

## **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

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for the Year Ended 31 December 2020**

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## **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 measure were put in place, hand cleaning facilities provided, and track & trace records were kept.

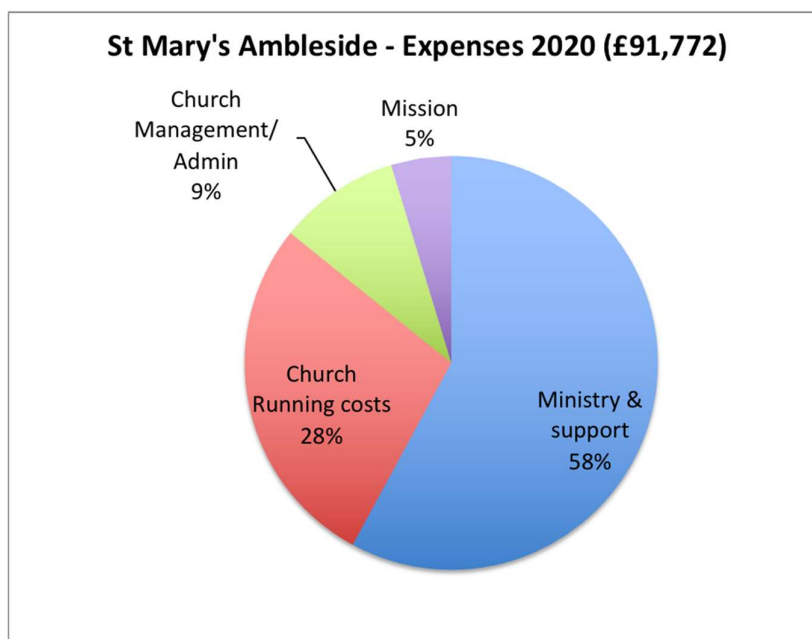
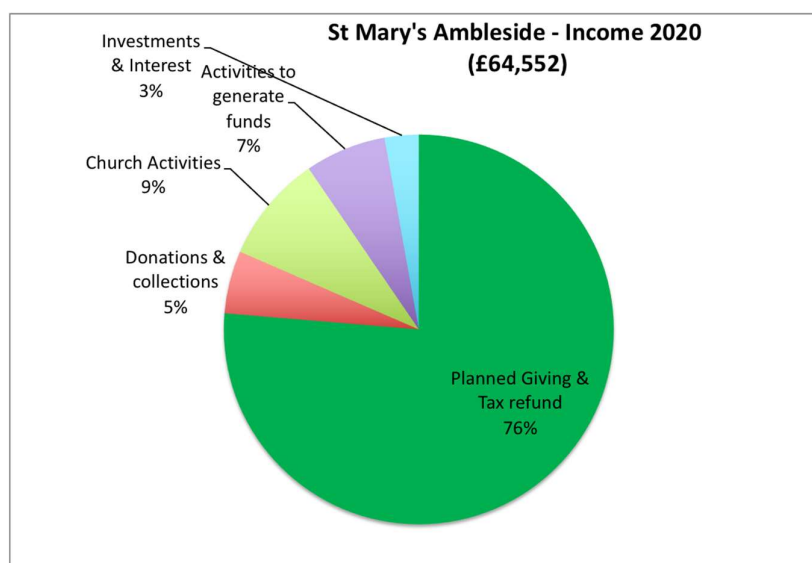
## The PCC of St Mary's Church, Ambleside

### 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**

<b>Location and contact address</b>	<b>Contact Details:</b>
<b>St Mary's Church C/o The Vicarage, Millan's Park, Ambleside LA22 9AD</b>	Rev B Lock 015394 33205

PCC members who have served from 1<sup>st</sup> 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 <sup>th</sup> 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 1<sup>st</sup> 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 26<sup>th</sup> 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 29<sup>th</sup> September 2020

Tony Sunnucks                      Church Treasurer from 29<sup>th</sup> September 2020

**Approved by the APCM on .....30<sup>th</sup> 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 £
<b>FIXED ASSETS</b>						
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>
<b>CURRENT ASSETS</b>						
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>
<b>CREDITORS</b>						
Amounts falling due within one year	11	(2,543)	(133)	-	(2,676)	(1,312)
<b>NET CURRENT ASSETS</b>		<u>83,345</u>	<u>107,156</u>	<u>-</u>	<u>190,501</u>	<u>215,919</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		132,147	107,156	-	239,303	266,553
<b>NET ASSETS</b>		<u>132,147</u>	<u>107,156</u>	<u>-</u>	<u>239,303</u>	<u>266,553</u>
<b>FUNDS</b>	12					
Unrestricted funds					132,147	140,253
Restricted funds					107,156	126,300
<b>TOTAL FUNDS</b>					<u>239,303</u>	<u>266,553</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 30<sup>th</sup> 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 £
<b>INCOME AND ENDOWMENTS</b>						
Donations and legacies		51,274	1,328	-	52,602	61,122
<b>Charitable activities</b>						
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
<b>Total</b>		<u>62,372</u>	<u>2,150</u>	<u>-</u>	<u>64,522</u>	<u>90,472</u>
<b>EXPENDITURE ON</b>						
<b>Charitable activities</b>						
Church activities		70,478	21,161	-	91,639	152,851
Rushbearing activities		-	133	-	133	-
<b>Total</b>		<u>70,478</u>	<u>21,294</u>	<u>-</u>	<u>91,772</u>	<u>152,851</u>
<b>NET</b>						
INCOME/(EXPENDITURE)		(8,106)	(19,144)	-	(27,250)	(62,379)
<b>RECONCILIATION OF FUNDS</b>						
<b>Total funds brought forward</b>		140,253	126,300	-	266,553	328,932
<b>TOTAL FUNDS CARRIED FORWARD</b>		<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 £
<b>INCOME AND ENDOWMENTS FROM</b>				
Donations and legacies	59,724	1,398	-	61,122
<b>Charitable activities</b>				
Church activities	15,966	-	-	15,966
Other trading activities	8,856	1,021	-	9,877
Investment income	1,900	1,607	-	3,507
<b>Total</b>	<u>86,446</u>	<u>4,026</u>	<u>-</u>	<u>90,472</u>
<b>EXPENDITURE ON</b>				
<b>Charitable activities</b>				
Church activities	73,271	79,580	-	152,851
<b>NET INCOME/(EXPENDITURE)</b>	<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 £
<b>RECONCILIATION OF FUNDS</b>				
Total funds brought forward	127,078	201,854	-	328,932
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u>140,253</u>	<u>126,300</u>	<u>-</u>	<u>266,553</u>

7. TANGIBLE FIXED ASSETS

	Fixtures and fittings £
<b>COST</b>	
At 1 January 2020 and 31 December 2020	<u>31,549</u>
<b>DEPRECIATION</b>	
At 1 January 2020	22,392
Charge for year	1,832
At 31 December 2020	<u>24,224</u>
<b>NET BOOK VALUE</b>	
At 31 December 2020	<u>7,325</u>
At 31 December 2019	<u>9,157</u>

8. FIXED ASSET INVESTMENTS

	Unlisted investments £
<b>MARKET VALUE</b>	
At 1 January 2020 and 31 December 2020	<u>41,477</u>
<b>NET BOOK VALUE</b>	
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
	£	£	£
<b>Unrestricted funds</b>			
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>
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	62,372	(70,478)	(8,106)
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	127,078	13,175	140,253
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	86,446	(73,271)	13,175
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	127,078	5,069	132,147
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	148,818	(143,749)	5,069
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>INCOME AND ENDOWMENTS</b>					
<b>Donations and legacies</b>					
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>
<b>Other trading activities</b>					
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>
<b>Investment income</b>					
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>
<b>Charitable activities</b>					
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>
<b>Total incoming resources</b>	62,372	2,150	-	64,522	90,472
<b>EXPENDITURE</b>					
<b>Charitable activities</b>					
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 £
<b>Charitable activities</b>					
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>
<b>Support costs</b>					
<b>Management</b>					
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>
<b>Finance</b>					
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>
<b>Net expenditure</b>	<u>(8,106)</u>	<u>(19,144)</u>	<u>-</u>	<u>(27,250)</u>	<u>(62,379)</u>

This page does not form part of the statutory financial statements