u>	<u>-</u>	<u>-</u>	<u>7,785</u>	<u>7,887</u>
Finance					
Bank charges	102	-	-	102	400
Total resources expended	<u>70,478</u>	<u>21,294</u>	<u>-</u>	<u>91,772</u>	<u>152,851</u>
Net expenditure	<u>(8,106)</u>	<u>(19,144)</u>	<u>-</u>	<u>(27,250)</u>	<u>(62,379)</u>