

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:

St Mary's Church
Vicarage Road
Ambleside
Cumbria
LA22 9DH

Bankers:

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

The Co-operative
Bank,
PO Box 250
Skelmersdale,
WN8 6WT

Independent Examiner

Helen Holmes
Stables Thompson &
Briscoe Ltd
Lowther House
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

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FOR THE YEAR ENDED 31 DECEMBER 2024**

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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 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.

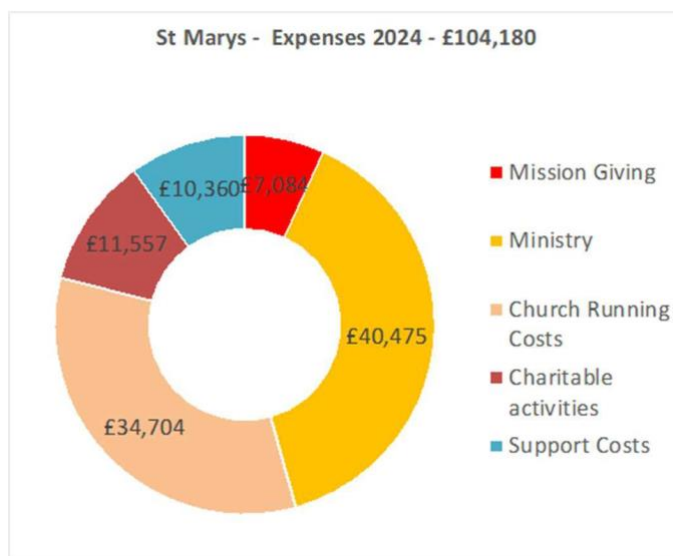
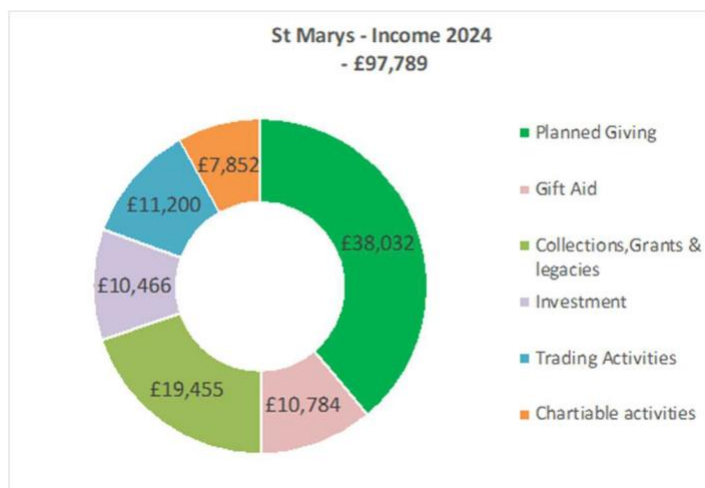
The normal checks were made on the condition of the roof, guttering, fire extinguishers, etc. No significant maintenance work or changes were made in 2024.

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

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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

