

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

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FOR THE YEAR ENDED 31 DECEMBER 2022**

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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.

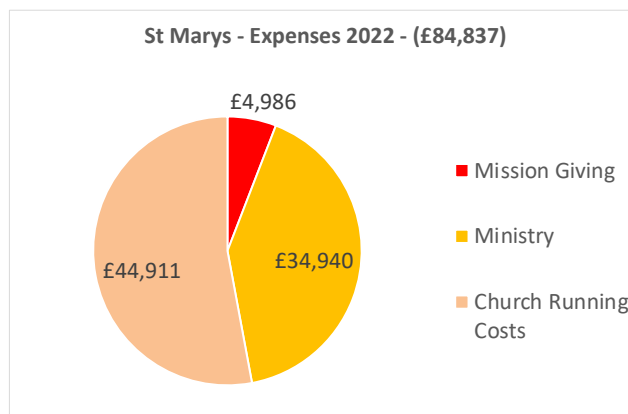
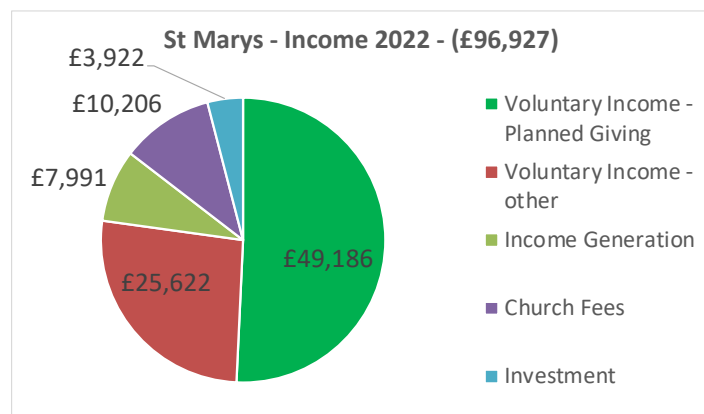
For much of the year works progressed slowly on the replacement of the interior lighting, wiring and controls. This was completed in time for Christmas, giving us LED lighting throughout most of the church and settings appropriate for use in differing services and events.

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
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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
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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 Robbens – 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>

	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>