

# **ST PAUL'S CHURCH, GRANGE-OVER-SANDS WITH LINDALE**

## **ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL**

### **FOR THE YEAR 1 JANUARY TO 31 DECEMBER 2020**

#### **Administrative Information**

St Paul's Church is situated in Church Hill, Grange-over-Sands LA11 6BD. It is part of the Diocese of Carlisle within the Church of England and part of the Windermere Deanery. The Parochial Church Council (PCC) is a Registered Charity registered with the Charity Commission, No: 1136108.

**PCC members** who have served from 1 January 2019 until the date this report was approved are:

Team Rector:	Revd Dr Jim Bruce	
<i>Incumbent:</i>	<i>Vacant</i>	
<i>Reader Emeritus:</i>	Joyce Leach	
<i>Warden:</i>	Michael Hill	
<i>Deputy Warden:</i>	Margaret Ratcliffe	
<i>Representatives on the Deanery Synod:</i>		<i>May 2020 to May 2023</i>
	Rosemary Hoyle	
	Mike Hill	
	Nevil Newman	
<i>Elected Members:</i>	Rosemary Hoyle	Secretary APCM 2018 to APCM 2021
	Colin Milner	From APCM 2020 to APCM 2023
	Nevil Newman	From APCM 2020 to APCM 2023
	Mike Hornung	From APCM 2020 to APCM 2023
	Brian McCann	From APCM 2020 to APCM 2023
	Judith Mitchell	From APCM 2020 to APCM 2023
	Emma Bennie	From APCM 2020 to APCM 2023
	Audrey Gorman	From APCM 2019 to APCM 2022
	Sue Fleetwood	From APCM 2018 to APCM 2021
	Susan Jones-Darlington	From APCM 2018 to APCM 2021
	Doug Ratcliffe	From APCM 2018 to APCM 2021
	Margaret Ratcliffe	From APCM 2018 to APCM 2021
	Christine Parkinson	From APCM 2018 to APCM 2021

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

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

#### **Objectives and Activities**

Within the Cartmel Peninsula Team Ministry, St. Paul's Grange-over-Sands with Lindale PCC has the responsibility of promoting the whole mission of the Church in sharing the love of God pastorally, evangelistically, socially and ecumenically. It also has the responsibility of maintaining fabric, buildings and grounds of St. Paul's Church, the Fell Church and the grounds of St Paul's Lindale.

#### **Church Attendance**

There were 125 parishioners on the Church Electoral Roll as of 31 March 2020 (2019 – 124). A further update was made before the Annual Parochial Church Meeting in October 2020 when the number on the roll was 119.

The numbers for the usual Sunday attendance during the year have been split into two parts. During the period January to mid-March (when the first national coronavirus lockdown was introduced) the figure for our two churches combined was 69 on each regular Sunday; in the period from mid-September to end-December (when the churches were open for regular worship, but under appropriate regulations in respect of social distancing etc) the usual Sunday attendance

was 48 (this is the figure for our two churches combined on a 'usual' Sunday which excludes Sundays of major festivals and other Sundays where the figures are unduly influenced by other factors (eg Baptisms, exceptionally heavy snow etc).

We are asked to provide details of our attendances during the month of October, covering all services during the first four weeks of the month; we are asked to exclude (where we can estimate this) anyone attending more than one service during the week. Our figures for 2020 were:-

4 October	58
11 October	52
18 October	41
25 October	42

Sunday, 4 October was our Harvest Festival: a service was held in each of our churches on that day. There were no services held mid-week during October.

In addition to the above numbers, Home Communion was taken on a regular basis each month during the first part of the year to approximately 17 persons who were unable to attend church.

### Review of the Year

Due to the Covid-19 Virus, the Parochial Church Council (PCC) have only met physically three times, once in January and twice in March. There are currently 17 members on St Paul's PCC, including our Transitional Team Rector. We have not had an incumbent designated to St Paul's for four years, and there appears to be no prospect of this situation changing in the short term. The Standing Committee met in February. For any essential Church business, the PCC have been consulted by email and telephone and a record made of votes received for the items presented to the PCC. Items approved by the PCC in this manner were:

24 August	Parish Offer 2021 Fell Church Works
7 September	Re-starting Sunday Services Purchase of A-Frame for Grand Piano
17 October	Transfer of Lindale Parish to Field Broughton
9 November	Fees and Wages for 2021
24 November	Appointment of new Director of Music: Stephen Wood
25 November	Approval to hold Christmas Tree Festival for a reduced amount of time in 2020
3 December	Appointment of Judith Mitchell for a further term as Foundation Governor at Grange CofE Primary School

The PCC was able to hold its annual PCC Away Day in Kendal, at the end of February, with the leadership of our Transitional Team Rector, Revd Dr Jim Bruce, but unfortunately, due to the short timescale available until Covid-19 restrictions commenced, we were unable to take forward our plans for the year.

Once again, due to Covid-19 restrictions, our Annual Parochial Church Meeting had to be postponed until 11 October 2020. We were then able to hold the meeting immediately after our Sunday morning service and complete the necessary business.

St Paul's Church has very strong links with the Church-aided Primary School, with regular visits to the school by volunteers from the Church who run a lunch-time club, though obviously the lunch-time club has not been able to take place since mid-March. We particularly feel the absence of a Priest-in-Charge where our school is concerned, and although retired clergy and other volunteers carry on our commitment to our primary school, we acknowledge that we cannot provide the clergy presence in the school that we would wish to.

During 2020 we have undertaken necessary works at St Paul's Lindale churchyard, as request by the local council, South Lakeland District Council (SLDC). The intention is close the majority of the churchyard and transfer the upkeep to the local council. We are currently in negotiation with

SLDC regarding additional works that they have requested before they take over the maintenance of the churchyard. We are also awaiting the transfer of St Paul's Lindale from St Paul's Grange-over-Sands to the parish of Field Broughton, who made a request to us to take over St Paul's Lindale.

Due to the restrictions that Covid-19 placed upon the Church, we were closed to the public, with no services taking place from the end of March until restrictions were lifted and we felt it was safe to re-open in September. Whilst the church was closed a group met outside in a local park, which helped to maintain contact with parishioners. Our Pastoral Team set up a 'Telephone Tree' which involved ten people 'phoning ten people every Sunday that the church was in lockdown to ensure that they were safe and well and to maintain contact. This has been very much appreciated by those receiving the calls. Upon re-opening in September we re-commenced holding one lay-led service per month and the PCC is very grateful to those people who have volunteered to lead our Sunday morning services, which have been very well received.

Due to the Covid-19 restrictions, the majority of the church's social and fund-raising events have had to be cancelled; though we were able to hold four concerts, given by our Director of Music, Charles Edmondson and our Christmas Tree Festival, with reduced opening hours and at a shorter length of days. Despite this reduction, we were able to send £1,000 to the local food bank in Barrow, plus three car-loads of food.

We were sad to say goodbye to our Director of Music, Charles Edmondson at the end of December on his retirement. Charles has been a very dedicated organist and choir master over the past eight years and we at St Paul's are very grateful for all the time and commitment that he has given. We were fortunate to be able to recruit a successor, Stephen J Wood to commence on 1 January 2021.

Throughout the year our Worship sub-committee has continued to meet either via email and telephone and also via Zoom, once everyone was able to do this.

A Quinquennial Inspection was to have taken place in 2020 at St Paul's church, but this has been postponed until 2021.

St Paul's continues to support Churches Together Youth Trust with an annual donation of £2,000 coming from the general fund of the PCC. The PCC will review its charitable giving policy at the Away Day which we hope to be able to hold later in 2021.

St Paul's Church is signed up to Easyfundraising, which started in December 2011 – so far St Paul's Church has received £464.63.

I, as PCC Secretary, would like to take this opportunity to thank all PCC members for their attendance and contribution at meetings, during what has been a very unusual and difficult year for everyone.

### Charitable Collections 2020

Bishop's Harvest Appeal	£195.00
Children's Society (Christingle)	£297.21
<b>Sub total</b>	<b>£492.21</b>

### Charitable Giving 2020

CTiG Youth Trust	£2,000.00
Manna House	£ 650.00
Church Urban Fund	£ 650.00
Risedale Gospel Hall	£ 150.00
Royal British Legion Poppy Appeal	£ 25.00
Barrow Food Bank	£1,000.00
<b>Sub total</b>	<b>£4,475.00</b>

### Secular Collections 2020

None in 2020	<b>Sub total</b>	<b>£257.45</b>
<b>TOTAL</b>		<b>£4,967.21</b>

### **Financial Review**

The total receipts for the year were £60,437.59 and the payments out were £63,419.40, plus charitable giving of £4,475.00, giving an in-year deficit of £7,456.81. In addition a further £6,087.60 was spent from the building fund on decorating the porch (£1,158.00), decorating Fell Church (£2,546.00) and the final payment for the organ restoration (£2,056.00) and PA system (£327.60).

At the end of 2020, the Church was left with the following balance of funds:

General Funds	£30,435.85
Lindale	£ 3,334.64
Building	£19,151.02
Restricted Re-ordering	£ 1,005.45

The expenditure incurred was in pursuit of the objectives of the Church in providing Christian Ministry in the Parish of St Paul, Grange-over-Sands with Lindale. A detailed commentary on the figures is given in the Treasurer's Report, and the formal Statement of Assets and Liabilities providing a breakdown of the assets held, and the receipts and payments for the year is appended to this Annual Report.

### **Reserves Policy**

It is PCC policy to maintain a balance on unrestricted funds, as far as may be possible, to cover emergency situations that may arise from time to time. It is our policy to invest our funds with a CCLA Savings Account. A revised Reserves Policy was adopted by the PCC during 2009. At the meeting held on 11 July 2012, the PCC accepted the Reserves Policy document previously circulated. This called for reserves to be maintained, as far as possible, of:

- 6 months of normal expenditure including routine maintenance and renewals
- the next 12 months Parish Offer
- any identified special building maintenance or renewal items falling due in the next two years.

Do remember to look at the Church website which is an excellent source of information and is very attractive [www.grangepcc.co.uk](http://www.grangepcc.co.uk)

Approved by the PCC on 10 March 2021 and signed on their behalf by  
Mr Mike Hill (Chairman of the PCC and Churchwarden) .

**The Parish Church of St Paul,  
Grange over Sands with Lindale**

**Financial Statements**

**For the year ended 31 December 2020**

## **Independent Examiner's Report to the trustees of The Parish Church of St Paul, Grange over Sands with Lindale, Parochial Church Council.**

We report on the accounts for the year ended 31 December 2020 which are set out on pages 3 to 6.

### **Respective responsibilities of the Trustees and Independent Examiner**

As trustees of the charity, the members of the PCC are responsible for the preparation of the accounts. They consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is our responsibility to

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to our attention.

### **Basis of Independent Examiner's Statement**

Our examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the members of the Parochial Church Council concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently we do not express an audit opinion on the accounts.

### **Independent Examiner's Statement**

In connection with our examination, no matters have come to our attention:

- which give us reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with s.130 of the 2011 Act; or
  - to prepare accounts which accord with these accounting records have not been met; or
- to which, in our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Bryan Redhead & Co Ltd  
Chartered Certified Accountants  
Market Street  
Broughton-in Furness  
Cumbria  
LA20 6HP

Date:

# Receipts and payments account

## General Fund

	Year ended 31 December 2020	Year ended 31 December 2019 *	1 March – 31 December 2019
	£	£	£
<b>Receipts</b>			
<i>Regular Giving</i>			
Stewardship	36,102.22	38,179.95	32,120.35
Collections & Offertory	1,386.92	6,381.66	5,622.01
Tax Refunds	9,815.92	11,036.19	11,036.19
Legacy and Donations	5,510.25	3,705.66	3,700.66
<i>Receipts from Church Activities</i>			
Fees from weddings and funerals	2,000.06	5,391.44	2,908.10
Parish Magazine Sales	967.02	984.90	335.60
Printing and Advertising	947.87	790.37	737.41
Car Park and Church Lettings	1,320.00	1,400.00	100.00
Refreshments	295.28	1,020.27	856.31
Flowers	23.70	272.05	167.75
Sundry Receipts	-	189.60	189.60
Fundraising events	1,859.89	3,860.47	3,860.47
Interest	208.46	402.64	402.64
<b>Total Receipts</b>	<b>60,437.59</b>	<b>73,615.20</b>	<b>62,037.09</b>
<b>Payments</b>			
Parish Offer	36,294.00	35,880.00	29,950.00
Parish Payments	2,856.00	2,906.00	2,430.00
Deanery Levy	50.00	100.00	100.00
Wages	5,676.75	7,429.51	6,109.81
Utilities	3,610.47	5,248.01	3,938.04
Insurance	3,452.56	3,416.94	2,908.82
Building Maintenance	4,869.38	2,003.01	795.19
Services/Altar/Books/Music	1,014.43	1,533.86	1,428.86
Office/Postage/Stationery/Telephone	3,812.61	4,061.43	3,424.37
Refreshments	242.20	197.82	162.82
Flowers	-	60.00	60.00
Fundraising Expenses	20.00	-	-
Independent examiner fee	576.00	546.00	546.00
Sundry	945.00	239.35	229.35
<b>Total Payments</b>	<b>63,419.40</b>	<b>63,621.93</b>	<b>52,083.26</b>
<b>Excess receipts of payments</b>	<b>(2,981.81)</b>	<b>9,993.27</b>	<b>9,953.83</b>
Charitable Giving	4,475.00	3,667.70	3,667.70
<b>Surplus / (Deficit) for the period</b>	<b>(7,456.81)</b>	<b>6,325.57</b>	<b>6,286.13</b>
<b>Balance b/f from St Paul's Grange over Sands at 1 March 2019</b>	<b>-</b>	<b>-</b>	<b>31,606.53</b>
<b>Attributable bank balance at 1 January</b>	<b>37,892.66</b>	<b>31,567.09</b>	<b>-</b>
<b>Attributable bank balance at 31 December</b>	<b>30,435.85</b>	<b>37,892.66</b>	<b>37,892.66</b>

\*The amounts for the 12 months ended 31 December 2019, which for statutory purposes have been reported on separately as 2 accounting periods, being 2 months to 28 February 2019 (the date the union with Lindale came into effect) and the 10 months ended 31 December 2019 are shown for illustrative purposes only and do not form part of the statutory accounts.

## Receipts and payments account – Designated Funds

	Year ended 31 December 2020		Period 1 March – 31 December 2019	
	Building Fund	Lindale	Building Fund	Lindale
	£	£	£	£
<b>Receipts</b>				
Transfer from Lindale under Pastoral Measure	-	-	-	6,870.29
Lettings Income	-	292.00	-	1,292.00
Grant	-	1,000.00	-	
		1,292.00	-	8,162.29
<b>Payments</b>				
Decorating Fell Church	2,546.00	-	-	-
Decorating porch	1,158.00	-	-	-
Organ restoration	2,056.00	-	-	-
PA system	327.60	-	-	-
Churchyard	-	5,468.00	-	547.20
Accounting	-	100.00	-	-
Sundries	-	4.45	-	-
	6,087.60	5,572.45	-	547.20
<b>Excess of receipts over payments</b>	(6,087.60)	(4,280.45)	-	7,615.09
Transfers between Funds	-	-	(1,733.68)	-
<b>Surplus / deficit for the period</b>	(6,087.60)	(4,280.45)	(1,733.68)	-
<b>Balance b/f from St Paul's Grange over Sands at 1 March 2019</b>	-	-	26,972.30	-
<b>Attributable bank balance at 1 January</b>	25,238.62	7,615.09	-	-
<b>Attributable bank balance at 31 December</b>	19,151.02	3,334.64	25,238.62	7,615.09



## Receipts and payments account – Restricted Funds

	Year ended 31 December 2020	Period 1 March – 31 December 2019		
	Re-ordering £	Organ £	Building £	Re-ordering £
<b>Receipts</b>				
Donations	-	16,755.50	-	-
Sponsor a Pipe	-	2,273.00	-	-
Fundraising Events	-	3,206.50	-	-
Tax Refunds	-	2,036.75	-	-
	-	24,271.75	-	-
<b>Payments</b>				
Organ restoration	-	39,484.00	-	-
Travel and subsistence	-	2,006.80	-	-
Plaque	-	120.00	-	-
Porch	-	-	7,121.50	-
	-	41,610.80	(7,121.50)	-
<b>Excess of receipts over payments</b>	-	(17,339.05)	(7,121.50)	-
Transfer between funds	-	15,442.05	(13,708.37)	-
<b>Surplus / deficit for the year</b>	-	(1,897.00)	(20,829.87)	-
<b>Balance b/f from St Paul's Grange over Sands at 1 March 2019</b>	-	1,897.00	20,829.87	1,005.45
<b>Attributable bank balance at 1 January</b>	1,005.45	-	-	-
<b>Attributable bank balance at 31 December</b>	1,005.45	-	-	1,005.45

## Financial Statements for the period ended 31 December 2020

### Statement of Asset and Liabilities

As at 31 December 2020

#### MONETARY ASSETS

	General Fund	Designated Funds Building	Lindale	Restricted Fund Re-ordering	Holding Account	Total
	£	£	£	£	£	£
CCLA	25,459.16	19,151.02	-	-	-	44,610.18
Lloyds	4,976.69	-	3,334.64	1,005.45	200.00	9,516.78
	30,435.85	19,151.02	3,334.64	1,005.45	200.00	54,126.96

As at 31 December 2019

#### MONETARY ASSETS

	General Fund	Designated Funds Building	Lindale	Restricted Fund Re-ordering	Holding Account	Total
	£	£	£	£	£	£
CCLA	29,163.10	25,238.62	-	-	-	54,401.72
Lloyds	8,729.56	-	7,615.09	1,005.45	200.00	17,550.10
	37,892.66	25,238.62	7,615.09	1,005.45	200.00	71,951.82

### Notes to the Financial Statements

1. In accordance with the Pastoral Church Buildings Scheme, the prior year financial statements have been prepared for the period 1 March 2019 to 31 December 2019 reflecting the effective date of the union with St Paul's Lindale of 1 March 2019.
2. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.
3. There were no non-monetary assets, liabilities or provisions for donations at 31 December 2020.
4. There is no record of the historical cost of any other non-monetary assets.

## St Pauls Church Grange over Sands with Lindale

### Trust Fund Accounts 2020

The accounts set out below report the transactions and assets of the additional non-church funds for which the Rector and Churchwardens have been charged with responsibility.

### C of E School Foundation Managers

	2020 £	2019 £
<b>Receipts</b>		
Interest	59.75	85.23
<b>Payments</b>		
Leavers gifts	-	29.50
<b>Excess of payments over receipts</b>	59.75	55.73
<b>Attributable bank balance at 1 January</b>	12,746.10	12,690.37
<b>Attributable bank balance at 31 December</b>	12,805.85	12,746.10
<b>Represented by:</b>		
Cash at bank		
Nat West A/c 83681266	170.39	144.06
CDBF Ac D 01274	4,731.24	4,731.24
CCLA A/c 771523001D	7,904.22	7,870.80
	12,805.85	12,746.10

### Bertha Trotter Bequest

	2020 £	2019 £
<b>Receipts</b>		
Interest and bank compensation	199.38	121.81
<b>Payments</b>		
Disadvantaged support	125.00	190.00
Other	-	100.00
	125.00	290.00
<b>Excess of receipts over payments</b>	74.38	(168.19)
<b>Attributable bank balance at 1 January</b>	19,383.00	19,551.19
<b>Attributable bank balance at 31 December</b>	19,457.38	19,383.00
<b>Represented by:</b>		
Cash at bank		
Nat West A/c 83289569	90.14	215.14
CDBF Ac D 1942	15,815.07	15,630.71
CCLA A/c 776127001D	3,552.17	3,537.15
	19,457.38	19,383.00

# Independent Examiner's Report to the trustees of The Parish Church of St Paul, Grange over Sands with Lindale, Parochial Church Council.

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Bryan Redhead & Co Ltd  
Chartered Certified Accountants  
Market Street  
Broughton-in-Furness  
Cumbria  
LA20 6HP

Bryan Redhead & Co Ltd.

Date: 9 April 2021.