

ST PAUL'S CHURCH, GRANGE-OVER-SANDS
BENEFICE OF GRANGE-OVER-SANDS AND FIELD BROUGHTON WITH LINDALE
ANNUAL REPORT OF THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR 1 JANUARY TO 31 DECEMBER 2024

Administrative Information

St Paul's Church is situated on 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 2024 until the date this report was approved are:

Priest:	Revd David Wilmot	from 30 April 2024
Associate Priest:	Revd Annette Miller	
Reader Emeritus:	Joyce Leach	
Warden:	Brian McCann	
Deputy Warden:	<i>Vacant</i>	
Representatives on the Deanery Synod:	Brian McCann	<i>May 2023 to May 2026</i>
	Mike Hill	
Elected Members:	Rosemary Hoyle	Secretary APCM 2024 to APCM 2027
	John Millican	Treasurer APCM 2024 to APCM 2027
	Colin Milner	From APCM 2023 to APCM 2026
	Brian McCann	From APCM 2023 to APCM 2026
	Judith Mitchell	From APCM 2023 to APCM 2026
	Audrey Gorman	From APCM 2022 to APCM 2025
	Mike Hill	From APCM 2022 to APCM 2025
	Sue Fleetwood	From APCM 2024 to APCM 2027
	Margaret Ratcliffe	Moved away July 2024
	Penny Ward	From APCM 2022 to APCM 2025
	Pauline Ramsbottom	From APCM 2023 to APCM 2026
	Doug Ratcliffe	Moved away July 2024

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. The PCC has complied with the duty under Section 5 of the Safeguarding and Clergy Discipline Measure 2016.

Objectives and Activities

Within the benefice of Grange-over-Sands and Field Broughton with Lindale, St. Paul's Grange-over-Sands 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 and the Fell Church.

Church Attendance

There were 109 parishioners on the Church Electoral Roll reported to the Annual Meeting held in 2023. Average Sunday attendance in St Paul's (not counting those attending The Fell Church) was 46, adding in the average attendance of Fell Church (14) gives a total average weekly attendance at both churches of 60, after omitting those Sundays where baptisms were held and attendances "spiked". Sunday service attendance during the month of October 2022, was 176. In addition to the above figures, Home Communion was distributed each month during the year, where deemed to be safe to do so, to approximately 12 members of our congregation, in their own homes.

Review of the Year

The PCC met seven times during 2024. The year started off with 14 members; from July, after two members moved away, we had 12 members. It should be noted that in January 2024, the Cartmel Peninsula Team Ministry was dissolved and five new benefices formed in the peninsula, by a new Pastoral Measure, which means that St Paul's Grange-over-Sands is joined with St Peter's Field Broughton with Lindale. Throughout the year we have been liaising with members of St Peter's Field Broughton with Lindale and have had several joint services and events. Revd Annette Miller's Licence was also renewed to the Benefice of Grange-over-Sands and Field Broughton with Lindale.

We were delighted to welcome Revd David Wilmot to the new benefice of Grange-over-Sands and Field Broughton with Lindale at the end of April 2024, after a protracted period without a dedicated priest for our parish.

The Standing Committee met in the alternate months to the PCC, to discuss items delegated by the PCC and prepare the Agenda for future meetings.

In September, we held a PCC Away Day at the Parish Rooms in Field Broughton with our new Vicar, to look at where we are now as a parish and how we see ourselves going forwards. We intend to continue to hold annual PCC Away Days, to enable PCC members to devote more time to enhancing and enabling our ministry in the community. As a result of our 2024 PCC Away Day, we have revised our Mission Statement: 'To Proclaim the Good News of God and to draw others into a life-changing encounter with Jesus.'

St Paul's Annual Parochial Church Meeting was held on Wednesday, 17 April 2024, when we re-appointed Brian McCann as our Churchwarden. It would be good if we could have two Churchwardens, or a Deputy Churchwarden. However, we are fortunate to have an excellent team of sidespersons, who have taken on additional duties to alleviate pressure on the Churchwarden at services and other church events, and many willing volunteers who carry out many tasks to keep our church clean and tidy and running efficiently, and we thank them for their time and willingness to help.

Lay-led services have continued, normally on the third Sunday of the month, with a small group of people from St Paul's leading the worship, and our Vicar giving the sermon, as we feel that it is an excellent way to progress our own Christian journey. These services have been well received by our congregation.

St Paul's Church has very strong links with the Church-aided Primary School, with regular visits to the school by our Vicar and volunteers from the Church who run a weekly lunch-time club, and several people who go into school to assist the pupils with their reading. We have recently started holding a 'Fun and Friendship' event in School, once a term. The school children visit St Paul's Church to learn about the church and its work and also hold services at both St Paul's and the Methodist Church in Grange. We have three members of our congregation who are Foundation Governors at the school.

We have two representatives from St Paul's on the committee of Cartmel Peninsula Churches Together. This group meets regularly and organises events during the year, involving all the churches in Grange.

A small group of five people has been formed, and St Paul's has been registered with A-Rocha – Eco Church for their awards. It is hoped that we can at least reach the Bronze standard. St Paul's has also joined our local group, PEAT (Peninsula Environment Action Together).

St Paul's held its annual Spring Fair and Christmas Fair in 2024, both raising a good amount towards the upkeep of our Church buildings, and in particular this year, the replacement of our gas

central heating boilers. These events are also good social occasions, that welcome the local community into our Church.

The main fabric projects to maintain and enhance the fabric of our two churches are covered in the Fabric Report on page 13 of the Annual Report and Accounts 2024 document, which also gives details of works carried out at our daughter church, The Fell Church. Our main concern this year has been the replacement of our two central heating boilers at St Paul's.

The PCC has trialled the use of a QR code in St Paul's Church for 12 months and has decided to discontinue this and instal a contactless-giving machine in its place. The PCC is now using online banking, which saves the church a significant amount of money which would otherwise be incurred through bank charges. Our Church Treasurer, John Millican, is in regular contact with the Diocesan Finance Officer, Ric Jaques and John Thompson, the Diocesan Stewardship Officer. A Stewardship Campaign took place in 2024.

We are so grateful to Charles Edmondson, our organist, for continuing to organise concerts in St Paul's Church, which normally attract an audience of around 50. These concerts have been very well received, though they have now come to an end. Charles continues to play for our services and looks after our Church Choir, which now has ten members.

As well as our series of concerts in the church, we have also held many other social events throughout the year, including a concert given by the Bay Community Singers, one by Burneside Brass, local walks, regular 'Cake and Cuppa' meetings in Church, a painting on silk workshop, a quiz night and we celebrated our 11th anniversary of the Christmas Tree Festival at St Paul's, which raised £1,575.24 which was shared between The Food Bank and St Paul's replacement heating boilers.

The sub-committees of the PCC continue to meet regularly throughout the year and work very well by discussing matters which need attention in greater detail and putting forward recommendations to the PCC. The two sub-committees are the Worship sub-committee and the Social sub-committee.

The PCC has complied with the duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults). In addition, our Safeguarding officer, Judith Mitchell, has ensured that all safeguarding training is up to date and the DBS certificates are current.

St Paul's Church is signed up to easyfundraising, which started in December 2011 – so far £661.20 has been received.

I, as PCC Secretary, would like to take this opportunity to thank all PCC members for their attendance and contribution at meetings during the year.

Charitable Collections 2024

Leprosy Mission	£ 130.00
Christian Aid	£ 213.00
Royal British Legion Poppy Appeal	£ 117.26
Children's Society (Christingle)	£ 146.44
<u>Sub total</u>	<u>£ 606.70</u>

Charitable Giving 2024

Children's Events	£ 102.09
Grange & District First Responders	£ 100.00
Royal British Legion Poppy Appeal	£ 30.00
Burneside Brass Band	£ 150.00
Friends of the Holy Land	£ 278.00
Barrow Foodbank	£ 688.82
<u>Sub total</u>	<u>£1,348.91</u>

Secular Collections 2024

None in 2024	<u>Sub total</u>	Nil
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TOTAL **£ 1,955.61**

Financial Review

General Fund

The total receipts for the year were £65,260.79 and the payments out were £68,118.02 plus charitable giving of £1,348.91, giving an in-year deficit of £4,206.14.

The above expenditure included Building Maintenance Items as below. Some items attracted Listed Places of Worship (LPOW) grants whereby VAT is refunded, in which cases the net costs after receipt of the LPOW grant are shown. The items are for St Paul's except where stated otherwise:-

- Maintenance of Old Gas Heating Boilers - £960.00
- Speaker in Lady Chapel - £294.88
- Organ Maintenance - £602.50
- Lightning Conductor Test - £250.00
- Piano Tuning - £95.00
- Fire Alarm Service - £110.39
- 5-Yearly Electrical Test of Church - £1,910.27
- Clean of Church - £420.00
- Fire Extinguisher Service at St Paul's and at Fell Church - £168.30
- Stock of Light Bulbs - £175
- Faculty Fee for New Gas Heating Boilers - £220.00
- Materials for New Gas Heating Boilers - £740.00
- Maintenance & Improvements at Fell Church - £1,253.35
- Mow Lawn at Fell Church - £380.00
- Miscellaneous - £36.86
- **Total - £7,616.55**

NOTE: £123.33 in VAT is to be claimed back in 2025 under the Listed Places of Worship Grant Scheme for the above £740 spent on materials for the new gas heating boilers.

Designated Building Fund

£16,060.00 was spent on materials for the new gas heating boilers. This gives a reduction in the fund of £16,060.00 leaving a year end balance of £0.47.

NOTE: £2,676.67 in VAT is to be claimed back in 2025 under the Listed Places of Worship Grant Scheme for the above £16,060.00 spent on materials for the new gas heating boilers.

Restricted Heating Fund

The fund was started on 30th November 2024 and the year-end balance is £1,133.48. This balance was raised by donations at St Paul's Church at the card stall at the Christmas Fair, at the Christmas Tree Festival and at a concert.

At the end of 2024, the Church was left with the following balance of funds:

General Fund	£57,293.49
Building	£0.47
Restricted Heating	£1,133.48
Total	£58,427.44

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. 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 and don't forget that we also have a Facebook page <https://www.facebook.com/StPaulsGoS>

Approved by the PCC at their meeting on 23 February 2024

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

Financial Statements

For the year ended 31 December 2024

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

We report on the accounts for the year ended 31 December 2024 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.

Redhead Accountancy Ltd
Bank House
Griffin Street
Broughton-in-Furness
Cumbria
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S. Turner 21/03/2025

**Year ended
31 December
2024**

**Year ended
31 December
2023 ***

Receipts	£	£
Stewardship	35,533.31	37,331.43
Collections & Offertory	2,416.93	2,650.07
Tax Refunds	9,244.26	9,436.23
Legacy and Donations	2369.45	3,498.54
<i>Receipts from Church Activities</i>		
Fees from weddings and funerals	1420.00	2,196.33
Parish Magazine Sales	775.82	902.34
Printing and Advertising	1108.48	694.30
Car Park and Church Lettings	1,530.00	1,525.00
Refreshments	1037.89	954.79
Flowers	0.00	6.47
Fund Raising Event	6404.35	7,311.40
Sundry Receipts	44.50	720.00
Interest	3375.80	2699.36
Total Receipts	65,260.79	69,926.16
Payments		
Parish Offer	24,000.00	22,000.00
Parish Payments	0.00	0.00
Deanery Levy	50.00	372.50
Wages	12,689.63	11,891.00
Utilities	9469.74	4,054.92
Insurance	4325.60	3,925.12
Clergy Expenses	776.85	7.91
Building Maintenance	7,616.55	3,819.28
Services/Altar/Books/Music	896.15	4,315.76
Office/Postage/Stationery/Telephone	5399.13	4,746.23
Refreshments	555.50	235.10
Flowers	261.00	383.00
Fundraising Expenses	1131.41	1518.18
Independent examiner fee	270.00	270.00
Sundry	676.46	1120.39
Total Payments	68,118.02	56,659.39
Excess receipts of payments	-2857.23	11,266.77
Charitable Giving	-1348.91	-2,849.98
Surplus / (Deficit) for the period	-4206.14	8,416.79
Attributable bank balance at 1 January	61499.63	53082.84
Attributable bank balance at 31 December	57269.55	61499.63
Cash In Flower Fund 31 December	23.94	
Total Fund Balance 31 December	57293.49	

Receipts and payments account – Designated Building Fund

Year ended
31 December 2024

Year Ended
31 December 2023

	Building Fund £		Building Fund £	
Receipts				
LPOW Grant			350.00	
Donations				
Gift Aid				
			350.00	
			-	
Payments				
Albion Glass			2100.00	
Oncore Specialist Heating Ltd	16060.00			
	16,060.00		2100.00	
Excess of receipts over payments	(16,060.0)		(1750.00)	
Transfers between Funds	-	-		-
Surplus / deficit for the period	(1,6060.0)		(1750.00)	
Attributable bank balance at 1 January	16,060.47		17,810.47	
Attributable bank balance at 31 December	0.47		16,060.47	

Receipts and payments account – Restricted Heating Fund

Year ended
31 December 2024

Year Ended
31 December 2023

	Heating Fund £		Heating Fund £	
Receipts				
Card Sales	23.00			
Christmas Tree Festival	688.82			
Concert	200.56			
GASDS	221.10			
	<hr/> 1133.48	<hr/>	<hr/>	<hr/>
Payments				
	0.00			
	<hr/> 0.00	<hr/>	<hr/>	<hr/>
Excess of receipts over payments	<hr/> 1133.48	<hr/>	<hr/>	<hr/>
Transfers between Funds	-	-		-
	<hr/> 1133.48	<hr/>	<hr/>	<hr/>
Surplus / deficit for the period				
Attributable bank balance at 1 January				
Attributable bank balance at 31 December	<hr/> 1133.48	<hr/>	<hr/>	<hr/>

Financial Statements for the period ended 31 December 2024

Statement of Asset and Liabilities

As at 31 December 2024

MONETARY ASSETS

	General Fund	Designated Fund Building	Restricted Heating	Holding Account	Total
	£	£		£	£
CCLA	52,427.42	0.47		-	52,427.89
Lloyds	4,842.13	0.00	1133.48	100.00	6,075.61
Cash In Flower Float	23.94				23.94
	57,293.49	0.47	1133.48	100.00	58,527.44

As at 31 December 2023

MONETARY ASSETS

	General Fund	Designated Fund Building	Holding Account	Total
	£	£	£	£
CCLA	51,791.62	16,060.47	-	67,852.09
Lloyds	9,708.01		100.00	9,801.01
	61,499.63	16,060.47	100.00	77,660.10

Notes to the Financial Statements

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments basis.
2. There were no non-monetary assets, liabilities or provisions for donations at 31 December 2024.
3. There is no record of the historical cost of any other non-monetary assets.

St Pauls Church Grange over Sands

Trust Fund Accounts 2024

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

	2024 £	2023 £
Receipts		
Interest	592.90	523.32
Payments		
Disadvantaged support	0.00	806.71
Excess of receipts over payments	592.90	(283.39)
Attributable bank balance at 1 January	11,948.56	12,231.95
Attributable bank balance at 31 December	12,541.46	11,948.56
Represented by:		
Cash at bank		
Nat West A/c 83281266	583.33	344.27
CDBF Ac D 01274	4,731.24	4,731.24
+ CCLA A/c CB3038489	7,226.89	6873.05
	12,541.46	11,948.56

Bertha Trotter Bequest

	2024 £	2023 £
Receipts		
Interest and bank compensation	975.98	880.20
Donations		
Payments		
	1200.00	75.00
	1200.00	805.20
Excess of receipts over payments	(224.02)	805.20
Attributable bank balance at 1 January	20,157.55	19,352.35
Attributable bank balance at 31 December	19,933.53	20157.55
Represented by:		
Cash at bank		
Nat West A/c 83289569	175.14	175.14
CDBF Ac D 1942	17,630.31	16,767.10
CCLA A/c CB3039786	2128.08	3,215.31
	19,933.53	20,157.55

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S. Turner 21/03/2025