

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF HOLY TRINITY BOLTON LE SANDS CARNFORTH

England & Wales · Charity number 1144401

Details

Status	Registered
Legal form	Previously excepted
Registered	2011-10-24
Register	View on the Charity Commission register

Contact

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Activities

Objects: PROMOTING IN THE ECCLESIASTICAL PARISH THE WHOLE MISSION OF THE CHURCH.

Activities: The people of the Parish Churches of Holy Trinity endeavour to proclaim the good news of Jesus Christ by witness and example and promote the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£123,287	£129,761	-	-
2023-12-31	£106,442	£123,376	-	-
2022-12-31	£162,362	£138,419	-	-
2021-12-31	£89,512	£88,859	-	-
2020-12-31	£98,307	£90,955	-	-

Trustees

Name	Role	Appointed
AMANDA BERENICE BATTY BA Hons,MA		2026-04-26
ANDREW THOMAS WILLIAMS		2013-05-23
Andrew Hampshire BA Hons		2016-04-16
BRIAN JAMES		2011-09-16
DAVID GEORGE BATEMAN B ED		2011-10-24
DONALD PETER MacNEIL BSc,PGCE		2026-04-26
Helen Wadeson		2024-04-28
Jane Margaret Longton		2023-05-07
Joanna Fitzgerald BA, CoEPQH		2024-04-28
Kathrine Elizabeth Brough		2020-10-18
Margaret Hutchinson		2019-01-15
Margaret Isabel Foster		2020-10-18
Paul Gilbert Batty CEng.		2025-05-11
ROBERT DAUNT		2018-04-15
Rev Peter Graham Hamborg		2022-04-24

Accounts



Holy Trinity Church, Main Road, Bolton-le-Sands. LA5 8DU
St Mark's Church, Main Road, Nether Kellet. LA6 1ER

Reg. Charity No. 1144401

Financial Accounts & Report for the Year Ending 31 December 2024

Treasurer: Andy Hampshire. Independent Examiner: Frank Parkinson

Approved by Bolton-le-Sands Parochial Church Council on 18 March 2025 and signed on its behalf by Peter Hamborg (Chairperson of the PCC).

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2024 Report and Accounts for the Parochial Church Council of Holy Trinity Church, Bolton le Sands and St Mark's Nether Kellett

Aim and purposes

Holy Trinity Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Holy Trinity and St Mark's Churches.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Holy Trinity and St Mark's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

□□Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.

□□Provision of pastoral care for people living in the parish.

□□Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the Church of Holy Trinity and St Mark's.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At Holy Trinity the membership of the PCC consists of the incumbent (our vicar), churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

PCC members who have served at any time from 1st January 2024 until the date this report are:

Ex Officio members:

Incumbent: The Reverend Peter Hamborg (Chairman)

Wardens: Peter-John Davies, Jane Longton

Elected members:

David Bateman	Kathrine Brough	Rob Daunt
Jo Fitzgerald	Margaret Foster	Andrew Hampshire (Treasurer)
Margaret Hutchinson	Brian James	Russell Longton
Janet Pardula (Secretary)	Robert Whittaker	Andrew Williams

Electoral Roll 2024

The electoral roll at the end of 2024 stood at 135. Rob Daunt, Electoral Roll officer

Independent Examiner's Report to the Trustees of Bolton le Sands Parochial Church Council

I report on the accounts of the church for the year ended 31 December 2024 which are set out on pages 4 to 9.

Respective Responsibilities of Trustees and Examiner

The Church's Trustees are responsible for the preparation of the accounts. The Church's Trustees 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 under s.133 of the 2011 Act.

It is my 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 (under section 145(5)(b) of the 2011 Act); and
- State whether particular matters have come to my attention.

Basis of Independent Examiner's report

My 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which:

1. gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act, and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed March 2025

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Frank Parkinson

65 Crag Bank Road, Carnforth LA5 9GX

**Parochial Church Council (PCC) of Holy Trinity, Bolton-Le-Sands & St Mark's
Nether Kellett**

Notes to the financial statements for the accounting year ending December 2024

1. Accounting policies

Basis of financial statements^[1]_{SEP}: The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2015).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Fund accounting:

Endowment Funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted Funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted Funds are income funds which are to be spent on the PCC's general purposes.

Designated funds are general funds set aside by the PCC for use in the future. Project funds are designated for particular projects for administration purposes only. Funds designated as invested in fixed assets for the PCC's own use are abated in line with those assets' annual depreciation charges in the SOFA. Designated funds remain unrestricted and the PCC will move any surplus to other general funds.

The accounts are prepared on a Receipts and Payments basis

Fixed assets: Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Investments are valued at market value at 31 December 2024

Bolton le Sands Holy Trinity
Statement of Financial Activities
For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Planned giving	47,255		807		48,062	45,599
Collections and other giving	12,340				12,340	10,072
Other voluntary receipts	13,215	1,778	1,259		16,252	10,192
Gift Aid recovered	16,577				16,577	17,576
Other receipts			300		300	725
Activities for generating funds	12,222	1,795	780		14,799	9,820
Investment Income	2,356		2,113		4,469	3,572
Receipts from church activities	4,712	5,773			10,485	8,883
Total income	108,680	9,346	5,259		123,286	106,442
Payments						
Cost of generating funds	1,884	120	834		2,839	2,139
Missionary and Charitable Giving	135	795	1,928		2,858	2,998
Parish Share	82,000				82,000	80,000
Clergy and Staffing costs	6,191	273	15		6,479	6,403
Church Running Expenses	18,129	3,941	2,841		24,911	24,818
Church Repairs & Maintenance	302	3,915	6,455		10,673	7,016
Total expenditure	108,643	9,044	12,074		129,761	123,376
Gains / losses on investment assets				1,530	1,530	5,625
Net income / (expenditure) resources before transfer	37	302	(6,814)	1,530	(4,944)	(11,309)

Reconciliation of funds

Total funds brought forward	9,077	5,768	35,396	71,753	121,995	133,305
Total funds carried forward	9,114	6,070	28,582	73,284	117,051	121,995

Represented by

Unrestricted						
General fund	9,114				9,114	9,077
Designated						
Capital Reserve		899			899	3,113
Graveyard Designated Fund		4,380			4,380	2,654
Project Fund		789			789	
Restricted						
100 Club Prize Fund			25		25	80
Agency collection			337		337	337
CBF and Diocese investment (use of School)			1,204		1,204	1,019
Choir Fund			474		474	474
Discretionary Fund			385		385	63
Flower Fund			353		353	371
Graveyard Fund (Restricted)			175		175	140
Holy Trinity Fabric Fund			21,193		21,193	28,285
Organ Fund			1,987		1,987	2,269
St Mark's Fabric Fund			449		449	20
St Mark's Toilet Fund			365		365	365
Thomas Robinson			723		723	723
Tower clock			206		206	245
Under 18s			700		700	1,000
Endowment						
Legacy Funds for school				73,284	73,284	71,753

Bolton le Sands Holy Trinity

Balance Sheet detailed

	As at 31/12/2024	As at 31/12/2023
Fixed assets		
5501: Shares-2 The Nook	67,772	66,256
5502: Shares-J I Hall Legacy	511	497
5503: Deposit 2 The Nook	5,000	5,000
Total Fixed assets	73,284	71,753
Current assets		
6501: Bank current account	9,038	8,452
6502: Nat West Graveyard Account	2	167
6503: Bank current account - 'Raise the Roof'	—	—
6505: Nat West Reserve Account	758	425
6510: CCLA (CBF) deposit account	34,665	42,324
6590: Cash account	2	61
Total Current assets	44,467	51,431
Liabilities		
6650: Unpresented cheques	—	—
6699: Agency collections	700	1,189
Z06: Wedding deposits	—	—
Total Liabilities	700	1,189
Net Asset surplus (deficit)	117,051	121,995
Reserves		
Excess / (deficit) to date	(6,475)	(16,934)
Z01: Starting balances	121,995	133,305
Z02: Other gains/(losses)	1,530	5,625
Z03: Gains and losses own use	—	—
Total Reserves	117,051	121,995

Represented by Funds		
Unrestricted	9,114	9,077
Designated	6,070	5,768
Restricted	28,582	35,396
Endowment	73,284	71,753
Total	117,051	121,995

Bolton le Sands Holy Trinity

Analysis of income and expenditure Selected period: 01 January 2024 to 31 December 2024

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Receipts						
<i>Planned giving</i>						
0101 - Standing order with Gift Aid	14,543		672		15,215	21,070
0102 - Parish Giving Scheme (d/d)	27,073				27,073	16,813
0201 - Envelopes- weekly planned giving	3,853				3,853	4,906
0202 - Standing order, no Gift Aid	1,786		135		1,921	2,809
<i>Planned giving Totals</i>	47,255		807		48,062	45,599
<i>Collections and other giving</i>						
0301 - Loose plate collections	7,460				7,460	6,024
0302 - Plate Gift Aid (Pew envelopes)	3,771				3,771	3,035
0310 - Loose plate collection-Occ. offices	486				486	529
0315 - Gift Aid envelopes, occ. offices	622				622	482
<i>Collections and other giving Totals</i>	12,340				12,340	10,072
<i>Other voluntary receipts</i>						
0502 - Donations - cash & cheques	6,243	5	437		6,685	3,327
0504 - Donations - Text, Online, Contactless	3,650		816		4,466	2,872
0505 - Donations - refreshments	3,321				3,321	2,875
0550 - Donations for specific appeals		273	6		279	715
0701 - Legacies		1,500			1,500	
08A1 - Non-recurring one-off grants						402
<i>Other voluntary receipts Totals</i>	13,215	1,778	1,259		16,252	10,192
<i>Gift Aid recovered</i>						
0601 - Gift Aid claimed from HMRC	16,577				16,577	17,576
<i>Gift Aid recovered Totals</i>	16,577				16,577	17,576
<i>Other receipts</i>						
0503 - Donations: Graveyard						100
1310 - Insurance claims						625
1320 - Surplus - sale of fixed assets			300		300	
<i>Other receipts Totals</i>			300		300	725
<i>Activities for generating funds</i>						
0915 - Fund Raising-Fetes, Sales etc.	9,317	1,795			11,113	6,911
0918 - Sale of small items	1,455				1,455	1,204
0921 - Hundred Club 65%	1,449				1,449	1,108
0922 - Hundred Club 35% - Prize Monies			780		780	596
<i>Activities for generating funds Totals</i>	12,222	1,795	780		14,799	9,820

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Investment Income						
1001 - Dividends			1,839		1,839	1,814
1020 - Bank interest	2,356		274		2,630	1,757
Investment Income Totals	2,356		2,113		4,469	3,572
Receipts from church activities						
1101 - Fees: weddings & funerals	4,131	5,773			9,904	8,403
1102 - Community Use of Church	581				581	480
Receipts from church activities Totals	4,712	5,773			10,485	8,883
Receipts Grand totals	108,680	9,346	5,259		123,286	106,442
Payments						
Cost of generating funds						
1730 - Costs of fetes & other events	190	120			310	104
1731 - 100 Club prizes			834		834	629
1732 - Cost of small items for sale	963				963	768
1734 - Payment card/text commission	48				48	33
1735 - Refreshments costs	682				682	604
Cost of generating funds Totals	1,884	120	834		2,839	2,139
Missionary and Charitable Giving						
1870 - Secular charities	135	795			930	1,070
1880 - School Barchester			1,928		1,928	1,928
Missionary and Charitable Giving Totals	135	795	1,928		2,858	2,998
Parish Share						
1910 - Ministry parish share etc	82,000				82,000	80,000
Parish Share Totals	82,000				82,000	80,000
Clergy and Staffing costs						
2002 - Gifts & Discretionary giving	438	273	15		726	431
2060 - Organist	900				900	1,050
2101 - Working expenses of incumbent	347				347	203
2120 - Council tax (vicarage)	3,255				3,255	3,636
2140 - Water rates - vicarage	866				866	795
2150 - Vicar's telephone	276				276	237
2370 - Visiting speakers / locums	105				105	49
Clergy and Staffing costs Totals	6,191	273	15		6,479	6,403
Church Running Expenses						
2301 - Church running - insurance	2,428				2,428	2,114
2310 - Church office: phone, broadband	508				508	441
2320 - Organ / piano tuning			282		282	282
2330 - Church maintenance			976		976	2,484
2331 - Cleaning	38				38	36
2340 - Upkeep of services	1,927		618		2,545	2,498
2345 - Under 18s	33		299		333	520
2350 - Upkeep of churchyard		3,759	201		3,961	7,948
2360 - Administration	1,890	19			1,910	1,767

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
2401 - Holy Trinity - electric	4,303	116			4,420	1,446
2410 - Holy Trinity - gas	4,827				4,827	2,463
2420 - Holy Trinity - water	199				199	163
2430 - St Mark's running/maintenance	777	45	463		1,285	1,895
2440 - St Mark's: Heat & light	1,194				1,194	757
Church Running Expenses Totals	18,129	3,941	2,841		24,911	24,818
Church Repairs & Maintenance						
2343 - Replacement/New Equipment	302	3,915	4,475		8,693	2,800
2701 - Holy Trinity major repairs - structure						3,937
2711 - St Marks repairs						173
2720 - Holy Trinity interior/exterior decoratin			1,980		1,980	105
Church Repairs & Maintenance Totals	302	3,915	6,455		10,673	7,016
Payments Grand totals	108,643	9,044	12,074		129,761	123,376

FINANCIAL REPORT for 2024

At the beginning of 2024 my forecast for the robustness of the Parish finances was the most pessimistic for some time, due to a combination of factors adversely affecting both income and expenditure. However, during the year a number of positives worked in the opposite direction with the result that we once again met all our commitments, and we can look ahead to 2025 with renewed confidence.

The following pages summarise how our income was raised and spent and I have commented on the more significant aspects of 2024 before finally taking a look at the future.

Prior to having a more detailed look at the year in figures I would like, as ever, to thank all those who have helped to make my role as treasurer so much easier than it might otherwise have been – Vicar, Wardens, Committee Chairs, those who count and collate the collections, and all those who work behind the scenes to keep things running.

Also, grateful thanks to Frank Parkinson who has enthusiastically taken on the role of Independent Examiner to ensure that our accounts are compliant and accurate.

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Financial Review: Highlights summary

The following highlights will be expanded upon later in the report, but give a brief overview of significant items:-

- Unrestricted income up £9463 (9.5%) to £108680
- Unrestricted expenditure (excluding Parish Share) up £6606 (33%) to £26643.
- Parish Share contribution increased by £2000 (2.5%) to £82000.
- Parish Share 'paid in full' for eighth consecutive year, but after Diocesan grant of £11994.
- General Reserve almost unchanged at £9115 but expenditure excluding Parish Share now covered for only four months.
- Legacies restricted to expenditure on Holy Trinity fabric continue to cover maintenance costs of our historic building.
- £5505 raised for charities other than Holy Trinity (not shown in the accounts).

Detailed Financial Review

The accounts comprise three separate documents:

1. **Statement of Financial Activities (SOFA)** summarising income/expenditure, followed by a list detailing how Reserves are split between different Funds
2. **Balance Sheet** as at 31 December 2024, showing how assets and liabilities are split.
3. **Analysis of Income and Expenditure (AIE)** giving additional detail about income & expenditure

The following notes expand upon the figures in the SOFA and AIE in the order that they appear in those reports. Unless stated otherwise, remarks relate to figures in the Unrestricted column, which pertain to the day-to-day running of the Parish,

Receipts

At the beginning of 2024 I was pessimistic about Parish finances, estimating that income would have to rise by 25% to cover costs which were set to increase at an unprecedented rate. In particular the Parish Share was set to rise from £80000 to £93994 This galvanised the PCC to increase the focus on stewardship fundraising and by the final quarter progress was good, but a shortfall of up to £15000 still looked likely. An 'Autumn Review' of the life of the Parish was published in November and this, allied to an appeal to the congregation via a 'Giving Sunday', prompted further generous donations.

In early December a small team of PCC members met with the Diocesan Finance team who,

recognizing both the size of the financial challenge and the amount of good work being done in the Parish, offered to reduce the Share by £11994 to £82000, a sum that was still £2000 more than the previous year.

If income at the end of the year had stayed the same as in 2023 there would still have been a shortfall but the Social Team raised a record sum in December, leaving the General Account in surplus by the modest but very welcome amount of £37! It was a wonderful end to a difficult year.

Unrestricted income went up by 9.5% to £108680, a significant outcome when compared with general inflation, and the fourth consecutive year of increase

- **Planned Giving** increased by £2364 (5%) to £47255. When Gift Aid is included, regular Planned Giving provides over the largest part of our income each year. - 58%

The 5% increase is higher than inflation and a reflection that, whilst the numbers on the electoral roll have hardly changed, individual givers have increased their average contributions. We now have 66 monthly donations coming in by direct debit or standing order, the majority through the Parish Giving Scheme (PGS). The average amount, excluding Gift Aid is £58 per month.

One benefit of the PGS is that Givers can opt to have their contribution increased automatically each year by the national rate of inflation. I would therefore encourage anyone who is not yet in the PGS to join, and so contribute to the long-term health of our Parish.

- **Collections and Other Giving at church services** increased by £2269 (23%) to £12340. The rate of increase is clearly much higher than for Planned Giving, reflecting, I think, an increase in the numbers attending the variety of services at Holy Trinity, where newer congregants are not necessarily on the electoral roll. Additional donations are also being made via the card machine near the main door before or after services, due to people having less cash in their purses and wallets. Whilst these donations should ideally be recorded as 'Collections' in practice it is not possible to separately from other card donations so they are included as 'Other Voluntary Receipts'. With this in mind, we must gain encouragement that a growing and generous 'new' congregation wants to contribute and will at some point feel so confident about their faith in the Parish, as to be able commit to our Planned Giving Scheme.

- **Other Voluntary Receipts (i.e. donations not included above)** showed a substantial increase of £5831 (79%) to £13215. Donations for refreshments – mainly coffee & biscuits after services – were up £446, and the remaining £5400 came from a much higher number of card and online donations. Whilst it is difficult to give a precise breakdown, I estimate that between £4000 and £4500 of this followed the appeal made at the Giving Sunday in November.

There was over £3000 income across Designated & Restricted under this heading, £1500 of which was from legacies, the remainder from fundraising events where the proceeds were shared with other charities. Income from Lenten lunches passed to the Olive Branch Charit is a good example of this.

- **Gift Aid** decreased by £999 (5,7%) to £16577, Whilst this may seem counter-intuitive when donations are rising, the reason is that Gift Aid received in 2023 was temporarily inflated due to the move of regular giving to the Parish Giving Scheme during that year.
- **Activities for generating funds (i.e. 'fundraising')** showed a substantial increase of £3353 (38%) to £12222. After allowing for costs of £1883 the net income still broke the £10000 level for the first time ever. The growth is a testament to the hard work of the Social Committee. Their work not only brings in much-needed income, but also fully aligns with one of the three main areas of the Parish Vision, that of Community Engagement.

- **Investment income** relates to interest received on our deposit accounts with Natwest and Church Commissioners. The increase in Unrestricted and Restricted income combined is due to higher interest rates and dividends during the year.

('Restricted' income here relates to dividends and interest on Endowment Funds, where income is ring-fenced for the Diocesan Barchester Fund. This is available for capital projects at the C of E primary school in Bolton-le-Sands).

- **Receipts from Church Activities** relate to 'official' activities in church where fees are charged – weddings, funerals, burials etc. The total of £4712 received in 2024 was £4154 (47%) lower than similar unrestricted income in 2023. The reason for the reduction is technical, in that last year the PCC agreed to a change in policy that resulted in Designated Graveyard fees being credited to the General account. This year there is a corresponding increase in fees credited to the Designated fund,

Before moving on to look at expenditure, I think that it is worth noting that the Parish facilitated fundraising for other charities totaling £5505 during the year. This was done in a variety of ways – by hosting events, concerts and by specific appeals such as for local Foodbanks and the Children's Society. Again, this was mainly facilitated by the Social Committee. For regulatory reasons these funds do not pass through the Parish accounts.

Payments

Total Unrestricted expenditure went up by £8606 (8.6%) to £108643. The biggest proportion of this relates to the Parish Share, to which reference is made earlier in this report

Unrestricted expenditure excluding Parish Share was up £6606 (33%) to £26643. This figure was not unexpected as 'fuel inflation' finally caught up with us. £5708 of the increase was due to higher gas and electricity costs in our two buildings. The increase would have been higher had we not had to wait until February for a refund of £600 on duplicated gas bills charged in November & December of the previous year.

Looking at specific headings in the SOFA:

- **Cost of generating funds:** this figure relates to the 'Activities Generating Funds' fundraising activities noted above.
- **Parish Share:** increased from £80000 to £82000 and we were able to pay this in full for the eighth year running, although the 'in full' was only after a grant from Diocesan Reserves which had reduced the original request by £11994. Over the eight-year period these grants have totaled £87000.
- **Clergy & staffing costs:** decreased by £214 to £6403. This is mainly due to costs related to the vicarage.
- **Church running expenses:** costs of £18129 were 53% up on 2023. All elements making up the total were higher but, as noted above, the major increase was in fuel costs. We now have the benefit of new fixed contracts so any changes in 2025 only be due to amounts of usage, not prices.
- **Expenditure via Designated and Restricted Funds**

There was also expenditure of almost £21118 covered by Designated and Restricted Reserves. The two main areas of expenditure relate to either the graveyards or the fabric of Holy Trinity. Income from Burials and Memorials covers the former, and we are fortunate that fabric costs could be covered from specific reserves held for these purposes. These reserves

arose from legacies received in 2022 and without them expenditure would be a drain on the General Reserve or, if not essential, would not be made at all.

Reserves Policy

As noted above, we are fortunate to have sufficient Restricted reserves to cover normal repairs and maintenance to the fabric of Holy Trinity, so that these costs do not drain unrestricted income. Similarly, expenditure on maintenance of the graveyards is covered by income from burials. This is accounted for via the designated Graveyard reserve.

The position at St Mark's is different, as there are no reserve funds to pay for expenditure on repairs and improvements that would be much appreciated by the congregation there. Last year there was some fundraising in Nether Kellet, to be spent on initiatives to build the congregation there. These funds, £789, are currently held in the Project reserve pending decisions about how they are to be spent.

The SOFA report lists a number of accumulated reserves under three different headings: Unrestricted, Designated and Restricted. I will cover relevant points in turn:-

- **Unrestricted: General Fund:** as noted above, most income is unrestricted and is used to pay the majority of costs, including Parish Share. To ensure that there is always enough cash available to cover fluctuations in cashflow, it is PCC policy to keep a minimum balance to cover two/three months' normal expenditure, excluding Parish Share, (currently equating to approximately £5000) in the General Reserve.
- **Designated: Capital Reserve:** it is PCC policy that any legacies received, where specific instructions are not given, are used for fabric expenditure, or specific projects that would enhance the life of the Parish.
- **Designated: Graveyard Reserve:** This reserve receives fees from burials which are then used to pay for the upkeep of the two graveyards for which the Parish has responsibility. At the time of writing, we have just received approval to close graveyard no. 3. Responsibility for maintenance in 2025 will therefore pass to Lancaster City Council, with a consequent reduction in Parish expenditure.
- **Designated: Project Reserve:** This reserve holds funds which the PCC has designated for short-term projects outside 'day-to-day' expenditure.
- **Restricted Funds:** there are a number of separate Restricted funds where cash has been raised or donated for specific purposes. As can be seen in the Balance Sheet, there was little or no movement in the majority of these during 2024.

THE FUTURE

Unlike last year, there are no foreseeable major increases to expenditure in 2025. In particular, the Parish Share will increase by only £2000 (2.5%). However, the 'true' full Share first requested by the Diocese was £100000 and we are again fortunate that we have been granted a substantial discount.

The mechanics of Parish Share calculations are too complex to summarise in this report but it is clear that if we do not meet the full Share the Diocese must find the money from somewhere else, or cut expenditure, which is predominantly the cost of paying for the clergy, including our own vicar.

We cannot therefore realistically expect reductions to carry on into the future, so our financial planning should keep this firmly in mind.

In 2025 then, all that need happen is that income streams continue as in 2024, with a little bit extra for inflation. Easily said, but as noted above, additional effort had to be made last year in terms of one-off appeals and fundraising events. Continued and generous commitment by as many people as possible will be needed again.

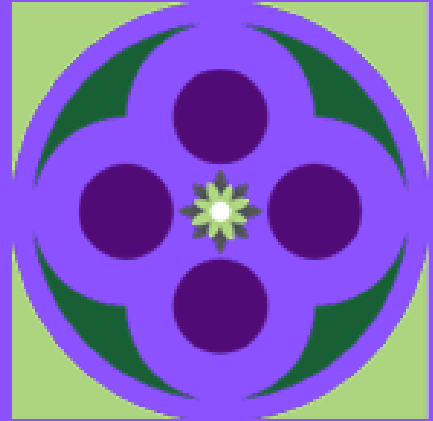
Property repair and maintenance is also likely to be a continuing call on cash resources. We are fortunate that there is a substantial balance on both the Holy Trinity Fabric and Graveyard Funds which are sufficient to cover costs at Holy Trinity for the foreseeable future. The situation at St Mark's is different, but hopefully the initiatives taken by the small congregation in Nether Kellet last year will continue, and so clarify the way forward.

In conclusion, the Parish starts 2025 in a more comfortable position than twelve months ago, but the future is no less challenging for that. A growing congregation at Holy Trinity, and hopes that the seeds sown at St Mark's will start growth there, lead me to conclude that the Parish finances will remain healthy.

Andy Hampshire, Treasurer Holy Trinity & St Marks

Accounts

ANNUAL REPORT 2023





VICAR'S INTRODUCTION

2023 was a busy year, and a fruitful year in many ways. As you read through this document, and enjoy all the photos, you will get a sense of all the great things that have gone on. There is much more that could have been included - this annual report is just a snapshot.

I am extremely grateful for all the support you have shown me throughout the year, with particular thanks due to the churchwardens, and members of the PCC.

*In all my prayers for all of you, I always pray with joy because of your partnership in the gospel from the first day until now, being confident of this, that he who began a good work in you will carry it on to completion until the day of Christ Jesus.
(Philippians 1:4-6)*

REV. PETER HAMBORG
VICAR



CHILDREN AND YOUNG PEOPLE

- Developing our worship in order to better engage with children and young people.
- Investing in the Messy Church, 9.15 services, christenings, and our relationship with children, families, and staff through the schools.
- Nurturing the Christian faith among children and young people.
- Providing opportunities for young people to grow into leadership roles

DISCIPLESHIP

- Helping people to grow in faith, and share their faith.
- Cultivating passionate spirituality and biblically informed Christian living, through inspirational gathered worship and small groups.
- Encouraging people to know and use their spiritual gifts.
- Exploring further ways of serving Christ in our local community, and beyond.

PASTORAL CARE

- Supporting the pastoral care of the visiting team; giving priority to the sick and suffering, the bereaved, and the housebound.
- Praying with and for each other, and for those in need.
- Providing support for pupils and staff at the parish schools.
- Expanding our ways of caring for all in our communities.



MISSION ACTION PLAN

DEVELOPING LEADERS

- A culture of thankfulness
- Recognising gifts and talents
- Inviting people to participate
- Mentoring and working together
- Celebrating leaders



SPIRITUAL GROWTH

- Prayer
- Bible study
- Short courses
- Worship
- Messy Church

COMMUNITY ENGAGEMENT

- Serving the community
- Building on existing links
- Developing work with school
- Developing work with young people and families
- Celebrating special occasions



WORSHIP AT HOLY TRINITY

In the summer, some changes were made to our routine of services at Holy Trinity, to make them more accessible to children and young people. The 9.15 service was increased to twice a month, a move which has proved popular. The new 'Family Communion' service on the 1st Sunday of the month makes use of some All-Age friendly liturgy, and this service adds more variety to our monthly pattern.

The changes to our worship are more a case of evolution than revolution.

New leaders for the 9.15 services, and encouraging occasional preachers from within our 10.30 congregation, has enabled this positive progress in 2023.



Wearing Christmas pyjamas at the Midnight Communion service is a trend which might just catch on!



WORSHIP AT ST MARK'S

The small congregation at St Mark's work hard to sustain their worshipping life. Following the increase to the 9.15 services at Holy Trinity, St Mark's now meets at 10.30am on the 2nd and 4th Sundays of the month when the vicar is absent. This works well for the most elderly members, who find the 9.00am time a bit early.

Margaret & Becky Hutchinson lead services on the 2nd Sunday, and members of the Holy Trinity congregation assist on the 4th Sunday. Particular thanks are due to David Bateman, who often helps out at St Mark's.



FINANCIAL HIGHLIGHTS

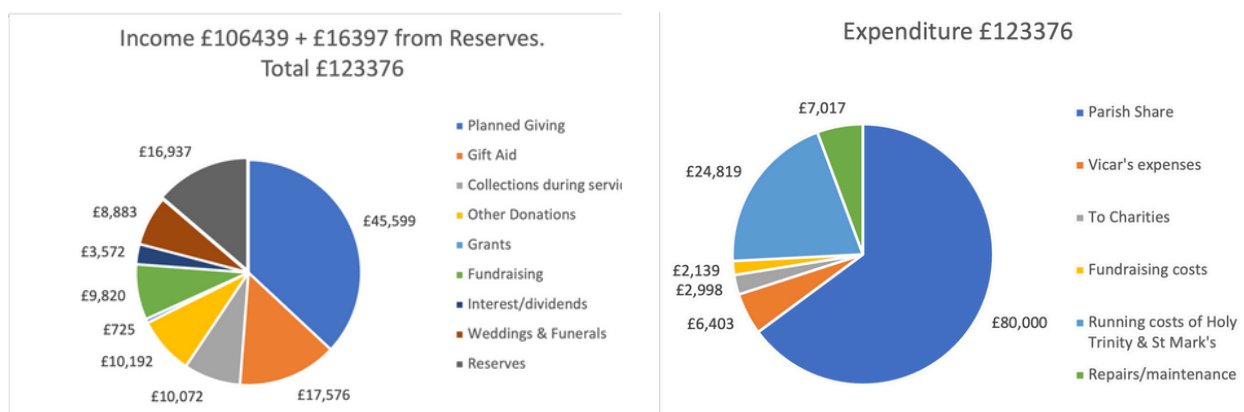
Our Parish is a Registered Charity, and receives no income other than that which is donated by its congregation and friends, or through the work of the vicar and many volunteers.

The 'income' chart below shows that more than half of all income comes from regular 'Planned Giving' donations and Gift Aid. This, together with other forms of income was, unfortunately, not enough to cover all costs during 2023, and a substantial sum (£16397) therefore had to come from cash reserves. (These reserves had been accumulated from legacies and gifts held for specific purposes, mainly upkeep of Holy Trinity Church). At the end of 2023 our 'free' reserves covered only three months of our day-to-day running costs, so we constantly have to seek ways of increasing our income.

The £24819 segment of the chart labelled 'Running costs...' covers a wide variety of day-to-day outgoings - insurance, gas & electric, WiFi, website, 'consumables' (coffee, altar wine, candles etc) plus many more.

Holy Trinity Church itself is an ancient Grade ii* listed building and, whilst beautiful, it does come with a high demand for repairs and maintenance. These costs (green segment, £7017, which also includes spending at St Mark's in Nether Kellet) would have to be added to 'running costs' had we not received substantial legacies and grants, so we are indeed fortunate to benefit from such generosity.

Like many Parishes in these difficult times, our Reserves are dwindling, and costs will continue to rise into 2024 and beyond. Help is needed and if you would like to find out how you can contribute financially to the Parish, please contact our Treasurer, Andy Hampshire: treasurer@parishbls.co.uk



GENEROUS GIVING

Looking at expenditure, the chart shows that almost two-thirds relates to the Parish Share. This is a payment to central Diocesan funds which are then used to cover a variety of costs which we would otherwise have to pay ourselves. Over 70% of these relate to stipends and other costs involved in employing clergy, including our own vicar Peter.

Within our Parish Share we also make a contribution to those Parishes who are far less fortunate than ours. In 2023 the total was £14748 and when this is added to our other, more local charitable giving (£2998 in 2023) we can be confident that we are fulfilling our Christian duty of generosity to others.

HOLY TRINITY AND ST MARK'S FINANCIAL REPORT 2023



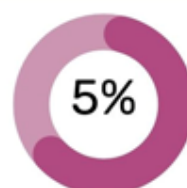
PARISH SHARE

How the money is used



Clergy stipends, NI, pensions and housing

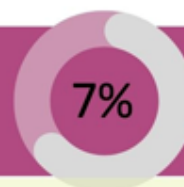
Parochial training of lay and ordained



Other parochial staffing and related costs

Parish focused work on:

- Making Disciples
- Being Witnesses
- Growing Leaders
- Inspiring children and young people



COMMUNICATIONS TEAM

In 2022 there was a distinct shift in our communications compared with 2021 when we were still suffering the after effects of the Covid epidemic. This continued into 2023.

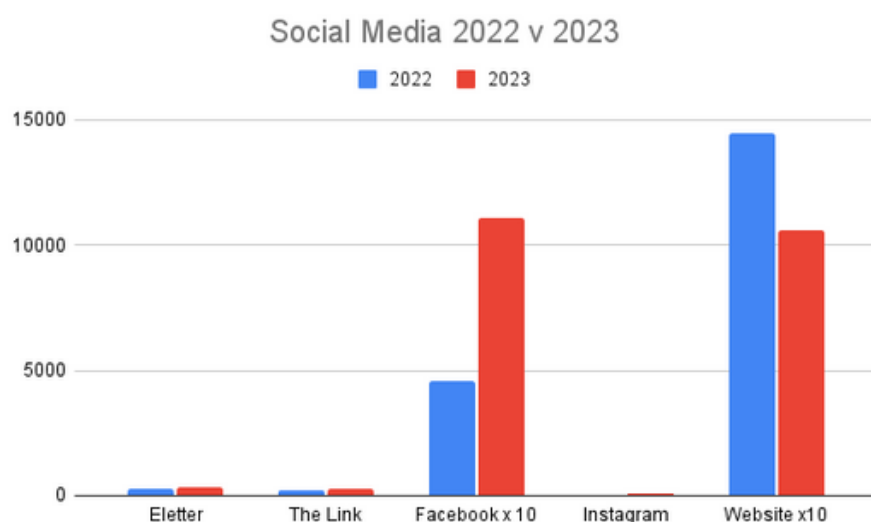
Our monthly eletter "Messenger" increased from 304 to 346 subscribers. Subscribers to "The Link", our weekly parish newsletter rose from 205 to 247. Our Facebook page reach went from 4,566 a month to 11,075. We had done very little with Instagram but having found a new editor we had 83 followers at the end of 2023. The parish website had 14,478 page views in 2022. In 2023 this had dropped to 10,590 in 2023. The possible reason for this was that we were putting more information out through our Facebook page meaning that people didn't need to go to the website. On our website the top three pages alternated between "Calendar", "The Messenger" and our contact page.

We support other web based channels; "achurchnearyou", "Google Business" etc but we don't report on these.

Our objectives for 2023 were:

1. involve more people in the management of our website and social media
2. review the effectiveness of all our social media channels and website particularly looking at individual pages on the website to make them more appealing.
3. continue to grow the number of people that we communicate with in our church, in the parish of Bolton-le-Sands and in Nether Kellet.
4. build on the links between the churches in order to make them more effective in spreading the good news of Jesus.

STATISTICS



SOCIAL ACTIVITIES

2023



CHRISTIAN SEDER MEAL



DISPLAY AT ADVENT FAIR

The aims of the Social Team are; to provide a programme of social events for the church and wider parish and to provide a series of fundraising events for our church.

Looking at the various events and activities this year we have managed to involve more people in taking a lead in activities. In both Men's Breakfast and 100 Club. We are getting consistent support with the Community Coffee Morning. Our Zoom team is now well established providing online services to people unable to attend church. Engaging teenagers is always a challenge. We now have a teenager team looking after the "Tuck Shop" whenever we have children at an event.

Expanding the number of events organised by other church members is still ongoing. We have a good relationship with other churches in the village. Our Lenten Lunches were well attended being both social events and raising money for local charities. Our Christian Seder Meal was well attended by members from all churches.

We have also had a number of concerts throughout the year. Our main event, which was very successful, was our Advent Fair.



LACUNA UPPER VOICE CHOIR



TEDDY BEAR'S PICNIC MAY 2023, CELEBRATING THE
CORONATION OF KING CHARLES



CORONATION FUN INSIDE THE CHURCH - MAY 2023

MOTHERS UNION

2023



The Mothers' Union group at Holy Trinity is the largest in the Lancaster, Morecambe and Tunstall Deanery and one of the largest in the Diocese with a current membership of 50. Membership is open to all women and men who are baptised and concerned with the strengthening of marriage and family life.

In 2023 we had a full Programme of events and activities.

- Monthly Corporate Worship as part of the Wednesday 10am Holy Communion Service service at Holy Trinity when members led the prayers and did the reading.
- A monthly meeting in Church for all members with a variety of speakers and activities - for example The Canary Girls' Memorial; a Presentation on Coventry Cathedral.
- Shrove Tuesday and August lunches at Morecambe Golf Club.
- Annual Strawberry Tea in the BLS Community Centre.
- Three Coffee Mornings in the BLS Community Centre.
- We attended a Candlemas Service and a Deanery Festival at other branches.
- We ran the Cake Stall at the Church Advent Fair and hosted our annual Christmas Party in the Community Centre with a Guest Speaker.

In line with MU principles of the nurturing of family life we offer one another fellowship and support when times are difficult, and celebrate joyous events in our members' lives.

We have supported the National MU objectives - ie The Rise-Up Campaign Against Domestic Abuse by providing food items and toiletries for a local Women's Refuge. We have continued to support the families of prisoners by providing Easter eggs and baby items. In addition we have also raised money for AFIA (Away From It All) providing holidays and experiences for families facing diversity. Money from some of our fundraising events has gone to support overseas projects .

In 2023 we raised a total of £2,536.

We have produced a varied and interesting Programme for 2024 and look forward to welcoming existing and any new members who may wish to join us.

WORSHIP WITH FAMILIES & CHILDREN



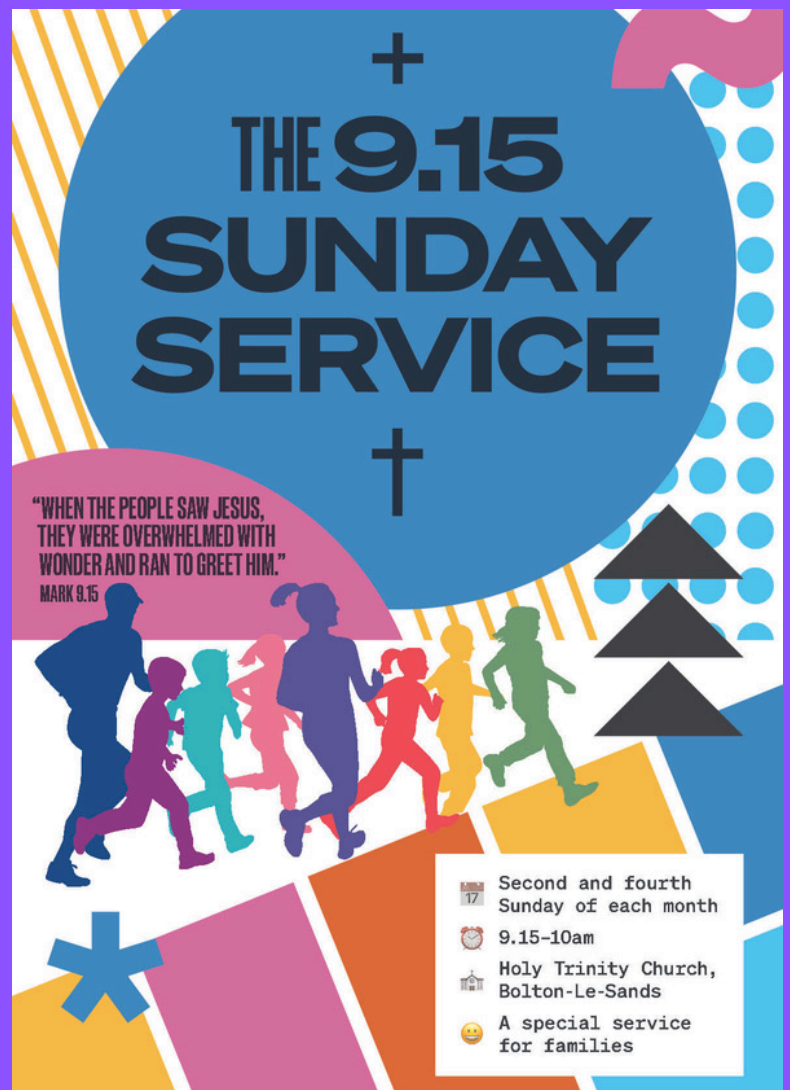
MESSY CHURCH

Messy Church is a huge success with over 100 children and adults getting involved each month. Accommodating such numbers and entertaining everyone is a real team effort, from those who lead the craft activities to those who serve pizza and refreshments. The celebration time is usually led by Jess or Peter, and includes an interactive bible message, music, and prayer. Jess Squires organises the team with skill and efficiency. It is often said that we are 'victims of our own success' when it comes to managing the numbers.

9.15 SERVICES

Sometimes at 9.14am the church is only half full, but by the time we've finished the first song those who have dragged their weary children out of bed on Sunday morning have crept in, and the congregation is strong.

The tone of these services is lively and light, yet nonetheless meaningful. Introducing refreshments after the service in 2023 has increased the sense of community as we get to share time together afterwards - plus it gives those who may have struggled out of bed after a long week a much-needed coffee.



MESSY CHURCH



PASTORAL TEAM

PASTORAL CARE

Over the past year the small pastoral care team, comprising both men and women, has been set up to keep in touch with those who are sick or in need in the parish. We visit or telephone those who are unable to get to church; who are housebound, in care homes, bereaved or struggling in some way. It is important that no one feels forgotten or alone. We also take out home communion to those wishing to receive it. As a team we are in touch with each other and our vicar Peter oversees the work and we have periodic review meetings. I am the contact for names going on the weekly Link, those wishing for prayers must be asked for their permission to allow this to happen and the list is reviewed regularly every few weeks. Sue Young.



SUE YOUNG

ORGANISATIONS AND GROUPS



MUSIC & CHOIR

The church choir gathered to practice and perform at Easter and Christmas. It is getting stronger each time but we are always open to new members.

Our music is often arranged to suit our voices, and includes a mixture of contemporary and modern.

2023 saw the retirement of our Musical Director Ian Entwistle. It was a sad day for us all as he has supported the music in our church for decades. Ian continues to play on Wednesday mornings at the midweek service, whilst Sandie Barker has taken over as our regular organist. We are delighted that Sandie was able to step into this role, enriching our church with her personality as well as her obvious musical skills.

FLOWER TEAM

We have again had a busy year with floral displays to celebrate all the key festivals both inside and outside the church. We feel that flowers add a lot to our worship reflecting spirit of the season.

A lot of people have taken advantage of our offer to dedicate a display in memory of a loved one.



GARDENING TEAM

The gardening team have been out in all weathers exercising control over the weeds and encouraging the flowers to grow. Many people walk through the church yard and comment how beautiful the gardens are. John and Margaret Barton have been the backbone of the team.

ORGANISATIONS AND GROUPS

WELCOME AND COFFEE TEAMS

A warm welcome and hospitality is a priority for us at Holy Trinity. We have a fantastic group of people who welcome people as they come into church.

A warm cup of tea or coffee with biscuits and on occasion much more is provided by a dedicated team.



MEN'S GROUP

On the second Saturday of the month we have our "Men's Breakfast" in church. A bacon buttie and coffee gives an opportunity for any men in the village to meet and chat.

On the last Friday of the month we have our "Men's Intensive Care Meeting". There is no agenda just good conversation. We meet in the pub but drinking alcohol is not obligatory.

WORSHIP TEAMS

Our worship at Holy Trinity is led by the vicar supported by dedicated teams. Our Vestry Team looks after the altars and everything needed for regular services. We also have teams for weddings, christenings and funerals. The quality of our worship reflects our relationship with Jesus, and we want to praise him to the best of our ability.



FABRIC REPORT

It has continued to be an interesting year at Holy Trinity, and Saint Marks, where we have strived to ensure that the environment for worship is safe and functional. To that end, we have revised our risk assessments and complied with the statutory requirements for public buildings.

We received a visit from the Senior Church Buildings Officer this year and she provided us with a comprehensive report for both of our churches. There is some concern over the damp and black mould occurring on the walls of Saint Marks. A further concern relates to a crack in the tracery of the East window which may require some structural investigation.

The main developments at Holy Trinity were the replacement of the Tower Louvres, the installation of the pathway lighting which is a benefit to all who use the route through the churchyard, and the renewal of the access door to the tower roof. Other improvements were the updates to the heating controls at both churches.

Holy Trinity has had some patch decoration completed, a new gate to the boiler room steps and a window repair in the corridor to the vicar's vestry.

The church bells had been in a state of disrepair for some years, so they were refurbished and re-rope in time for the celebration ringing event to mark the installation on 3 new bells at St Cuthbert's Over Kellet.



The drop-down screen at Holy Trinity has been a success since it was installed in 2017 and we have decided to install a second screen in the North aisle to enable everyone to see the display when church is full.

The slate on the graveyard path was replaced improving the access and the general look of the graveyard.

The gardening and flower arranging teams have continued their good work to ensure that the church and its surroundings always look beautiful.

The four cleaning teams have continued to ensure a high standard of cleanliness in church and many favourable comments are received from visitors to Holy Trinity.



HOLY TRINITY AND ST MARK'S PAROCHIAL CHURCH COUNCIL

SAFEGUARDING

The following statement was agreed at the Parochial Church Council (PCC) meeting held on 2 Feb 2021 and re-confirmed after amendment on 16 Apr 2023.

"The safeguarding of children, young people and vulnerable adults is an integral part of the life of the church, set out clearly in legislation, and is everybody's responsibility. As a parish, we aim to provide the safest possible environment to enable our children to grow and flourish, and all adults to feel safe and welcome."

The full policy can be viewed on our website:

<https://bolton-le-sands.org.uk/safeguarding/holy-trinity-safeguarding-policy/>

MEMBERS OF THE CHURCH PCC 2023

Andy Hampshire - Treasurer
Ann Basham - Secretary
Brian James - Fabrics
David Bateman - Health and Safety
Kath Brough - Safeguarding
Rob Daunt - Graveyards and Gardens
Margaret Foster - Outreach
Margaret Hutchinson - St Mark's
Andy Williams - Social and Communications
Jo Fitzgerald
Duncan Johnson
Russell Longton
Robert Whittaker

Ex-Officio Members

Rev. Peter Hamborg - Vicar
Mary Bunting - Church Warden
Jane Longton - Church Warden

There should be a total of 15-18 members. 3 ex-officio and 12 elected members plus 3 Deanery Synod if not also not elected PCC Members. This number is determined by an electoral role of between 101-200 (we tend to ask our three Deanery Synod members to also be elected PCC members.) Of the 12 elected members, there are three groups of four people in each. Each group serves three years or the balance of a retiring members' three year period.



Bolton-le-Sands
C.E. Primary School



MISSION STATEMENT

At Bolton-le-Sands Church of England Primary School, we believe that God is at the centre of all we aim to do. It is our goal to ensure that all members of our school community are given the opportunity to get to know God and thank Him for His goodness to us. We are the village school and are at the heart of this village community, all members of this community are made welcome at our school because, it is our faith that:

“With God at the centre, we reach out to support each other in learning, growth and community.”

As a reflection of our central Christian values, all of our children are placed in one of our school ‘House Teams’ with the names:

TRUST, HONOUR, RESPECT, COURAGE



THANKS FROM THE CHURCH WARDENS

2023



As Church Wardens we are extremely grateful for the many members of the congregation who help in different ways to enrich the life of the church. This year has been positive in many ways, due mainly to the fact that everyone plays their part, using their God given gifts.

- New this year, the weekly prayer group on Tuesday evenings has become a vital way of underpinning the life of the church at Holy Trinity and St Mark's
- Those who came to the Prayer Course, with video sessions led by Pete Greg, found it thought provoking and helpful.
- The 2 quiet days at Hynning, facilitated by Sister Michaela are also enriching and spiritually uplifting.
- Currently there is just one house group, which provides companionship in exploring the Christian faith, using the Bible, other Christian books and multimedia, in a relaxed and prayerful environment.
- Confirmation is always a joyous occasion, when young people make a public commitment to their faith. The preparation sessions, held in conjunction with St Luke's Slyne, are always lively and produce interesting questions, and often wonderful comments from the young people.
- Youth Club for those in years 7 to 11, meets monthly in Slyne church hall, to play games and chat. In the short "God slot" they are encouraged to think more about their faith.

Church services

Numbers at our services continue to grow, especially the 9.15 services and Messy Church. During this year, the 9.15 has moved from once, to twice a month. First Friday services continue to minister to people who enjoy relaxed, informal worship, and we are grateful to all those who take turns in leading these services. We are pleased to have welcomed new regular attendees at our main services on Sundays and Wednesdays, and give a special thanks to those who read and lead prayers.

Over the year, under Peter's inspiring leadership, God has blessed us in so many ways. We have much to be thankful for.

Mary Bunting and Jane Longton

COMMENTS FROM OUR VISITOR'S BOOK

6/12/23 JLC Nice 'n' warm
 Imthankfull for god creating this
 beautiful World. Jessica [redacted]

26.12.23

Staying in Biddenham for a few days over Christmas. Attended 3
 Church services.

Don't realize this was the vicar who used to be in Biddenham!

Good to find a church open to visitors during the winter (in special numbers)
 (Pewslips) and church and an excellent organist.

20.02.24 It is lovely to be back in the village of my childhood and
 the church I attended. Gill [redacted]

We were delighted to visit
 Your beautiful church with our
 grandchildren. Thank you for
 leaving it open.

Kay & Bob [redacted]
 Niagara Falls, Canada

James W Berrill [redacted]

{ Norman P. Kinton [redacted] Durham God Bless you all
 8.6.2023 THANK you and your lovely church xx }

God loves you all, no matter your sins xxx
 09/09/23 I agree xxx

Bill. Shuley [redacted] Valley, Holyhead.

15/09/23 William [redacted] Haverley, Angles
 Very nice church.

Beautiful church, lovely people.
 Thank you. Angela from Bournemouth X.



Sept 23, 2023
 lovely church. Thank you
 from New Zealand
 Allen [redacted]

27th October 2023

A visit from Gerald on narrow Boat 'Raggy Ann'
 A page for Rhonda and the team looking after
 his medical needs. X

09.25.23

Nice church - just sat in the inner porch having tea
 after a hike. Shame toilet blocked, I needed some
 water. Lol. J.L. [redacted]

25th March 2023 - Hester + Toxter, Cotton - lovely
 church!!

21st March 2023 - Pam Alan + Pauline Sgibors

Albert [redacted] we came and had a jolly
 look about, not from the area.
 Susan [redacted] but it brightened my day ☺

At B

23/4/23 A Beautiful Church. Lucie + Mark
 Freckleton

CONTACT DETAILS - APRIL 2024

Role	Name	Contact
Vicar	Rev.Peter Hamborg	vicar@parishbls.co.uk
Church Warden	Jane Longton	janelongton@parishbls.co.uk
Church Warden	Mary Bunting	823242
St Mark's Officer	Margaret Hutchinson	824110
Pastoral Contact	Sue Young	parishblsnews@parishbls.co.uk
Organist	Sandie Barker	sandiebarker@parishbls.co.uk
Treasurer	Andy Hampshire	treasurer@parishbls.co.uk
Giving Secretary	David Bateman	davidbateman@parishbls.co.uk
PCC Secretary	Ann Basham	annbasham@parishbls.co.uk
Bolton le Sands CE Primary School Headteacher	Daniel Hargreaves	head@bolton-le-sands.lancs.sch.uk
Messy Church/2nd Sunday	Jess Squires	parishblsnews@parishbls.co.uk
Altar Serving Contact	In Vacancy	parishblsnews@parishbls.co.uk
Wedding Coordinator	C/o The Vicar	weddings@parishbls.co.uk
Children's Society	Margaret Hutchinson	824110
MU Enrolling Member	Chris Hampshire	chrishampshire@parishbls.co.uk
The Messenger : Editor	David Bateman	davidbateman@parishbls.co.uk
Christenings Coordinator	Kath Brough	christenings@parishbls.co.uk
Coordinator of graveyards and family history research	Rob Daunt	robdaunt@parishbls.co.uk
Communications Team Leader	Andy Williams	parishblsnews@parishbls.co.uk
Safeguarding Contact	Kath Brough	kathbrough@parishbls.co.uk
Parish Administrator	In Vacancy	adminbls@parishbls.co.uk
Christian Outreach	Margaret Foster	margaretfoster@parishbls.co.uk
Parish DBS Co-ordinator	Kathryn Poole	kathrynpoole@parishbls.co.uk



Holy Trinity Church, Main Road, Bolton-le-Sands. LA5 8DU
St Mark's Church, Main Road, Nether Kellet. LA6 1ER

Reg. Charity No. 1144401

Financial Accounts & Report for the Year Ending 31 December 2023

Treasurer: Andy Hampshire. Independent Examiner: Elizabeth Bateman

Approved by Bolton-le-Sands Parochial Church Council on 19 March 2024 and signed on its behalf by Peter Hamborg (Chairperson of the PCC).

Original signed here

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- 2. Introduction
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- 4. Notes to the financial statements
- 5-6. Statement of Financial Activities
- 7. Balance sheet
- 8-10. Analysis of income & expenditure
- 11-15. Treasurer's written report

2023 Report and Accounts for the Parochial Church Council of Holy Trinity Church, Bolton le Sands and St Mark's Nether Kellett

Aim and purposes

Holy Trinity Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Holy Trinity and St Mark's Churches.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Holy Trinity and St Mark's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

□□Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.

□□Provision of pastoral care for people living in the parish.

□□Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the Church of Holy Trinity and St Mark's.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At Holy Trinity the membership of the PCC consists of the incumbent (our vicar), churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

PCC members who have served at any time from 1st January 2023 until the date this report are:

Ex Officio members:

Incumbent: The Reverend Peter Hamborg (Chairman)

Wardens: Peter-John Davies, Mary Bunting

Elected members:

Ann Basham (Secretary)

Rob Daunt

Margaret Hutchinson

Jane Longton

Andrew Williams

David Bateman

Margaret Foster

Brian James

Russell Longton

Kathrine Brough

Andrew Hampshire (Treasurer)

Duncan Johnson

Robert Whittaker

Co-opted 23 November 2023: Jo Fitzgerald

Electoral Roll 2023

The electoral roll at the end of 2023 stood at 132. Rob Daunt, Electoral Roll officer

Independent Examiner's Report to the Trustees of Bolton le Sands Parochial Church Council

I report on the accounts of the church for the year ended 31 December 2023 which are set out on pages 4 to 10.

Respective Responsibilities of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees 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 my responsibility to:

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

Basis of Independent Examiner's report

My 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which:

1. gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act, and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Original signed 14 April 2024

Elizabeth Bateman CPFA

1 Greenwood Crescent, Bolton le Sands, Carnforth LA5 8BE

Notes to the financial statements for the accounting year ending December 2023

1. Accounting policies

Basis of financial statements^[1]_{SEP}: The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2015).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Fund accounting:

Endowment Funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted Funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted Funds are income funds which are to be spent on the PCC's general purposes.

Designated funds are general funds set aside by the PCC for use in the future. Project funds are designated for particular projects for administration purposes only. Funds designated as invested in fixed assets for the PCC's own use are abated in line with those assets' annual depreciation charges in the SOFA. Designated funds remain unrestricted and the PCC will move any surplus to other general funds.

The accounts are prepared on a Receipts and Payments basis

Fixed assets: Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Investments are valued at market value at 31 December 2023

Bolton le Sands Holy Trinity
Statement of Financial Activities
For the period from 01 January 2023 to 31 December 2023

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Planned giving	44,892	—	707	—	45,599	44,870
Collections and other giving	10,072	—	—	—	10,072	7,700
Other voluntary receipts	7,384	715	2,093	—	10,192	74,509
Gift Aid recovered	17,576	—	—	—	17,576	13,591
Other receipts	—	—	725	—	725	271
Activities for generating funds	8,869	355	596	—	9,820	9,439
Investment Income	1,556	—	2,015	—	3,572	2,256
Receipts from church activities	8,866	17	—	—	8,883	9,723
Total income	99,217	1,087	6,138	—	106,442	162,362
Payments						
Cost of generating funds	1,510	—	629	—	2,139	2,217
Missionary and Charitable Giving	—	1,070	1,928	—	2,998	1,388
Parish Share	80,000	—	—	—	80,000	73,000
Clergy and Staffing costs	6,403	—	—	—	6,403	4,901
Church Running Expenses	11,836	8,967	4,014	—	24,818	19,867
Church Repairs & Maintenance	294	1,805	4,916	—	7,016	37,046
Total expenditure	100,045	11,843	11,488	—	123,376	138,419
Gains / losses on investment assets	—	—	—	5,625	5,625	(7,932)
Net income / (expenditure) resources before transfer	(827)	(10,756)	(5,350)	5,625	(11,309)	16,009
Transfers						
Gross transfers between funds - in	—	—	—	—	—	8,904
Gross transfers between funds - out	—	—	—	—	—	(8,904)
Other recognised gains / losses						
Net movement in funds	(827)	(10,756)	(5,350)	5,625	(11,309)	16,009
Reconciliation of funds						
Total funds brought forward	9,905	16,524	40,747	66,128	133,305	117,295
Total funds carried forward	9,077	5,768	35,396	71,753	121,995	133,305
Represented by						
Unrestricted						
General fund	9,077	—	—	—	9,077	9,905
Designated						
Capital Reserve	—	3,113	—	—	3,113	4,977
Communications Development	—	—	—	—	—	917
Graveyard Designated Fund	—	2,654	—	—	2,654	10,629
Restricted						
100 Club Prize Fund	—	—	80	—	80	112
Agency collection	—	—	337	—	337	337
CBF and Diocese investment (use of School)	—	—	1,019	—	1,019	931
Choir Fund	—	—	474	—	474	474
Confirmation : Bible Fund	—	—	—	—	—	0
Discretionary Fund	—	—	63	—	63	63
Flower Fund	—	—	371	—	371	342
Graveyard Fund (Restricted)	—	—	140	—	140	152
Holy Trinity Fabric Fund	—	—	28,285	—	28,285	34,404
Organ Fund	—	—	2,269	—	2,269	2,551
St Mark's Fabric Fund	—	—	20	—	20	34
St Mark's Toilet Fund	—	—	365	—	365	365

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Thomas Robinson	—	—	723	—	723	723
Tower clock	—	—	245	—	245	254
Under 18s	—	—	1,000	—	1,000	—
Endowment						
Legacy Funds for school	—	—	—	71,753	71,753	66,128

There may be minor discrepancies in the totals if the pence are not being shown

Bolton le Sands Holy Trinity

Balance Sheet detailed

	As at 31/12/2023	As at 31/12/2022
Fixed assets		
5501: Shares-2 The Nook	66,256.13	60,674.04
5502: Shares-J I Hall Legacy	497.32	454.21
5503: Deposit 2 The Nook	5,000.00	5,000.00
Total Fixed assets	71,753.45	66,128.25
Current assets		
6501: Bank current account	8,452.75	7,225.67
6502: Nat West Graveyard Account	167.04	32.04
6503: Bank current account - 'Raise the Roof'	—	—
6505: Nat West Reserve Account	425.19	30,953.94
6510: CCLA (CBF) deposit account	42,324.57	28,934.36
6590: Cash account	61.97	120.85
Total Current assets	51,431.52	67,266.86
Liabilities		
6650: Unpresented cheques	—	—
6699: Agency collections	1,189.00	90.00
Z06: Wedding deposits	—	—
Total Liabilities	1,189.00	90.00
Net Asset surplus (deficit)	121,995.97	133,305.11
Reserves		
Excess / (deficit) to date	(16,934.34)	23,942.37
Z01: Starting balances	133,305.11	117,295.42
Z02: Other gains/(losses)	5,625.20	(7,932.68)
Z03: Gains and losses own use	—	—
Total Reserves	121,995.97	133,305.11

Represented by Funds

Unrestricted	9,077.65	9,905.24
Designated	5,768.26	16,524.51
Restricted	35,396.61	40,747.11
Endowment	71,753.45	66,128.25
Total	121,995.97	133,305.11

Bolton le Sands Holy Trinity

Analysis of income and expenditure Selected period: 01 January 2023 to 31 December 2023

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Receipts						
Planned giving						
0101 - Standing order with Gift Aid	20,363	—	707	—	21,070	36,509
0102 - Parish Giving Scheme (d/d)	16,813	—	—	—	16,813	790
0105 - Regular Giving by cheque	—	—	—	—	—	200
0120 - Charity Cheques	—	—	—	—	—	20
0201 - Envelopes- weekly planned giving	4,906	—	—	—	4,906	4,627
0202 - Standing order, no Gift Aid	2,809	—	—	—	2,809	2,724
Planned giving Totals	44,892	—	707	—	45,599	44,870
Collections and other giving						
0301 - Loose plate collections	6,024	—	—	—	6,024	5,030
0302 - Plate Gift Aid (Pew envelopes)	3,035	—	—	—	3,035	2,086
0310 - Loose plate collection-Occ. offices	529	—	—	—	529	373
0315 - Gift Aid envelopes, occ. offices	482	—	—	—	482	209
Collections and other giving Totals	10,072	—	—	—	10,072	7,700
Other voluntary receipts						
0502 - Donations - cash & cheques	2,111	—	1,216	—	3,327	4,519
0504 - Donations - Text, Online, Contactless	2,397	—	475	—	2,872	2,054
0505 - Donations - refreshments	2,875	—	—	—	2,875	2,585
0550 - Donations for specific appeals	—	715	—	—	715	—
0701 - Legacies	—	—	—	—	—	40,099
08A1 - Non-recurring one-off grants	—	—	402	—	402	25,250
Other voluntary receipts Totals	7,384	715	2,093	—	10,192	74,509
Gift Aid recovered						
0601 - Gift Aid claimed from HMRC	17,576	—	—	—	17,576	13,591
Gift Aid recovered Totals	17,576	—	—	—	17,576	13,591
Other receipts						
0503 - Donations: Graveyard	—	—	100	—	100	30
1310 - Insurance claims	—	—	625	—	625	—
1320 - Surplus - sale of fixed assets	—	—	—	—	—	241
Other receipts Totals	—	—	725	—	725	271
Activities for generating funds						
0915 - Fund Raising-Fetes, Sales etc.	6,556	355	—	—	6,911	6,251
0918 - Sale of small items	1,204	—	—	—	1,204	1,603
0921 - Hundred Club 65%	1,108	—	—	—	1,108	1,031
0922 - Hundred Club 35% - Prize Monies	—	—	596	—	596	553
Activities for generating funds Totals	8,869	355	596	—	9,820	9,439

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Investment Income						
1001 - Dividends	—	—	1,814	—	1,814	1,801
1020 - Bank interest	1,556	—	201	—	1,757	455
Investment Income Totals	1,556	—	2,015	—	3,572	2,256
Receipts from church activities						
1101 - Fees: weddings & funerals	8,386	17	—	—	8,403	9,243
1102 - Community Use of Church	480	—	—	—	480	480
Receipts from church activities Totals	8,866	17	—	—	8,883	9,723
Receipts Grand totals	99,217	1,087	6,138	—	106,442	162,362

Payments

Cost of generating funds

1730 - Costs of fetes & other events	104	—	—	—	104	400
1731 - 100 Club prizes	—	—	629	—	629	539
1732 - Cost of small items for sale	768	—	—	—	768	684
1734 - Payment card/text commission	33	—	—	—	33	37
1735 - Refreshments costs	604	—	—	—	604	556

Cost of generating funds Totals

1,510	—	629	—	2,139	2,217
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Missionary and Charitable Giving

1870 - Secular charities	—	1,070	—	—	1,070	20
1880 - School Barchester	—	—	1,928	—	1,928	1,368

Missionary and Charitable Giving Totals

—	1,070	1,928	—	2,998	1,388
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Parish Share

1910 - Ministry parish share etc	80,000	—	—	—	80,000	73,000
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Parish Share Totals

80,000	—	—	—	80,000	73,000
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Clergy and Staffing costs

2002 - Gifts & Discretionary giving	431	—	—	—	431	77
2060 - Organist	1,050	—	—	—	1,050	1,200
2101 - Working expenses of incumbent	203	—	—	—	203	273
2120 - Council tax (vicarage)	3,636	—	—	—	3,636	1,696
2130 - Parsonage house expenses	—	—	—	—	—	1,500
2140 - Water rates - vicarage	795	—	—	—	795	—
2150 - Vicar's telephone	237	—	—	—	237	153
2370 - Visiting speakers / locums	49	—	—	—	49	—

Clergy and Staffing costs Totals

6,403	—	—	—	6,403	4,901
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Church Running Expenses

2301 - Church running - insurance	2,114	—	—	—	2,114	2,299
2310 - Church office: phone, broadband	441	—	—	—	441	364
2320 - Organ / piano tuning	—	—	282	—	282	282
2330 - Church maintenance	—	—	2,484	—	2,484	2,481
2331 - Cleaning	36	—	—	—	36	16
2340 - Upkeep of services	1,546	—	952	—	2,498	3,525
2345 - Under 18s	520	—	—	—	520	371
2350 - Upkeep of churchyard	—	7,738	210	—	7,948	4,237

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
2360 - Administration	1,767	—	—	—	1,767	1,290
2401 - Holy Trinity - electric	1,446	—	—	—	1,446	1,246
2410 - Holy Trinity - gas	2,463	—	—	—	2,463	2,415
2420 - Holy Trinity - water	163	—	—	—	163	118
2430 - St Mark's running/maintenance	580	1,229	86	—	1,895	587
2440 - St Mark's: Heat & light	757	—	—	—	757	629
Church Running Expenses Totals	11,836	8,967	4,014	—	24,818	19,867
Church Repairs & Maintenance						
2343 - Replacement/New Equipment	294	1,632	873	—	2,800	2,228
2701 - Holy Trinity major repairs - structure	—	—	3,937	—	3,937	34,817
2711 - St Marks repairs	—	173	—	—	173	—
2720 - Holy Trinity interior/exterior decoratin	—	—	105	—	105	—
Church Repairs & Maintenance Totals	294	1,805	4,916	—	7,016	37,046
Payments Grand totals	100,045	11,843	11,488	—	123,376	138,419

There may be minor discrepancies in the totals if the pence are not being shown

FINANCIAL REPORT for 2023

At the end of 2022 the life of our Parish, and therefore of its finances, had returned to normal following the upheavals caused by the coronavirus pandemic and, to a lesser extent, by the interregnum between vicars. 2023 was therefore a year of renewal and progress

The following pages summarise how our income was raised and spent and I have commented on the more significant aspects of 2023 before finally taking a look at the future.

Prior to having a more detailed look at the year in figures I would like, as ever, to thank all those who have helped to make my role as treasurer so much easier than it might otherwise have been – Vicar, Wardens, Committee Chairs, those who count and collate the collections, and all those who work behind the scenes to keep things running.

Also, grateful thanks to Elizabeth Bateman for once again completing the Independent Examination of our accounts in such a professional way.

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Financial Review: Highlights summary

The following highlights will be expanded upon later in the report, but give a brief overview of significant items:-

- Unrestricted income up £4353 (4.6%) to £99217.
- Unrestricted expenditure (excluding Parish Share) up £2463 (13.8%) to £20045.
- Parish Share contribution increased by £7000 (9.6%) to £80000.
- Parish Share 'paid in full' for seventh consecutive year, but after Diocesan grant of £3658
- General Reserve £828 (8.4%) lower at £9077, equivalent to five months' expenditure (excluding Parish Share).
- Parish Giving Scheme (monthly direct debit): numbers now exceed those paying by standing order.
- Historic legacies restricted to expenditure on Holy Trinity fabric continue to cover maintenance costs of our historic building.
- £4326 raised for charities other than Holy Trinity (not shown in the accounts).

Detailed Financial Review

The accounts comprise three separate documents:

1. **Statement of Financial Activities (SOFA)** summarising income/expenditure, followed by a list detailing how Reserves are split between different Funds
2. **Balance Sheet** as at 31 December 2023, showing how assets and liabilities are split.
3. **Analysis of Income and Expenditure (AIE)** giving additional detail about income & expenditure

The following notes expand upon the figures in the SOFA and AIE in the order that they appear in those reports. Unless stated otherwise, remarks relate to figures in the Unrestricted column, which pertain to the day-to-day running of the Parish,

Receipts

Unrestricted income went up by 4.6% to £99217 meaning that receipts kept up with inflation (RPI in December was 4.1%). At a time when church finances elsewhere are suffering this is a welcome outcome. However, our own costs increased by far more than 4.6% during the year, so a note of caution is also appropriate.

- **Planned Giving** increased by £794 (2%) to £44892. When Gift Aid is included, regular Planned Giving provides the largest part of our income each year. Whilst our congregation returned to pre-covid levels during 2023, the number of Planned Givers reduced from 74 to

69. The 2% increase in money received was therefore welcome but did not match inflation, so must be a cause for concern in the longer term.

The majority of our Givers moved from standing order to direct debit during the year by using the Parish Giving Scheme (PGS). The AIE shows standing order income higher than direct debit income, as the switches were made gradually during the year, but in future this situation will be reversed.

One benefit of the PGS is that Givers can opt to have their contribution increased automatically each year by inflation. I would therefore encourage anyone who is not yet in the PGS to join, and so contribute to the long-term health of our Parish.

- **Collections and Other Giving at church services** showed a large increase of £2372 (31%) to £10072. Regrettably this is not due to a surge in giving during services, but reflects the much lower income in 2022 which was affected by restrictions on gatherings at the end of the coronavirus epidemic. By way of comparison, receipts under this heading in 2019 were £10916.
- **Other Voluntary Receipts (i.e. donations not included above)** were inflated in 2022 by a 'one-off' grant of £3249 from central church funds and if this is excluded for comparison purposes the income of £7384 in 2023 was little different to 2022.

Income of £2808 in the 'Designated' and 'Restricted' Funds was much reduced in 2023. As there were no legacies (£40099 in 2022), and no grants (in excess of £25000 in 2022).

- **Gift Aid** increased by £3985 to £17576, showing the importance of donors 'signing up' for this. £4087 of the total came from Gift Aid obtained on our behalf via the Parish Giving Scheme. In previous years we would have waited until after the end of the financial year to claim this ourselves, so this sum is a one-off addition to cashflow in 2023, but no less welcome for that.
- **Activities for generating funds (i.e. 'fundraising')** was virtually unchanged (particularly after allowing for the 'cost of generating funds' shown in the expenditure summary) at £8869, reflecting the continued hard work of the Social Committee.
- **Investment income** relates to interest received on our deposit accounts with Natwest and Church Commissioners. The increase is entirely due to higher interest rates during the year.

'Restricted' income here relates to dividends and interest on Endowment Funds, where income is ring-fenced for the Diocesan Barchester Fund. This is available for capital projects at the C of E primary school in Bolton-le-Sands
- **Receipts from Church Activities** relate to 'official' activities in church where fees are charged – weddings, funerals, burials etc. The total of £8866 received in 2023 was £857 (9%) lower than similar unrestricted income in 2022. As in 2022 'graveyard' income was put to General income, as there was an excess in the Graveyard Designated Reserve. The Reserve now needs to be topped up again, so this type of income (£4900 in 2023) will not contribute towards day-to-day expenses in 2024.

Before moving on to look at expenditure, I think that it is worth noting that the Parish facilitated fundraising for other charities totaling £4326 during the year. This was done in a variety of ways – by hosting events, concerts and by specific appeals such as for both local Foodbanks and the Children's Society. A full list is appended to this report. For regulatory reasons these funds do not pass through the Parish accounts.

Payments

Total Unrestricted expenditure went up by £9462 (10.4%) to £100045. £7000 of the increase was Parish Share payments and the following comments relate to each area of expenditure on the SOFA. Unrestricted expenditure excluding Parish Share was up £2463 (13.8%) to £20045.

This % rise was exceptional and reflected low costs in 2022 returning to 'normal' rather than any major change in circumstances. The increase could have been much higher, as regular readers of my reports will remember that the PCC authorised additional expenditure of up to £6000 during the year to allow Peter our vicar to pay for some much-needed administrative help. In the event Peter managed without this help, but the option is still open to him in the future should he feel the need.

- **Cost of generating funds:** this figure relates to the fundraising activities noted above
- **Parish Share** increased from £73000 to £80000 and we were able to pay this in full for the seventh year running, although the 'in full' was only after a grant from Diocesan Reserves which had reduced the original request by £3658. Over the seven-year period these grants have totaled £75000.
- **Clergy & staffing costs** increased by £1502 (31%) to £6403. This is mainly due to costs related to the vicarage returning to normal after lower costs during the interregnum when the vicarage was empty.
- **Church running expenses:** costs of £11836 were virtually unchanged from 2022. Whilst there was some variation in the individual elements making up these costs the overall result is welcome in the light of general inflation. Fixed three-year contracts for gas & electric at both Holy Trinity & St Mark's insulated us from energy cost rises, but these expired at the end of the year.

There was also expenditure of almost £13000 covered by Designated and Restricted Reserves. Of this, £7738 related to upkeep of the churchyard although this is not the 'true' figure for 2023. This is because the £3085 bill for grass cutting in 2022 did not arrive soon enough to appear in the 2022 accounts and was added to 2023.

Further fabric related expenditure at both Holy Trinity and St Mark's totaled £5243. We are fortunate that these could be covered from specific reserves held for these purposes. These reserves arose from legacies received in 2022 and without them expenditure would be a drain on the General Reserve or, if not essential, would not be made at all.

- **Church repairs & maintenance:** as above, expenditure from the General account was again negligible, as costs for Holy Trinity were covered by the Designated and Fabric Reserves

Reserves Policy

As noted above, we are fortunate to have sufficient Restricted and Designated reserves to cover normal repairs and maintenance to the fabric of Holy Trinity, so that these costs do not drain unrestricted income. Similarly, expenditure on maintenance of the graveyards is covered by income from burials. This is accounted for via the designated graveyard reserve.

The position at St Mark's is different, as there are no reserve funds to pay for expenditure on repairs and improvements that would be much appreciated by the congregation there.

The 'Designated' and 'Restricted' funds columns on the SOFA show the income and expenditure passing through these and other areas and the totals in 2023 were much lower than 2022, when there was a major project to replace the stone louvres in the tower at Holy Trinity. Total income in both columns totaled £7225 in 2023 against £67497 in 2022, expenditure £23331 against £47837.

The SOFA report lists a number of accumulated reserves under three different headings: Unrestricted, Designated and Restricted. I will cover relevant points in turn:-

- **Unrestricted: General Fund:** as noted above, most income is unrestricted and is used to pay the majority of costs, including Parish Share. To ensure that there is always enough cash available to cover fluctuations in cashflow, it is PCC policy to keep a minimum balance to cover two/three months' normal expenditure, excluding Parish Share, (currently equating to approximately £5000) in the General Reserve.
- **Designated: Capital Reserve:** it is PCC policy that any legacies received, where specific instructions are not given, are used for fabric expenditure, and this fund consists of the balance of such receipts less any relevant expenditure. In 2023 there were no legacies and the balance on this Reserve fell by £1864, due mainly to fabric-related expenditure of £1400 at St Mark's.
- **Designated: Graveyard Fund:** as reported last year, from 2022 the PCC has suspended its policy of allocating fees from graveyard burials to this Reserve, as the accumulated balance was more than sufficient for foreseeable needs. All such income in 2023 was therefore allocated to the General account but the balance in the Reserve has now fallen below the level authorised by the PCC, so future income of this type will now be designated, until two years' average expenditure (£8500) is held.
- **Restricted Funds:** there are a number of separate Restricted funds where cash has been raised or donated for specific purposes. As can be seen in the Balance Sheet, there was little or no movement in the majority of these during 2023, apart from:-
 - i) **Holy Trinity Fabric Fund:** consists of a substantial legacy received in 2022. The balance fell by £6119 during 2023 due to expenditure on the fabric of Holy Trinity.
 - ii) **Under 18's:** we received a generous donation of £1000 at the end of the year, with a specific request that it be used to fund youth work in the Parish, such as Messy Church and events to improve links with Bolton-le-Sands Primary School.

THE FUTURE

Whilst we met all our commitments in 2023 the Parish finances were starting to show signs of strain, and it is only by calling on reserves to the tune of £5700 that the books were balanced.

Looking ahead into 2024 there will be additional pressure on the General (Unrestricted) account caused by a variety of adverse factors, the main ones being:

- | | |
|-----------------------------------|---------------------|
| • Parish Share increased by | £14000 |
| • Higher fuel bills, estimate | £ 8000 |
| • Lower Gift Aid | £ 3000 |
| • 'Graveyard' income redesignated | £ 5000 |
| | TOTAL £30000 |

There is a £4000 surplus on the General Reserve that could be used to alleviate the position slightly, but unless there is an increase in income from all sources, we are looking at a shortfall of around £25000 by the end of 2024.

The PCC, when discussing these figures at its final meeting in 2023, agreed that there is very little scope to reduce or eliminate any expenditure, other than reducing payments towards the Parish Share. This would obviously lead to a build-up of arrears which would be a factor when any major decisions about the staffing of the Parish are made in the future.

Property repair and maintenance is also likely to be a continuing call on cash resources. We are fortunate that there is a substantial balance on the Holy Trinity Fabric Fund, which is sufficient to cover these costs for the foreseeable future.

At St Mark's there are, as previously noted, some issues with the condition of the building, and there are works that the congregation there would dearly love to implement. Unfortunately, no similar cash

reserves are currently available and the work cannot therefore proceed. Additionally, at the time of writing, a structural defect is being investigated and if this proves to be costly to repair it is unclear at present how this would be resolved. It therefore feels appropriate to add a note about this potential liability in this report.

Furthermore, due to a decline in congregation numbers the gap between income and running costs at St Mark's has been steadily widening in recent years. This has been absorbed within the budget of the Parish as a whole but the added burden of further, substantial, increases in fuel and maintenance costs is again a concern that needs to be addressed.

In conclusion, 2024 will be more challenging financially than in any of the seven years that I have been Treasurer and income will need to rise by about 25% if we are to balance the books this year. Fortunately, we have a committed and proactive vicar and a talented team of enthusiastic volunteers. The solution, whilst difficult, could not therefore be in better hands.

Andy Hampshire, Treasurer Holy Trinity & St Marks



Holy Trinity Church, Main Road, Bolton-le-Sands. LA5 8DU
St Mark's Church, Main Road, Nether Kellet. LA6 1ER

Reg. Charity No. 1144401

Financial Accounts & Report for the Year Ending 31 December 2023

Treasurer: Andy Hampshire. Independent Examiner: Elizabeth Bateman

Approved by Bolton-le-Sands Parochial Church Council on 19 March 2024 and signed on its behalf by Peter Hamborg (Chairperson of the PCC).

Original signed here

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2023 Report and Accounts for the Parochial Church Council of Holy Trinity Church, Bolton le Sands and St Mark's Nether Kellett

Aim and purposes

Holy Trinity Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Holy Trinity and St Mark's Churches.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Holy Trinity and St Mark's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

□□Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.

□□Provision of pastoral care for people living in the parish.

□□Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the Church of Holy Trinity and St Mark's.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At Holy Trinity the membership of the PCC consists of the incumbent (our vicar), churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

PCC members who have served at any time from 1st January 2023 until the date this report are:

Ex Officio members:

Incumbent: The Reverend Peter Hamborg (Chairman)

Wardens: Peter-John Davies, Mary Bunting

Elected members:

Ann Basham (Secretary)

Rob Daunt

Margaret Hutchinson

Jane Longton

Andrew Williams

David Bateman

Margaret Foster

Brian James

Russell Longton

Kathrine Brough

Andrew Hampshire (Treasurer)

Duncan Johnson

Robert Whittaker

Co-opted 23 November 2023: Jo Fitzgerald

Electoral Roll 2023

The electoral roll at the end of 2023 stood at 132. Rob Daunt, Electoral Roll officer

Independent Examiner's Report to the Trustees of Bolton le Sands Parochial Church Council

I report on the accounts of the church for the year ended 31 December 2023 which are set out on pages 4 to 10.

Respective Responsibilities of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees 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 my responsibility to:

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

Basis of Independent Examiner's report

My 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which:

1. gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act, and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Original signed 14 April 2024

Elizabeth Bateman CPFA

1 Greenwood Crescent, Bolton le Sands, Carnforth LA5 8BE

Notes to the financial statements for the accounting year ending December 2023

1. Accounting policies

Basis of financial statements^[1]_{SEP}: The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2015).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Fund accounting:

Endowment Funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted Funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted Funds are income funds which are to be spent on the PCC's general purposes.

Designated funds are general funds set aside by the PCC for use in the future. Project funds are designated for particular projects for administration purposes only. Funds designated as invested in fixed assets for the PCC's own use are abated in line with those assets' annual depreciation charges in the SOFA. Designated funds remain unrestricted and the PCC will move any surplus to other general funds.

The accounts are prepared on a Receipts and Payments basis

Fixed assets: Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Investments are valued at market value at 31 December 2023

Bolton le Sands Holy Trinity
Statement of Financial Activities

For the period from 01 January 2023 to 31 December 2023

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Planned giving	44,892	—	707	—	45,599	44,870
Collections and other giving	10,072	—	—	—	10,072	7,700
Other voluntary receipts	7,384	715	2,093	—	10,192	74,509
Gift Aid recovered	17,576	—	—	—	17,576	13,591
Other receipts	—	—	725	—	725	271
Activities for generating funds	8,869	355	596	—	9,820	9,439
Investment Income	1,556	—	2,015	—	3,572	2,256
Receipts from church activities	8,866	17	—	—	8,883	9,723
Total income	99,217	1,087	6,138	—	106,442	162,362
Payments						
Cost of generating funds	1,510	—	629	—	2,139	2,217
Missionary and Charitable Giving	—	1,070	1,928	—	2,998	1,388
Parish Share	80,000	—	—	—	80,000	73,000
Clergy and Staffing costs	6,403	—	—	—	6,403	4,901
Church Running Expenses	11,836	8,967	4,014	—	24,818	19,867
Church Repairs & Maintenance	294	1,805	4,916	—	7,016	37,046
Total expenditure	100,045	11,843	11,488	—	123,376	138,419
Gains / losses on investment assets	—	—	—	5,625	5,625	(7,932)
Net income / (expenditure) resources before transfer	(827)	(10,756)	(5,350)	5,625	(11,309)	16,009
Transfers						
Gross transfers between funds - in	—	—	—	—	—	8,904
Gross transfers between funds - out	—	—	—	—	—	(8,904)
Other recognised gains / losses						
Net movement in funds	(827)	(10,756)	(5,350)	5,625	(11,309)	16,009
Reconciliation of funds						
Total funds brought forward	9,905	16,524	40,747	66,128	133,305	117,295
Total funds carried forward	9,077	5,768	35,396	71,753	121,995	133,305
Represented by						
Unrestricted						
General fund	9,077	—	—	—	9,077	9,905
Designated						
Capital Reserve	—	3,113	—	—	3,113	4,977
Communications Development	—	—	—	—	—	917
Graveyard Designated Fund	—	2,654	—	—	2,654	10,629
Restricted						
100 Club Prize Fund	—	—	80	—	80	112
Agency collection	—	—	337	—	337	337
CBF and Diocese investment (use of School)	—	—	1,019	—	1,019	931
Choir Fund	—	—	474	—	474	474
Confirmation : Bible Fund	—	—	—	—	—	0
Discretionary Fund	—	—	63	—	63	63
Flower Fund	—	—	371	—	371	342
Graveyard Fund (Restricted)	—	—	140	—	140	152
Holy Trinity Fabric Fund	—	—	28,285	—	28,285	34,404
Organ Fund	—	—	2,269	—	2,269	2,551
St Mark's Fabric Fund	—	—	20	—	20	34
St Mark's Toilet Fund	—	—	365	—	365	365

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Thomas Robinson	—	—	723	—	723	723
Tower clock	—	—	245	—	245	254
Under 18s	—	—	1,000	—	1,000	—
Endowment						
Legacy Funds for school	—	—	—	71,753	71,753	66,128

There may be minor discrepancies in the totals if the pence are not being shown

Bolton le Sands Holy Trinity

Balance Sheet detailed

	As at 31/12/2023	As at 31/12/2022
Fixed assets		
5501: Shares-2 The Nook	66,256.13	60,674.04
5502: Shares-J I Hall Legacy	497.32	454.21
5503: Deposit 2 The Nook	5,000.00	5,000.00
Total Fixed assets	71,753.45	66,128.25
Current assets		
6501: Bank current account	8,452.75	7,225.67
6502: Nat West Graveyard Account	167.04	32.04
6503: Bank current account - 'Raise the Roof'	—	—
6505: Nat West Reserve Account	425.19	30,953.94
6510: CCLA (CBF) deposit account	42,324.57	28,934.36
6590: Cash account	61.97	120.85
Total Current assets	51,431.52	67,266.86
Liabilities		
6650: Unpresented cheques	—	—
6699: Agency collections	1,189.00	90.00
Z06: Wedding deposits	—	—
Total Liabilities	1,189.00	90.00
Net Asset surplus (deficit)	121,995.97	133,305.11
Reserves		
Excess / (deficit) to date	(16,934.34)	23,942.37
Z01: Starting balances	133,305.11	117,295.42
Z02: Other gains/(losses)	5,625.20	(7,932.68)
Z03: Gains and losses own use	—	—
Total Reserves	121,995.97	133,305.11

Represented by Funds

Unrestricted	9,077.65	9,905.24
Designated	5,768.26	16,524.51
Restricted	35,396.61	40,747.11
Endowment	71,753.45	66,128.25
Total	121,995.97	133,305.11

Bolton le Sands Holy Trinity

Analysis of income and expenditure Selected period: 01 January 2023 to 31 December 2023

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Receipts						
Planned giving						
0101 - Standing order with Gift Aid	20,363	—	707	—	21,070	36,509
0102 - Parish Giving Scheme (d/d)	16,813	—	—	—	16,813	790
0105 - Regular Giving by cheque	—	—	—	—	—	200
0120 - Charity Cheques	—	—	—	—	—	20
0201 - Envelopes- weekly planned giving	4,906	—	—	—	4,906	4,627
0202 - Standing order, no Gift Aid	2,809	—	—	—	2,809	2,724
Planned giving Totals	44,892	—	707	—	45,599	44,870
Collections and other giving						
0301 - Loose plate collections	6,024	—	—	—	6,024	5,030
0302 - Plate Gift Aid (Pew envelopes)	3,035	—	—	—	3,035	2,086
0310 - Loose plate collection-Occ. offices	529	—	—	—	529	373
0315 - Gift Aid envelopes, occ. offices	482	—	—	—	482	209
Collections and other giving Totals	10,072	—	—	—	10,072	7,700
Other voluntary receipts						
0502 - Donations - cash & cheques	2,111	—	1,216	—	3,327	4,519
0504 - Donations - Text, Online, Contactless	2,397	—	475	—	2,872	2,054
0505 - Donations - refreshments	2,875	—	—	—	2,875	2,585
0550 - Donations for specific appeals	—	715	—	—	715	—
0701 - Legacies	—	—	—	—	—	40,099
08A1 - Non-recurring one-off grants	—	—	402	—	402	25,250
Other voluntary receipts Totals	7,384	715	2,093	—	10,192	74,509
Gift Aid recovered						
0601 - Gift Aid claimed from HMRC	17,576	—	—	—	17,576	13,591
Gift Aid recovered Totals	17,576	—	—	—	17,576	13,591
Other receipts						
0503 - Donations: Graveyard	—	—	100	—	100	30
1310 - Insurance claims	—	—	625	—	625	—
1320 - Surplus - sale of fixed assets	—	—	—	—	—	241
Other receipts Totals	—	—	725	—	725	271
Activities for generating funds						
0915 - Fund Raising-Fetes, Sales etc.	6,556	355	—	—	6,911	6,251
0918 - Sale of small items	1,204	—	—	—	1,204	1,603
0921 - Hundred Club 65%	1,108	—	—	—	1,108	1,031
0922 - Hundred Club 35% - Prize Monies	—	—	596	—	596	553
Activities for generating funds Totals	8,869	355	596	—	9,820	9,439

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Investment Income						
1001 - Dividends	—	—	1,814	—	1,814	1,801
1020 - Bank interest	1,556	—	201	—	1,757	455
Investment Income Totals	1,556	—	2,015	—	3,572	2,256
Receipts from church activities						
1101 - Fees: weddings & funerals	8,386	17	—	—	8,403	9,243
1102 - Community Use of Church	480	—	—	—	480	480
Receipts from church activities Totals	8,866	17	—	—	8,883	9,723
Receipts Grand totals	99,217	1,087	6,138	—	106,442	162,362

Payments

Cost of generating funds

1730 - Costs of fetes & other events	104	—	—	—	104	400
1731 - 100 Club prizes	—	—	629	—	629	539
1732 - Cost of small items for sale	768	—	—	—	768	684
1734 - Payment card/text commission	33	—	—	—	33	37
1735 - Refreshments costs	604	—	—	—	604	556

Cost of generating funds Totals

1,510	—	629	—	2,139	2,217
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Missionary and Charitable Giving

1870 - Secular charities	—	1,070	—	—	1,070	20
1880 - School Barchester	—	—	1,928	—	1,928	1,368

Missionary and Charitable Giving Totals

—	1,070	1,928	—	2,998	1,388
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Parish Share

1910 - Ministry parish share etc	80,000	—	—	—	80,000	73,000
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Parish Share Totals

80,000	—	—	—	80,000	73,000
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Clergy and Staffing costs

2002 - Gifts & Discretionary giving	431	—	—	—	431	77
2060 - Organist	1,050	—	—	—	1,050	1,200
2101 - Working expenses of incumbent	203	—	—	—	203	273
2120 - Council tax (vicarage)	3,636	—	—	—	3,636	1,696
2130 - Parsonage house expenses	—	—	—	—	—	1,500
2140 - Water rates - vicarage	795	—	—	—	795	—
2150 - Vicar's telephone	237	—	—	—	237	153
2370 - Visiting speakers / locums	49	—	—	—	49	—

Clergy and Staffing costs Totals

6,403	—	—	—	6,403	4,901
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Church Running Expenses

2301 - Church running - insurance	2,114	—	—	—	2,114	2,299
2310 - Church office: phone, broadband	441	—	—	—	441	364
2320 - Organ / piano tuning	—	—	282	—	282	282
2330 - Church maintenance	—	—	2,484	—	2,484	2,481
2331 - Cleaning	36	—	—	—	36	16
2340 - Upkeep of services	1,546	—	952	—	2,498	3,525
2345 - Under 18s	520	—	—	—	520	371
2350 - Upkeep of churchyard	—	7,738	210	—	7,948	4,237

There may be minor discrepancies in the totals if the pence are not being shown

					Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year
2360 - Administration	1,767	—	—	—	1,767	1,290
2401 - Holy Trinity - electric	1,446	—	—	—	1,446	1,246
2410 - Holy Trinity - gas	2,463	—	—	—	2,463	2,415
2420 - Holy Trinity - water	163	—	—	—	163	118
2430 - St Mark's running/maintenance	580	1,229	86	—	1,895	587
2440 - St Mark's: Heat & light	757	—	—	—	757	629
Church Running Expenses Totals	11,836	8,967	4,014	—	24,818	19,867
Church Repairs & Maintenance						
2343 - Replacement/New Equipment	294	1,632	873	—	2,800	2,228
2701 - Holy Trinity major repairs - structure	—	—	3,937	—	3,937	34,817
2711 - St Marks repairs	—	173	—	—	173	—
2720 - Holy Trinity interior/exterior decoratin	—	—	105	—	105	—
Church Repairs & Maintenance Totals	294	1,805	4,916	—	7,016	37,046
Payments Grand totals	100,045	11,843	11,488	—	123,376	138,419

There may be minor discrepancies in the totals if the pence are not being shown

FINANCIAL REPORT for 2023

At the end of 2022 the life of our Parish, and therefore of its finances, had returned to normal following the upheavals caused by the coronavirus pandemic and, to a lesser extent, by the interregnum between vicars. 2023 was therefore a year of renewal and progress

The following pages summarise how our income was raised and spent and I have commented on the more significant aspects of 2023 before finally taking a look at the future.

Prior to having a more detailed look at the year in figures I would like, as ever, to thank all those who have helped to make my role as treasurer so much easier than it might otherwise have been – Vicar, Wardens, Committee Chairs, those who count and collate the collections, and all those who work behind the scenes to keep things running.

Also, grateful thanks to Elizabeth Bateman for once again completing the Independent Examination of our accounts in such a professional way.

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Financial Review: Highlights summary

The following highlights will be expanded upon later in the report, but give a brief overview of significant items:-

- Unrestricted income up £4353 (4.6%) to £99217.
- Unrestricted expenditure (excluding Parish Share) up £2463 (13.8%) to £20045.
- Parish Share contribution increased by £7000 (9.6%) to £80000.
- Parish Share 'paid in full' for seventh consecutive year, but after Diocesan grant of £3658
- General Reserve £828 (8.4%) lower at £9077, equivalent to five months' expenditure (excluding Parish Share).
- Parish Giving Scheme (monthly direct debit): numbers now exceed those paying by standing order.
- Historic legacies restricted to expenditure on Holy Trinity fabric continue to cover maintenance costs of our historic building.
- £4326 raised for charities other than Holy Trinity (not shown in the accounts).

Detailed Financial Review

The accounts comprise three separate documents:

1. **Statement of Financial Activities (SOFA)** summarising income/expenditure, followed by a list detailing how Reserves are split between different Funds
2. **Balance Sheet** as at 31 December 2023, showing how assets and liabilities are split.
3. **Analysis of Income and Expenditure (AIE)** giving additional detail about income & expenditure

The following notes expand upon the figures in the SOFA and AIE in the order that they appear in those reports. Unless stated otherwise, remarks relate to figures in the Unrestricted column, which pertain to the day-to-day running of the Parish,

Receipts

Unrestricted income went up by 4.6% to £99217 meaning that receipts kept up with inflation (RPI in December was 4.1%). At a time when church finances elsewhere are suffering this is a welcome outcome. However, our own costs increased by far more than 4.6% during the year, so a note of caution is also appropriate.

- **Planned Giving** increased by £794 (2%) to £44892. When Gift Aid is included, regular Planned Giving provides the largest part of our income each year. Whilst our congregation returned to pre-covid levels during 2023, the number of Planned Givers reduced from 74 to

69. The 2% increase in money received was therefore welcome but did not match inflation, so must be a cause for concern in the longer term.

The majority of our Givers moved from standing order to direct debit during the year by using the Parish Giving Scheme (PGS). The AIE shows standing order income higher than direct debit income, as the switches were made gradually during the year, but in future this situation will be reversed.

One benefit of the PGS is that Givers can opt to have their contribution increased automatically each year by inflation. I would therefore encourage anyone who is not yet in the PGS to join, and so contribute to the long-term health of our Parish.

- **Collections and Other Giving at church services** showed a large increase of £2372 (31%) to £10072. Regrettably this is not due to a surge in giving during services, but reflects the much lower income in 2022 which was affected by restrictions on gatherings at the end of the coronavirus epidemic. By way of comparison, receipts under this heading in 2019 were £10916.
- **Other Voluntary Receipts (i.e. donations not included above)** were inflated in 2022 by a 'one-off' grant of £3249 from central church funds and if this is excluded for comparison purposes the income of £7384 in 2023 was little different to 2022.

Income of £2808 in the 'Designated' and 'Restricted' Funds was much reduced in 2023. As there were no legacies (£40099 in 2022), and no grants (in excess of £25000 in 2022).

- **Gift Aid** increased by £3985 to £17576, showing the importance of donors 'signing up' for this. £4087 of the total came from Gift Aid obtained on our behalf via the Parish Giving Scheme. In previous years we would have waited until after the end of the financial year to claim this ourselves, so this sum is a one-off addition to cashflow in 2023, but no less welcome for that.
- **Activities for generating funds (i.e. 'fundraising')** was virtually unchanged (particularly after allowing for the 'cost of generating funds' shown in the expenditure summary) at £8869, reflecting the continued hard work of the Social Committee.
- **Investment income** relates to interest received on our deposit accounts with Natwest and Church Commissioners. The increase is entirely due to higher interest rates during the year.

'Restricted' income here relates to dividends and interest on Endowment Funds, where income is ring-fenced for the Diocesan Barchester Fund. This is available for capital projects at the C of E primary school in Bolton-le-Sands
- **Receipts from Church Activities** relate to 'official' activities in church where fees are charged – weddings, funerals, burials etc. The total of £8866 received in 2023 was £857 (9%) lower than similar unrestricted income in 2022. As in 2022 'graveyard' income was put to General income, as there was an excess in the Graveyard Designated Reserve. The Reserve now needs to be topped up again, so this type of income (£4900 in 2023) will not contribute towards day-to-day expenses in 2024.

Before moving on to look at expenditure, I think that it is worth noting that the Parish facilitated fundraising for other charities totaling £4326 during the year. This was done in a variety of ways – by hosting events, concerts and by specific appeals such as for both local Foodbanks and the Children's Society. A full list is appended to this report. For regulatory reasons these funds do not pass through the Parish accounts.

Payments

Total Unrestricted expenditure went up by £9462 (10.4%) to £100045. £7000 of the increase was Parish Share payments and the following comments relate to each area of expenditure on the SOFA. Unrestricted expenditure excluding Parish Share was up £2463 (13.8%) to £20045.

This % rise was exceptional and reflected low costs in 2022 returning to 'normal' rather than any major change in circumstances. The increase could have been much higher, as regular readers of my reports will remember that the PCC authorised additional expenditure of up to £6000 during the year to allow Peter our vicar to pay for some much-needed administrative help. In the event Peter managed without this help, but the option is still open to him in the future should he feel the need.

- **Cost of generating funds:** this figure relates to the fundraising activities noted above
- **Parish Share** increased from £73000 to £80000 and we were able to pay this in full for the seventh year running, although the 'in full' was only after a grant from Diocesan Reserves which had reduced the original request by £3658. Over the seven-year period these grants have totaled £75000.
- **Clergy & staffing costs** increased by £1502 (31%) to £6403. This is mainly due to costs related to the vicarage returning to normal after lower costs during the interregnum when the vicarage was empty.
- **Church running expenses:** costs of £11836 were virtually unchanged from 2022. Whilst there was some variation in the individual elements making up these costs the overall result is welcome in the light of general inflation. Fixed three-year contracts for gas & electric at both Holy Trinity & St Mark's insulated us from energy cost rises, but these expired at the end of the year.

There was also expenditure of almost £13000 covered by Designated and Restricted Reserves. Of this, £7738 related to upkeep of the churchyard although this is not the 'true' figure for 2023. This is because the £3085 bill for grass cutting in 2022 did not arrive soon enough to appear in the 2022 accounts and was added to 2023.

Further fabric related expenditure at both Holy Trinity and St Mark's totaled £5243. We are fortunate that these could be covered from specific reserves held for these purposes. These reserves arose from legacies received in 2022 and without them expenditure would be a drain on the General Reserve or, if not essential, would not be made at all.

- **Church repairs & maintenance:** as above, expenditure from the General account was again negligible, as costs for Holy Trinity were covered by the Designated and Fabric Reserves

Reserves Policy

As noted above, we are fortunate to have sufficient Restricted and Designated reserves to cover normal repairs and maintenance to the fabric of Holy Trinity, so that these costs do not drain unrestricted income. Similarly, expenditure on maintenance of the graveyards is covered by income from burials. This is accounted for via the designated graveyard reserve.

The position at St Mark's is different, as there are no reserve funds to pay for expenditure on repairs and improvements that would be much appreciated by the congregation there.

The 'Designated' and 'Restricted' funds columns on the SOFA show the income and expenditure passing through these and other areas and the totals in 2023 were much lower than 2022, when there was a major project to replace the stone louvres in the tower at Holy Trinity. Total income in both columns totaled £7225 in 2023 against £67497 in 2022, expenditure £23331 against £47837.

The SOFA report lists a number of accumulated reserves under three different headings: Unrestricted, Designated and Restricted. I will cover relevant points in turn:-

- **Unrestricted: General Fund:** as noted above, most income is unrestricted and is used to pay the majority of costs, including Parish Share. To ensure that there is always enough cash available to cover fluctuations in cashflow, it is PCC policy to keep a minimum balance to cover two/three months' normal expenditure, excluding Parish Share, (currently equating to approximately £5000) in the General Reserve.
- **Designated: Capital Reserve:** it is PCC policy that any legacies received, where specific instructions are not given, are used for fabric expenditure, and this fund consists of the balance of such receipts less any relevant expenditure. In 2023 there were no legacies and the balance on this Reserve fell by £1864, due mainly to fabric-related expenditure of £1400 at St Mark's.
- **Designated: Graveyard Fund:** as reported last year, from 2022 the PCC has suspended its policy of allocating fees from graveyard burials to this Reserve, as the accumulated balance was more than sufficient for foreseeable needs. All such income in 2023 was therefore allocated to the General account but the balance in the Reserve has now fallen below the level authorised by the PCC, so future income of this type will now be designated, until two years' average expenditure (£8500) is held.
- **Restricted Funds:** there are a number of separate Restricted funds where cash has been raised or donated for specific purposes. As can be seen in the Balance Sheet, there was little or no movement in the majority of these during 2023, apart from:-
 - i) **Holy Trinity Fabric Fund:** consists of a substantial legacy received in 2022. The balance fell by £6119 during 2023 due to expenditure on the fabric of Holy Trinity.
 - ii) **Under 18's:** we received a generous donation of £1000 at the end of the year, with a specific request that it be used to fund youth work in the Parish, such as Messy Church and events to improve links with Bolton-le-Sands Primary School.

THE FUTURE

Whilst we met all our commitments in 2023 the Parish finances were starting to show signs of strain, and it is only by calling on reserves to the tune of £5700 that the books were balanced.

Looking ahead into 2024 there will be additional pressure on the General (Unrestricted) account caused by a variety of adverse factors, the main ones being:

- | | |
|-----------------------------------|---------------------|
| ● Parish Share increased by | £14000 |
| ● Higher fuel bills, estimate | £ 8000 |
| ● Lower Gift Aid | £ 3000 |
| ● 'Graveyard' income redesignated | £ 5000 |
| | TOTAL £30000 |

There is a £4000 surplus on the General Reserve that could be used to alleviate the position slightly, but unless there is an increase in income from all sources, we are looking at a shortfall of around £25000 by the end of 2024.

The PCC, when discussing these figures at its final meeting in 2023, agreed that there is very little scope to reduce or eliminate any expenditure, other than reducing payments towards the Parish Share. This would obviously lead to a build-up of arrears which would be a factor when any major decisions about the staffing of the Parish are made in the future.

Property repair and maintenance is also likely to be a continuing call on cash resources. We are fortunate that there is a substantial balance on the Holy Trinity Fabric Fund, which is sufficient to cover these costs for the foreseeable future.

At St Mark's there are, as previously noted, some issues with the condition of the building, and there are works that the congregation there would dearly love to implement. Unfortunately, no similar cash

reserves are currently available and the work cannot therefore proceed. Additionally, at the time of writing, a structural defect is being investigated and if this proves to be costly to repair it is unclear at present how this would be resolved. It therefore feels appropriate to add a note about this potential liability in this report.

Furthermore, due to a decline in congregation numbers the gap between income and running costs at St Mark's has been steadily widening in recent years. This has been absorbed within the budget of the Parish as a whole but the added burden of further, substantial, increases in fuel and maintenance costs is again a concern that needs to be addressed.

In conclusion, 2024 will be more challenging financially than in any of the seven years that I have been Treasurer and income will need to rise by about 25% if we are to balance the books this year. Fortunately, we have a committed and proactive vicar and a talented team of enthusiastic volunteers. The solution, whilst difficult, could not therefore be in better hands.

Andy Hampshire, Treasurer Holy Trinity & St Marks

Accounts



Holy Trinity Church, Main Road, Bolton-le-Sands. LA5 8DU
St Mark's Church, Main Road, Nether Kellet. LA6 1ER

Reg. Charity No. 1144401

Financial Accounts & Report for the Year Ending 31 December 2022

Treasurer: Andy Hampshire. Independent Examiner: Elizabeth Bateman

Approved by Bolton-le-Sands Parochial Church Council on 21 March 2023 and signed on its behalf by Peter Hamborg (Chairperson of the PCC)

Contents

Our vicar, The Reverend Peter Hamborg, has recorded a video introduction to this year's Annual Report. This can be found on the Holy Trinity website, www.boltonlesands.org.uk/official-notices-and-documents/ (look in Report & Accounts for 2022)

Or via the following QR code



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2022 Report and Accounts for the Parochial Church Council of Holy Trinity Church, Bolton le Sands and St Mark's Nether Kellett

Aim and purposes

Holy Trinity Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Holy Trinity and St Mark's Churches.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Holy Trinity and St Mark's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

□□Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.

□□Provision of pastoral care for people living in the parish.

□□Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the Church of Holy Trinity and St Mark's.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At Holy Trinity the membership of the PCC consists of the incumbent (our vicar), churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

PCC members who have served at any time from 1st January 2022 until the date this report are:

Ex Officio members:

Incumbent: The Reverend Peter Hamborg (Chairman) – from 24 April 2022

Wardens: Peter-John Davies, Mary Bunting

Elected members:

Ann Basham (Secretary)

Rob Daunt

Margaret Hutchinson

Russell Longton

David Bateman

Margaret Foster

Brian James

Robert Whittaker

Kathrine Brough

Andrew Hampshire (Treasurer)

Duncan Johnson

Andrew Williams

Electoral Roll 2022

The electoral roll at the end of 2022 stood at 134, unchanged from 2021.

Rob Daunt, Electoral Roll officer

Independent Examiner's Report to the Trustees of Bolton le Sands Parochial Church Council

I report on the accounts of the church for the year ended 31 December 2022 which are set out on pages 4 to 9.

Respective Responsibilities of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees 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 my responsibility to:

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

Basis of Independent Examiner's report

My 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which:

1. gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act, and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Original signed 16/ 03 /2023

Elizabeth Bateman CPFA

1 Greenwood Crescent, Bolton le Sands, Carnforth LA5 8BE

**Parochial Church Council (PCC) of Holy Trinity, Bolton-Le-Sands & St Mark's
Nether Kellett**

Notes to the financial statements for the accounting year ending December 2022

1. Accounting policies

Basis of financial statements^[1]_{SEP}: The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2015).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Fund accounting:

Endowment Funds are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted Funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted Funds are income funds which are to be spent on the PCC's general purposes.

Designated funds are general funds set aside by the PCC for use in the future. Project funds are designated for particular projects for administration purposes only. Funds designated as invested in fixed assets for the PCC's own use are abated in line with those assets' annual depreciation charges in the SOFA. Designated funds remain unrestricted and the PCC will move any surplus to other general funds.

The accounts are prepared on a Receipts and Payments basis

Fixed assets: Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Investments are valued at market value at 31 December 2022

Bolton le Sands Holy Trinity
Statement of Financial Activities
For the period from 01 January 2022 to 31 December 2022

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Planned giving	44,098	—	772	—	44,870	40,924
Collections and other giving	7,700	—	—	—	7,700	3,670
Other voluntary receipts	10,497	11,574	52,438	—	74,509	19,216
Gift Aid recovered	13,591	—	—	—	13,591	11,818
Other receipts	—	241	30	—	271	30
Activities for generating funds	8,845	30	563	—	9,439	4,441
Investment Income	408	—	1,847	—	2,256	1,774
Receipts from church activities	9,723	—	—	—	9,723	7,635
Total income	94,864	11,846	55,651	—	162,362	89,512
Payments						
Cost of generating funds	1,671	—	546	—	2,217	1,485
Missionary and Charitable Giving	20	—	1,368	—	1,388	1,768
Parish Share	73,000	—	—	—	73,000	67,000
Clergy and Staffing costs	3,856	—	1,044	—	4,901	2,637
Church Running Expenses	11,867	5,105	2,894	—	19,867	13,555
Church Repairs & Maintenance	167	20,672	16,206	—	37,046	2,413
Total expenditure	90,582	25,777	22,060	—	138,419	88,859
Gains / losses on investment assets	—	—	(7,932)	—	(7,932)	8,681
Net income / (expenditure) resources before transfer	4,282	(13,931)	25,659	—	16,009	9,334
Transfers						
Gross transfers between funds - in	—	—	8,904	—	8,904	—
Gross transfers between funds - out	—	(723)	(248)	(7,932)	(8,904)	—
Other recognised gains / losses						
Net movement in funds	4,282	(14,655)	34,315	(7,932)	16,009	9,334
Reconciliation of funds						
Total funds brought forward	5,623	31,179	6,431	74,060	117,295	107,961
Total funds carried forward	9,905	16,524	40,747	66,128	133,305	117,295
Represented by						
Unrestricted						
General fund	9,905	—	—	—	9,905	5,623
Designated						
Capital Reserve	—	4,977	—	—	4,977	14,309
Communications Development	—	917	—	—	917	1,721
Graveyard Designated Fund	—	10,629	—	—	10,629	14,399
Project Fund	—	—	—	—	—	750
Restricted						
100 Club Prize Fund	—	—	112	—	112	98
Agency collection	—	—	337	—	337	337
CBF and Diocese investment (use of School)	—	—	931	—	931	451
Choir Fund	—	—	474	—	474	474
Confirmation : Bible Fund	—	—	0	—	0	—
Discretionary Fund	—	—	63	—	63	883
Fabric Fund	—	—	34,404	—	34,404	249
Flower Fund	—	—	342	—	342	137
Graveyard Fund (Restricted)	—	—	152	—	152	617
Organ Fund	—	—	2,551	—	2,551	2,833
St Mark's Fabric	—	—	34	—	34	(5)

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
St Mark's Toilet Fund	—	—	365	—	365	355
Thomas Robinson	—	—	723	—	723	—
Tower clock	—	—	254	—	254	—
Endowment						
Legacy Funds for school	—	—	—	66,128	66,128	74,060

Bolton le Sands Holy Trinity
Income / expenditure comparative figures General account only
Selected period: 01 January 2021 to 31 December 2022

Description	01/01/2021-31/12/2021	01/01/2022-31/12/2022	Fund	Fund type
Income				
0101 - Standing order with Gift Aid	33,692.00	35,737.00	General	Unrestricted
0102 - Parish Giving Scheme (d/d)	—	790.00	General	Unrestricted
0105 - Regular Giving by cheque	300.00	200.00	General	Unrestricted
0120 - Charity Cheques	35.00	20.00	General	Unrestricted
0201 - Envelopes-planned giving	4,131.75	4,627.55	General	Unrestricted
0202 - Standing order, no Gift Aid	2,344.00	2,724.00	General	Unrestricted
0301 - Loose plate collections	1,814.66	5,030.79	General	Unrestricted
0302 - Plate Gift Aid (Pew envelopes)	1,187.54	2,086.17	General	Unrestricted
0310 - Loose plate collection-Occ.	241.78	373.71	General	Unrestricted
0315 - Gift Aid envelopes, occ. offices	426.75	209.92	General	Unrestricted
0410 - Giving through church boxes	1.00	—	General	Unrestricted
0502 - Donations/Gifts	8,847.93	3,497.87	General	Unrestricted
0504 - Donations; Text, Online,	7,084.38	1,164.33	General	Unrestricted
0505 - Donations - refreshments	162.26	2,585.66	General	Unrestricted
0601 - Tax recoverable on Gift Aid	11,818.30	13,591.14	General	Unrestricted
08A1 - Non-recurring one-off grants	—	3,249.16	General	Unrestricted
0915 - Fund Raising-Fetes, Sales etc.	2,900.14	6,241.53	General	Unrestricted
0918 - Sale of small items	1,161.00	1,573.00	General	Unrestricted
0921 - Hundred Club 65%	247.00	1,031.25	General	Unrestricted
1020 - Bank interest	14.91	408.35	General	Unrestricted
1101 - Fees: weddings & funerals	3,429.85	9,243.00	General	Unrestricted
1102 - Community Use of Church	222.00	480.00	General	Unrestricted
Totals	80,062.25	94,864.43		
Expenditure				
1730 - Costs of fetes & other events	581.78	400.52	General	Unrestricted
1732 - Cost of small items for sale	702.09	677.16	General	Unrestricted
1734 - Payment card/text commission	9.06	37.79	General	Unrestricted
1735 - Refreshments costs	158.00	556.05	General	Unrestricted
1870 - Secular charities	20.00	20.00	General	Unrestricted
1910 - Ministry parish share etc	67,000.00	73,000.00	General	Unrestricted
2002 - Gifts & Discretionary giving	413.73	33.00	General	Unrestricted
2060 - Organist	900.00	1,200.00	General	Unrestricted
2101 - Working expenses of	—	273.16	General	Unrestricted
2120 - Council tax (vicarage)	858.90	1,696.54	General	Unrestricted
2130 - Parsonage house expenses	266.97	500.04	General	Unrestricted
2150 - Vicar's telephone	171.43	153.52	General	Unrestricted
2170 - Education	9.90	—	General	Unrestricted
2301 - Church running - insurance	1,964.22	2,299.44	General	Unrestricted
2310 - Church office: phone,	571.45	364.44	General	Unrestricted
2330 - Church maintenance	—	44.40	General	Unrestricted
2331 - Cleaning	16.14	16.60	General	Unrestricted
2340 - Upkeep of services	1,261.08	2,607.88	General	Unrestricted
2343 - Replacement/New Equipment	193.92	167.62	General	Unrestricted
2345 - Under 18s	—	371.73	General	Unrestricted
2360 - Administration	757.45	1,164.82	General	Unrestricted
2370 - Visiting speakers / locums	26.00	—	General	Unrestricted
2401 - Church running - electric	1,454.58	1,246.18	General	Unrestricted
2410 - Church running - gas	2,465.91	2,415.98	General	Unrestricted
2420 - Church running - water	81.14	118.97	General	Unrestricted

Description	01/01/2021-31/12/2021	01/01/2022-31/12/2022	Fund	Fund type
2430 - St Mark's running	548.64	587.06	General	Unrestricted
2440 - St Mark's: Heat & light	340.18	629.50	General	Unrestricted
Totals	80,772.57	90,582.40		

Bolton le Sands Holy Trinity

Balance Sheet detailed

	As at 31/12/2022	As at 31/12/2021
Fixed assets		
5501: Shares-2 The Nook	60,674.04	68,546.42
5502: Shares-J I Hall Legacy	454.21	514.51
5503: Deposit 2 The Nook	5,000.00	5,000.00
Total Fixed assets	66,128.25	74,060.93
Current assets		
6501: Bank current account	7,225.67	14,019.65
6502: Nat West Graveyard Account	32.04	197.04
6503: Bank current account - 'Raise the Roof'	—	—
6505: Nat West Reserve Account	30,953.94	311.21
6510: CCLA (CBF) deposit account	28,934.36	28,558.74
6590: Cash account	120.85	147.85
Total Current assets	67,266.86	43,234.49
Liabilities		
6650: Unpresented cheques	—	—
6699: Agency collections	90.00	—
Z06: Wedding deposits	—	—
Total Liabilities	90.00	—
Net Asset surplus (deficit)	133,305.11	117,295.42
Reserves		
Excess / (deficit) to date	23,942.37	652.43
Z01: Starting balances	117,295.42	107,961.17
Z02: Other gains/(losses)	(7,932.68)	8,681.82
Z03: Gains and losses own use	—	—
Total Reserves	133,305.11	117,295.42

Represented by Funds

Unrestricted	9,905.24	5,623.21
Designated	16,524.51	31,179.83
Restricted	40,747.11	6,431.45
Endowment	66,128.25	74,060.93
Total	133,305.11	117,295.42

FINANCIAL REPORT for 2022

The early part of 2022 saw a gradual return to normality after the restrictions caused by anti-covid precautions. It was not until 13 February that we started enjoying coffee after services again, something that, to me, signified that the worst of the pandemic really was over.

All that we then needed was a new vicar, and Peter's induction on Sunday 24th April, brought the start of a new phase in the life of the Parish.

These, and many other events and issues, had their effects on the Parish finances but I am pleased to say that the majority were positive, with the balance sheet ending the year in a healthier position than it started.

Before I go on to have a more detailed look at the year in figures I would like, as ever, to thank all those who have helped to make my role as treasurer so much easier than it might otherwise have been. – Vicar, Wardens, Committee Chairs, those who count and collate the collections, and all those who work behind the scenes to keep things running.

Also, grateful thanks to Elizabeth Bateman for once again completing the Independent Examination of our accounts in such a professional way.

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Financial Review: Highlights summary

The following highlights will be expanded upon later in the report, but give a brief overview of significant items:-

- Unrestricted income up 18% to £94864.
- Unrestricted expenditure (excluding Parish Share) up 28% to £17582.
- Parish Share contribution increased by 9% to £73000.
- Parish Share 'paid in full' for sixth consecutive year, but after Diocesan grant of £6569
- General Reserve increased to £9905 after surplus for the year of £4282 on General account.
- Major repairs to Holy Trinity's tower completed at a cost of £34817
- Holy Trinity Fabric Reserve in very healthy position following receipt of a Legacy of £30000. Other legacies totaling £10099.89 were also received and credited to the Capital Reserve
- New Parish Giving Scheme introduced, with first members joining in July.
- £7856 raised for charities other than Holy Trinity (not shown in the accounts).

Detailed Financial Review

Receipts & Payments

A summary of the year's Receipts & Payments is given in the attached Statement of Financial Activities (SOFA). There then follows under the heading 'Income/Expenditure Comparative Figures', a more detailed look at how the figures for the General Account are made up. This covers the day-to-day running of the church and also gives the comparative figures for 2021. There was other income and expenditure through the various Designated and Restricted accounts, substantially so in relation to the repairs to the louvres in the tower at Holy Trinity, and more detail about these is covered later in the report. The third document is the Balance Sheet.

There is only one presentational change this year, in that there is a new income stream in Unrestricted Income – Parish Giving Scheme (code 0102), so that income from this source can be separately identified.

The following remarks expand upon the figures in the SOFA and in the Comparative Figures, in the order that they appear in those reports.

1. Unrestricted Receipts:

In 2022 unrestricted receipts went up by £14092 to £94864, an increase of 18%. There were a variety of reasons for this:

- **Planned Giving** increased by £3596 (9%) to £44098. The major part of Planned Giving is by standing order and these increased again this year, as did giving by weekly envelopes. New for 2022 was income from the Parish Giving Scheme. This is a centralised scheme developed by the Church of England nationally in an attempt to take the administrative burden of collecting regular payments, and associated Gift Aid, away from individual parishes. Our PCC decided to join the scheme early in 2022 and it is likely that standing order income will reduce in future years as new givers join the scheme and existing donors switch from standing order. Can I encourage everyone to do so, as it will save myself and David Bateman an enormous amount of work over the year.
- **Collections and Other Giving** unsurprisingly saw the biggest % increase (110%, £4030) to £7700 in 2022 as church services were severely curtailed in 2021 due to the pandemic restrictions
- **Other Voluntary Receipts** reduced by £5600 (-35%). In 2021 we made an appeal for additional income by way of 'one-off' donations as otherwise there would have been a shortfall of income at a particularly significant time in the life of the parish (the quest for a new vicar). The congregation responded most generously and in the absence of the need for a similar appeal in 2022 a reduction was to be expected. At the end of 2022 we also received an unexpected windfall in this category, by way of a grant of £3249 from The Church Commissioners, being our share of a £15M grant from central C of E funds to help parishes alleviate (some of) the additional costs of heating & lighting during the year. Without this our surplus for the year would have been much smaller.
- **Gift Aid** increased by almost £2000. The vast majority of gift aid is claimed for income received in the previous financial year, so the increased figure reflects higher regular giving and one-off donations in 2021 compared with 2020. In future, as Planned Giving migrates to the Parish Giving Scheme (see above) we will move to Gift Aid being received contemporaneously with income, to the benefit of cashflow.
- **Activities for generating funds** more than doubled to £8845 in 2022. This was in a large part due to the re-starting of social fundraising activities which had ceased during 'lockdown', but also to new initiatives by the social team such as the 100 Club, which saw income exceed £1000 during its first full year of operation.
- **Receipts from Church Activities** relates to 'official' activities in church where fees are charged – weddings, funerals, burials etc. The total of £9723 received in 2022 was £6072 higher than similar unrestricted income in 2021. However, the 2022 figure included £3022 that in previous years would have been credited to the Graveyard Reserve. The PCC has decided on a temporary change in its policy for this type of income, as the Designated Graveyard Reserve had accrued an excess balance. The situation will be reversed when that reserve falls to two years' average expenditure on maintenance of the graveyards, a situation which will probably not arise until 2024.

Before moving on to look at expenditure, I think that it is worth noting that the Parish facilitated fundraising for other charities totaling £7856 during the year. This was done in a variety of ways – by hosting events, concerts and by specific appeals such as for Ukraine and the Children’s Society. A full list is appended to this report. For regulatory reasons these funds do not pass through the Parish accounts.

2. Unrestricted Payments:

- **Cost of generating funds:** this figure relates to the fundraising activities noted above
- **Parish Share:** we were able to pay this in full for the sixth year running, although the ‘in full’ was only after a contribution from Diocesan Reserves which reduced the request by £6569. Over the six-year period these grants have totaled £71462, so again we must be grateful for The Diocese’ forbearance.
- **Clergy & staffing costs:** the £3856 expense in the General account was £1200 higher than in 2021 due mainly to changes in Council tax payable on the vicarage – we were exempt when the vicarage was empty during the interregnum in 2021. Other costs were also lower in that year due to the pandemic
- **Church running expenses:** costs of £11867 were £2397 (25%) higher than in 2021 and this can again be explained by the return to ‘normality’ following lower costs for things such as gas, electricity and consumables at both Holy Trinity and St Mark’s during ‘lockdowns’, when no-one came to church.
- **Church repairs & maintenance:** the negligible figure in general expenditure does not mean that no work was needed; far from it. We are fortunate that there has been enough money in other reserves not to have to rely on ‘ordinary’ income.

Reserves Policy

As noted above, we are fortunate to have sufficient Restricted and Designated reserves to cover normal repairs and maintenance to the fabric of Holy Trinity, so that these costs do not drain unrestricted income. Similarly, expenditure on maintenance of the graveyards is covered by income from burials. This is accounted for via the designated graveyard reserve.

The ‘Designated’ and ‘Restricted’ funds columns on the SOFA show the income and expenditure passing through these and other areas. Unlike 2021, there was substantial income and expenditure in some of these areas, details of which are given below.

The SOFA report lists a number of accumulated reserves under three different headings: Unrestricted, Designated and Restricted. I will cover relevant points in turn:-

- **Unrestricted: General Fund:** as noted above, most income is unrestricted and is used to pay the majority of costs, including Parish Share. To ensure that there is always enough cash available to cover fluctuations in cashflow, it is PCC policy to keep a minimum balance to cover two/three months’ normal expenditure, excluding Parish share, (currently equating to approximately £5000) in the General Reserve. There was an excess of income over expenditure on the General account in 2022 increasing this reserve to a healthy £9905 at the year-end. This has given the PCC confidence, going forward into 2023 to look to support the vicar by paying for a modest amount of part-time administrative support. This will help him to concentrate more fully on his mission in the Parish.
- **Designated: Capital Reserve:** it is PCC policy that any legacies received, where specific instructions are not given, are used for fabric expenditure, and this fund

consists of the balance of such receipts less any relevant expenditure. In 2022 there were two such legacies totaling £10100 and they were put to good use immediately, going part way to funding the major repairs to Holy Trinity's tower.

- **Designated: Graveyard fund:** as reported last year, from 2022 the PCC has suspended its policy of allocating fees from graveyard burials to this reserve, as the accumulated balance was, and is, more than sufficient for foreseeable needs. All such income in 2022 was allocated to the General account.
The balance is still sufficient to cover three or more years of expenditure on maintenance of the graveyards, although it should be noted that, at the year end, the City Council bill of £3065 for grass cutting was still awaited.
- **Restricted Funds:** there are a number of small Restricted funds where cash has been raised/donated for specific purposes in the past and there has been little movement in most of these during the year. There was, however, substantial income of £52438 in 'other voluntary receipts'. Almost £22000 of this came from grants obtained for the tower repairs from a number of different organisations and was credited to the Restricted Fabric Fund. We owe a debt of gratitude to Brian James, chair of our Fabric committee, for the work that he put in to secure these grants. Brian's job would have been a great deal easier had he known that towards the end of the year we would receive a substantial legacy of £30000, restricted to use on the fabric of Holy Trinity. The good news is that this money will be available to pay for any future works required at Holy Trinity.
The tower repairs cost a total of £34817 and this forms the bulk of the total £37046 for 'church repairs and maintenance' shown on the SOFA.

THE FUTURE

The Parish's accounts going forward into 2023 are sound, and the legacies received during 2022 mean that the potential problems caused by maintenance of Holy Trinity Church, a grade ii listed building many centuries old, will not need to rely on the General Fund for, hopefully, some years to come.

With no guaranteed income, the parish is reliant on the continuing generosity of its congregation both in terms of financial contribution and time/expertise so willingly given on a voluntary basis. In the knowledge that this generosity will likely grow rather than diminish, then if 2022 were to be repeated, on a 'like-for-like' basis with no increase in costs, I could for once be relatively relaxed about the future. However, it is all too clear that costs will not stay the same, with general inflation running at over 10% at the end of 2022. Whilst our own 'parish inflation rate' may not be quite this high, as our Parish Share will increase by only 5%, we will need to raise at least an extra £5/6000 just to stay still.

Additionally, at the start of 2023 the PCC decided that it would like to offer Peter our vicar some help by way of part-time administrative support, as we would like him to be able to devote a larger proportion of his time to his mission within the parish rather than be bogged down by an ever-increasing pile of paperwork. At the time of writing the exact level of support has not been established and it may therefore be that the surplus for 2022 will cover the cost for a year or so, but in the longer term this will add further to general expenditure.

So in conclusion, whilst there are challenges ahead, our finances provide a solid base for the vicar, PCC and congregation to be able to take the parish forward in its mission to 'raise the roof and open the door.'

Andy Hampshire, Treasurer Holy Trinity & St Marks

Church Wardens report.

2022 was in many ways a year of evolution, revolution, and adaptation as we navigated the year. It was a GOOD year, and it has been a joy reflecting on how individuals and the church family has grown spiritually and numerically.

By faith, perseverance, and working together we achieved much in the year. God was good to us. We 'did our bit,' and for sure He did His!

As a church community we have continued to be welcoming, adaptable and generous and it has been good gaining feedback for individuals who either come for one service visiting, for a short while or joined our community. It has been good hearing how welcoming we have been.

We can reflect on the year in two segments, pre and post Peter's induction.

We were grateful to all the clergy who led our services and in unique and individual ways opened our minds in new fresh and helpful ways with their preaching. It has been a great pleasure having them and we know we have all gained from them and without a shadow of a doubt they have enjoyed being with us. We have gained good friends. They see this church as a live, welcoming, compassionate church. You have received loads of complements!

Preparations for the induction service in April took time, and we are grateful for the army of helpers who helped organize prepare and participate in the service. It was a milestone event.

In 2020 the PCC set out what we called our 3 pillars, or foci, for the church and we continued to root these into the life of the church family life.

- a. Children's and young people's work
- b. Discipleship
- c. Pastoral care

They continue to be a 'work in progress;' but as we review the year, we can recognize that all the pillars have helped develop the church family life, and in the lives of individuals.

1. Church Services:

Well, the first service we should highlight is Peter's Induction service. It was one of the biggest congregations we had in church since covid struck and it was a joy welcoming people from other parishes as well as local clergy and officials. It was an uplifting service, with great fellowship and LOTS of tea and cake afterwards! We are sure you will agree with us that Peter has integrated into our community well and is making his mark. We often feel that he has been with us years not months.

The Sunday 10.30am services is still the key weekly service for many. It has been a pleasure seeing how God has been working in individual and the congregational life. That is so evident in the way people have adapted to different styles and types of services we have held, and how we have welcomed and embraced new people, young and older people and the energy, joy and friendship that has grown amongst many. We are grateful this is such a lively, uniquely welcoming, compassionate generous church community.

The Wednesday service has continued, with a faithful and growing congregation. It is also good to see a number of mothers from our Messy Church service who originally came to get the Ripley forms signed, continue to attend, and say how much they enjoy the peaceful atmosphere and fellowship.

The 2nd Sunday services has most definitely been appreciated by the increasing number of families who come regularly. Indeed, there were occasions this service drew more people than the 10.30am service. This is a unique congregation, and it is a joy seeing families worshipping together, joining in these contemporary services, and adding to the life of the church. We thank the small but faithful core group that are leading on this.

Monthly Messy Church Service. We want to thank all those who have helped with the planning, organizing, leading, and practically supporting this service, particularly thanking Jess Squires who leads and coordinates this service. It is amazing to see families queuing at the door waiting to come in. The energy and fun that happens during the activities is exceptional and we have heard parents say after the service that 'that song will be singing in my head all day now!' It is a joy seeing so many dads come to the service and participate in the activities. Some parents who went to church where 'children should be seen and not heard' have found comfort and indeed a rekindling of their faith through these services. We were recently told of a story of a nurse at Blackburn Royal Infirmary who was talking about her church and that there was nothing there for the children, and a colleague shared ... 'Go to Bolton le Sands they have amazing Messy Church services there!'

During the Advent/ Christmas period, there were numerous special services, including the Compassionate Friends service, Christingle, the carol service in the church, the carols in the church yard, the 4pm Crib service in church, and the reintroduction of Midnight Mass were all unique were unique, meaningful, and much appreciated.

As part of our Pillar or working with children and young people we have collaborated with Rev. Susan Seed from St Luke's Church in Slyne and have set up a monthly Sunday evening Youth meeting. This is an important meeting as we help support teenagers navigate their lives at a pivotal time.

Some other highlights include:

1. MU. We are grateful for the way Kath Lane; Chris Hampshire and the team work so hard with the MU meetings and for the pastoral support they give to so many in our community.
2. Men's Breakfast is going from strength to strength and means a great deal to those attending as they deepen friendship and fellowship
2. First Friday has continued to be a blessing. It is a joy seeing many different people taking on a role and the way so many people from outside the parish and indeed internationally are joining us. We even have someone from the USA and Madrid joining us on occasions.
3. House Groups have continued to anchor people over the year. It is a joy seeing how these groups nurture, care and support each other. We would love to see more house groups starting
4. We are grateful for the team who faithfully come early to set up the technology and run the zoom services, even when only one or two people attend. We know that a number of our faithful members would miss out without this service. Indeed, people have joined us from different continents and time zones. People's confidence has increased greatly.
5. The Christmas Fayre, although hard work was an exceptional weekend, and many came from the village and indeed other villages to see what was going on. It was a great way to spend time renewing and deepening friendships. The bacon butty session was well received! They ran out of food!
6. The Social team have organized concerts which has benefited charities, communities and indicated to so many the type of church we have. We have had a number of conversations with people saying, 'What a beautiful church this' or 'now I know the church is open during the week I shall pop in again.'
7. Aligned to that, can we thank everyone who faithfully opens and closes church each day. We know people value the ability to come in to be quiet, pray, cry, or gain inner refreshment. Please can we encourage you to pop in while you are walking through the village.
8. The Thomas Robinson Charity runs independently of church but is under the Trusteeship of the Vicar, Church Wardens and coopted members including David Bateman. The First Tuesday Hub has played an integral role in the parish, meeting the emotional, practical and companionship needs of many. The armchair exercises bring fun and stretching together! It aligns well to our third pillar of pastoral care.

We are grateful for the Prayers. Those who faithfully, individually and in small groups pray for the work of the parish. If we do not continue to pray for the work here, then we 'build on sand.' It is God's work we are doing and to do this we need to faithfully spend time with Him to know what we should be doing.

We thank the different groups have continued with such good work during the year:

1. The PCC members who steadfastly attended monthly meetings, discussed so many topics and have taken either a lead or supported on so many projects
2. The great work of the Building and Fabric group to maintain our lovely historic building
3. The Graveyard group. It is such a pleasure to see the grounds being transformed. We know many people who daily walk through the church value all this work. Photographs of the beautiful grounds have been circulated far and wide.
4. The Finance Team as they diligently work to ensure we can cover all our commitments.
5. The Welcome Team as they faithfully turn up to church early to prepare and welcome people in.
6. The Baptism team as they resolutely organized, welcomed, and supported families before, during and after the baptisms, sometimes in lively noisy services. It is fascinating that even when people have left the parish and come home for baptisms, they still call it their church. What has been rooted in their younger years still impacts on them. Personally, we are also amazed at how long families stay after the baptism services, looking around, pondering, and renewing friendships.
7. The groups that organized weddings and funerals and made sure these services ran efficiently and with care to support the families involved.
8. Ian Entwistle, Peter, the choir, the 'boys' band' and all who have enriched our services with their playing and led us in worship. Thank you.
9. The Coffee Mornings that took place that not only generated income for the church but enriched fellowship between attendees.

We want to recognize everyone who have showed Christ's love in so many ways in our community. Those who go out of their way to care for neighbours, friends, and keep 'an eye' on people and those who care and support those who have been or are ill or going through bereavement and other difficult times.

None of us know what 2023 will hold, but we have a faithful God, on whom we can trust and depend. Our responsibility is to work and collaborate with the Holy Spirit in the areas He is working.

St Paul in 1 Corinthians 12 uses the analogy of the body to describe how members of the church need to work together to be truly effective in sharing the gospel of Christ, care and value each other. Each of us has an important part to play. Just as the eye needs the ear to hear, so we need to continue to work collaboratively. Each of us has a unique part to play in Christ's church. Can we encourage you to prayerfully explore what your contribution might be, and then offer your time and talents in Jesus's service?

Thank you for all you do in Christ's name.

Mary Bunting and Peter John Davies.

Safeguarding report for APM for 2022

It is said that prevention is better than cure. That is certainly the case regarding safeguarding. The effects of abuse of any sort, whether it occurs when young or in older people can have devastating effects, which can be lifelong. Therefore it is imperative that the church not only complies with the guidance regarding safeguarding, including undertaking the relevant training, but that everyone remains alert to any signs of distress that may indicate possible abuse. Keeping church as a safe place is a vital part of our ministry and witness.

We are delighted to report that there have been no incidents that required reporting during the past year.

Both of us are stepping down from the role of Parish Safeguarding Officer (PSO) at the APM, due to other commitments, so there is an immediate need for one or two volunteers to undertake the role.

Mary Bunting, Kath Lane

Fabric committee report

Work completed in the report period:

Holy Trinity - bell tower louvre blades replaced and safety rope installed in stairwell. Heating controls upgraded. WIFI upgraded. The glass doors continued to be an issue which has been resolved by changing a detector.

The bells have been inspected with a view to ringing them for the coronation.

St Marks - cast iron gutters replaced with UPVC plastic. Heating controls upgraded.

Both quinquennial reports have been completed at our churches with the following issues identified for 2023-2024.

Holy Trinity - only one priority issue to patch-repair the lead flashing on the tower roof and renew the access door. This work will be completed within the next few weeks.

St Marks - only one priority issue to remove the buddleia from the left-hand side of the roof coping. There is a general concern regarding the damp in St Marks which is caused by poor windows and pointing.

Churchyards: Continue to be maintained through a contract with Lancaster City Council for seasonal grass cutting. This year saw the addition of handyman services provided very effectively by Darren Lambert.

Gardens: Our small band of willing gardeners keep the church gardens in splendid order with floral displays much admired by those passing through.

Cleaning: Each week four small but dedicated teams continue to keep Holy Trinity clean and fit to welcome all who attend its services/ activities. A major high level clean also takes place each year.

Social and Communications Group Annual Report 2023

For January - December 2022

POLICY.

1. To provide a programme of social events for the parish of Bolton le Sands.
2. To provide effective channels of communication about the activities of the parish.

Summary – Social Team Events 2022.

Date	Event
Monthly	Men's Breakfast
Quarterly	100 Club
Quarterly	Community Coffee Morning
28/1/22	Burns Night
Lent 22	Lenten Lunches
2/4/22	Diverse Voices Concert
10/4/22	Christian Passover Meal
29/4/22	Ladies of Note Concert
13/5/22	Carnforth Choral Society
18/5/22	Parish Quiz Night
2/10/22	Harvest Lunch
8/10/22	Family Barn Dance
20/11/22	Lacuna Upper Voice Choir Concert
2-4/12/22	Advent Fair
10/12/22	Carnforth Choral Society Concert
17/12/22	Lancaster Sings Christmas

Summary: Communications Team 2021 v 2022.

Social Media Reports:

Channel	2022	2021	Comment
Eletter Messenger			
Monthly	307	258	New Format Dec 22
The Link			
Email addresses	208	199	New Format Aug 22
Facebook			
Reach	22,000	9,000	New Team Oct 22
Followers	654	505	
	Website		
	2022	2021	
Visitors	4,023	17,680	
Page Views	15,330	32,950	
1 st Popular Page	Calendar	Covid Support	
2 nd Popular Page	Messenger	Messenger	
3 rd Popular Page	Contact	Contact	

General Comments etc.

Social Media Reports;

All our channels have shown a healthy improvement year on year. The website has seen a sharp fall. This is due to the effect of our activities during Covid in 2021 which has reduced dramatically in 2022.

Social Team

We have had an active and varied series of events organised by the Social Team and thanks must be given to them for all the work that they do. The number of people who came forward to help with the various events and activities was encouraging. Of particular interest is the involvement of the teenagers who were keen to do more. It was also interesting to see the involvement of the other churches.

The objectives for 2023 are;;

- 1) involve more people in taking on leadership roles with activities
- 2) develop the roles teenagers play in our social activities
- 3) expand the number of events encouraging members of the parish to organise their own events
- 4) establish solid relationships with the other churches in putting on and promoting joint social activities.

Communications Team

Looking at the statistics above it is obvious that we have a phenomenal capability for outreach through our social media and website. The secret with social media is having the right content giving out a consistent message.

We have also revamped our monthly “Messenger” newsletter and our weekly email “The Link” which has received a very positive response and is contributing to the increase of visitors to the website.

It is important that we;

- 1) keep providing content for Messenger posts on the website.
- 2) keep the calendar on the website accurate and up to date with as much information we have about events.
- 3) look for every occasion to get people's email addresses so we can be in touch with them.

Objectives for the communications team for 2023;

- 1) involve more people in the management of our website and social media
- 2) review the effectiveness of all our social media channels and website particularly looking at individual pages on the website to make them more appealing.
- 3) continue to grow the number of people that we communicate with in our church, in the parish of Bolton-le-Sands and in Nether Kellet.
- 4) build on the links between the churches in order to make them more effective in spreading the good news of Jesus.

Parish Online Office (Google Workspace)

This is proving to be a growing resource in the life of the parish. The more we encourage people to use it the better we will serve the needs of the church community now and in the future. It is a secure method for keeping our data safe and for sharing information.

GDPR;

We are currently compliant with all GDPR legislation.

FUNDRAISING

It costs about £2000 per week to run the Parish with a full time vicar and, as a charity, we rely on the generosity of our congregation and the local community. Nevertheless, as an outward looking Christian community, we also love to facilitate fundraising for other charities.

Below is a list of the sums raised with the help of Holy Trinity & St Mark's churches this year.

It will be updated on a regular basis, but please write in any other sums that you are aware of. Thank you.

2022

TOTAL:

£7,856.15

1	09-Jan	Mother's Union Relief Fund	£400.00
2	March	Ukraine appeal	£500.00
3	25-Mar	Linda's anniversary, for Motor Neurone Disease	£1,668.00
4	Lenten lunches	Morecambe Foodbank	£712.00
5	02-Apr	Cancer Care Concert	£570.00
6	24-Apr	Bishop's Ordination Fund	£336.50
7	Yr to date(7Dec)	Mother's Union 1st Wed. coffee mornings	£622.57
8	22-May	MU Strawberry Tea	£616.80
9	May-22	Christian Aid	£333.50
10	08-Jun	Lancaster Organ and F Piano concert	£150.00
11	22-Jun	MU Deanery Festival (Ukraine Appeal)	£229.85
	02-Sep	Pakistan Flood appeal	£304.90
12	17-Sep	Foodbank	£32.59
13	21-Sep	Foodbank (@ MU opening service)	£103.60
15	Oct	Children's Society	£800.00
16	Oct	Olive Branch, from St Marks Harvest	£21.00
17	Oct	MU for Bishop's Harvest Appeal	£102.50
18	Nov	British Legion Sale of Poppies	£62.34
19	20-Nov	Lacuna Upper Voice Choir	£130.00
20	02-Dec	Children's Society (Christingle)	£160.00
21			
22			
23			
24			
25	PLUS. We regularly collect items for the Morecambe Food Bank.		
26	145 Kg was donated after our Harvest appeal.		
27	PLUS. Nine bags of gifts/food/toiletries to Olive Branch Christmas Appeal.		
28			
29			
30			
31			
32			
33		20	

Accounts



Holy Trinity Church, Main Road, Bolton-le-Sands. LA5 8DU
St Mark's Church, Main Road, Nether Kellet. LA6 1ER

Reg. Charity No. 1144401

Financial Accounts & Report for the Year Ending 31 December 2021

Treasurer: Andy Hampshire. Independent Examiner: Elizabeth Bateman

Approved by Bolton-le-Sands Parochial Church Council on 22 March 2022 and signed on its behalf
by

..... (Chairperson of the PCC) (signed 22/3/22).....(Signature)

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2021 Report and Accounts for the Parochial Church Council of Holy Trinity Church, Bolton le Sands and St Mark's Nether Kellett

Aim and purposes

Holy Trinity Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Holy Trinity and St Mark's Churches.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Holy Trinity and St Mark's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- ✠ Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- ✠ Provision of pastoral care for people living in the parish.
- ✠ Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the Church of Holy Trinity and St Mark's.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At Holy Trinity the membership of the PCC consists of the incumbent (our vicar), churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

PCC members who have served at any time from 1st January 2021 until the date this report was approved are:

Ex Officio members:

Incumbent: The Reverend Nancy Goodrich (Chairman) – until 13 June 2021

Wardens: Peter-John Davies, Mary Bunting

Elected members:

Ann Basham (from 25 April 2021)

Keith Budden (until 25 April 2021)

Andrew Hampshire (Treasurer)

Duncan Johnson (from 2 Feb 2021)

Andrew Williams

David Bateman

Rob Daunt

Margaret Hutchinson

Russell Longton

Kath Brough

Margaret Foster

Brian James

Robert Whittaker

ELECTORAL ROLL 2021.

The Electoral Roll for Holy Trinity and St Mark's has reduced from 137 to 134, as at 31/12/2021.

Rob Daunt, Electoral Roll Officer

Independent Examiner's Report to the Trustees of Bolton le Sands Parochial Church Council

I report on the accounts of the church for the year ended 31 December 2021 which are set out on pages 4 to 9.

Respective Responsibilities of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees 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 my responsibility to:

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

Basis of Independent Examiner's report

My 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below. Independent examiner's statement

In connection with my examination, no matter has come to my attention which:

1. gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act, and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. In my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

(signed 1 February 2022)

Elizabeth Bateman CPFA

1 Greenwood Crescent, Bolton le Sands, Carnforth LA5 8BE

Date: 1 Feb 2022

Parochial Church Council (PCC) of Holy Trinity, Bolton-Le-Sands & St Mark's Nether Kellet

Notes to the financial statements for the accounting year ending December 2021

1. Accounting policies

Basis of financial statements : The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2015).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Fund accounting : *Endowment Funds* are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted Funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted Funds are income funds which are to be spent on the PCC's general purposes.

Designated funds are general funds set aside by the PCC for use in the future. Project funds are designated for particular projects for administration purposes only. Funds designated as invested in fixed assets for the PCC's own use are abated in line with those assets' annual depreciation charges in the SOFA. Designated funds remain unrestricted and the PCC will move any surplus to other general funds.

The accounts are prepared on a Receipts and Payments basis

Fixed assets : Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Investments are valued at market value at 31 December 2021

Bolton le Sands Holy Trinity
Statement of Financial Activities

For the period from 01 January 2021 to 31 December 2021

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Planned giving	40,502	—	422	—	40,924	36,858
Collections and other giving	3,670	—	—	—	3,670	3,704
Other voluntary receipts	16,095	2,147	974	—	19,216	29,732
Gift Aid recovered	11,818	—	—	—	11,818	15,132
Other receipts	—	—	30	—	30	—
Activities for generating funds	4,308	—	133	—	4,441	5,528
Investment Income	14	—	1,759	—	1,774	1,994
Receipts from church activities	3,651	3,984	—	—	7,635	5,356
Total income	80,062	6,131	3,318	—	89,512	98,307
Payments						
Cost of generating funds	1,450	—	35	—	1,485	86
Missionary and Charitable Giving	20	—	1,748	—	1,768	1,625
Parish Share	67,000	—	—	—	67,000	65,914
Clergy and Staffing costs	2,637	—	—	—	2,637	3,579
Church Running Expenses	9,470	1,085	2,998	—	13,555	14,602
Church Repairs & Maintenance	193	751	1,468	—	2,413	5,148
Total expenditure	80,772	1,837	6,249	—	88,859	90,955
Net income / (expenditure) resources before transfer	(710)	4,293	(2,931)	—	652	7,351
Transfers						
Gross transfers between funds - in	—	—	—	—	—	10,782
Gross transfers between funds - out	—	—	—	—	—	(10,782)
Other recognised gains / losses						
Gains / losses on investment assets	—	—	—	8,681	8,681	3,900
Net movement in funds	(710)	4,293	(2,931)	8,681	9,334	11,251
Reconciliation of funds						
Total funds brought forward	6,333	26,886	9,362	65,379	107,961	96,709
Total funds carried forward	5,623	31,179	6,431	74,060	117,295	107,961
Represented by						
Unrestricted						
General fund	5,623	—	—	—	5,623	6,333
Designated						
Capital Reserve	—	14,309	—	—	14,309	13,877
Communications Development	—	1,721	—	—	1,721	2,544
Graveyard Designated Fund	—	14,399	—	—	14,399	10,465
Project Fund	—	750	—	—	750	—
Restricted						
100 Club Prize Fund	—	—	98	—	98	—
Agency collection	—	—	337	—	337	337
CBF and Diocese investment (use of School)	—	—	451	—	451	439
Choir Fund	—	—	474	—	474	474
Fabric Fund	—	—	249	—	249	1,370
Flower Fund	—	—	137	—	137	20
Graveyard Fund (Restricted)	—	—	617	—	617	806
Organ Fund	—	—	2,833	—	2,833	3,375
St Mark's Fabric	—	—	(5)	—	(5)	1,299
St Mark's Toilet Fund	—	—	355	—	355	355
Vicar's Discretionary Fund	—	—	883	—	883	883
Legacy Funds for school	—	—	—	74,060	74,060	65,379

Bolton le Sands Holy Trinity
Income / expenditure comparative figures
Selected period: 01 January 2020 to 31 December 2021

Description	01/01/2020-31/12/2020	01/01/2021-31/12/2021	Fund	Fund type
Income				
0101 - Bank Standing order Tax Effic.	27,440	33,692	General	Unrestricted
0105 - Planned giving-cheques Tax	450	300	General	Unrestricted
0110 - Envelopes Tax efficient	—	—	General	Unrestricted
0120 - Charity Cheques	585	35	General	Unrestricted
0201 - Envelopes-planned giving	5,767	4,131	General	Unrestricted
0202 - Planned Giving Bank (S/O)	2,349	2,344	General	Unrestricted
0220 - Graveyard: Planned giving	—	—	General	Unrestricted
0301 - Loose plate collections	1,683	1,814	General	Unrestricted
0302 - Plate Gift Aid (Pew envelopes)	1,510	1,187	General	Unrestricted
0310 - Loose plate collection-Occ.	171	241	General	Unrestricted
0315 - Gift Aid envelopes, occ. offices	197	426	General	Unrestricted
0410 - Giving through church boxes	2	1	General	Unrestricted
0501 - One-off gifts	—	—	General	Unrestricted
0502 - Donations/Gifts	5,213	8,847	General	Unrestricted
0503 - Donations: Graveyard	—	—	General	Unrestricted
0504 - Donations; Text, Online,	8,090	7,084	General	Unrestricted
0505 - Donations - refreshments	271	162	General	Unrestricted
0510 - Gifts of quoted securities	—	—	General	Unrestricted
0550 - Donations for specific appeals	342	—	General	Unrestricted
0560 - Mission Cost of travel	—	—	General	Unrestricted
0570 - Giving Relief: Charity Giving	—	—	General	Unrestricted
0601 - Tax recoverable on Gift Aid	11,894	11,818	General	Unrestricted
0701 - Legacies	—	—	General	Unrestricted
0902 - Refreshments - sales	—	—	General	Unrestricted
0910 - Rummage sales etc	—	—	General	Unrestricted
0915 - Fund Raising-Fetes, Sales etc.	742	2,900	General	Unrestricted
0918 - Sale of small items	440	1,161	General	Unrestricted
0921 - Hundred Club 65%	—	247	General	Unrestricted
1020 - Bank interest	121	14	General	Unrestricted
1030 - Rent from lands or buildings	150	—	General	Unrestricted
1101 - Fees: weddings & funerals	2,839	3,429	General	Unrestricted
1102 - Community Use of Church	300	222	General	Unrestricted
1220 - Funds: Printing	—	—	General	Unrestricted
1250 - Magazine income - advertising	2,150	—	General	Unrestricted
1260 - Parish magazine sales	2,195	—	General	Unrestricted
1330 - Refunds	—	—	General	Unrestricted
Totals	74,909	80,062		
Expenditure				
1720 - Costs of stewardship	—	—	General	Unrestricted
1730 - Costs of fetes & other events	30	581	General	Unrestricted
1732 - Cost of small items for sale	4	702	General	Unrestricted
1734 - Payment card/text commission	3	9	General	Unrestricted
1735 - Refreshments costs	49	158	General	Unrestricted
1801 - Giving to missionary societies	—	—	General	Unrestricted
1830 - Giving - relief and	—	—	General	Unrestricted
1850 - Home mission	—	—	General	Unrestricted
1870 - Secular charities	342	20	General	Unrestricted
1880 - School Barchester	—	—	General	Unrestricted
1910 - Ministry parish share etc	65,914	67,000	General	Unrestricted

Description	01/01/2020-31/12/2020	01/01/2021-31/12/2021	Fund	Fund type
2001 - Assistant staff costs	—	—	General	Unrestricted
2002 - Gifts & Discretionary giving	39	413	General	Unrestricted
2060 - Organist	300	900	General	Unrestricted
2101 - Working expenses of	33	—	General	Unrestricted
2102 - Assistant clergy expenses	—	—	General	Unrestricted
2120 - Council tax (vicarage)	2,784	858	General	Unrestricted
2130 - Parsonage house expenses	—	266	General	Unrestricted
2150 - Vicar's telephone	411	171	General	Unrestricted
2170 - Education	290	9	General	Unrestricted
2201 - Parish training and mission	149	—	General	Unrestricted
2202 - Supper Club expenses	—	—	General	Unrestricted
2220 - Cost of mission travel	—	—	General	Unrestricted
2301 - Church running - insurance	1,886	1,964	General	Unrestricted
2310 - Church office: phone,	579	571	General	Unrestricted
2330 - Church maintenance	96	—	General	Unrestricted
2331 - Cleaning	—	16	General	Unrestricted
2335 - Hospitality	—	—	General	Unrestricted
2340 - Upkeep of services	1,542	1,261	General	Unrestricted
2342 - Replacement/New Furnishings	—	—	General	Unrestricted
2343 - Replacement/New Equipment	146	193	General	Unrestricted
2345 - Under 18s	—	—	General	Unrestricted
2350 - Upkeep of churchyard	—	—	General	Unrestricted
2360 - Administration	918	757	General	Unrestricted
2370 - Visiting speakers / locums	10	26	General	Unrestricted
2401 - Church running - electric	1,243	1,454	General	Unrestricted
2410 - Church running - gas	1,586	2,465	General	Unrestricted
2420 - Church running - water	77	81	General	Unrestricted
2430 - St Mark's running	633	548	General	Unrestricted
2440 - St Mark's: Heat & light	619	340	General	Unrestricted
2501 - Magazine expenses	1,500	—	General	Unrestricted
Totals	81,191	80,772		

Bolton le Sands Holy Trinity

Balance Sheet detailed

		As at 31/12/2021	As at 31/12/2020
Fixed assets			
	5501: Shares-2 The Nook	68,546	59,929
	5502: Shares-J I Hall Legacy	514	449
	5503: Deposit 2 The Nook	5,000	5,000
	Total Fixed assets	74,060	65,379
Current assets			
	6501: Bank current account	14,019	13,456
	6502: Nat West Graveyard Account	197	827
	6503: Bank current account - 'Raise the Roof'	—	—
	6505: Nat West Reserve Account	311	756
	6510: CCLA (CBF) deposit account	28,558	28,543
	6590: Cash account	147	134
	Total Current assets	43,234	43,718
Liabilities			
	6650: Unpresented cheques	—	—
	6699: Agency collections	—	1,136
	Z06: Wedding deposits	—	—
	Total Liabilities	—	1,136
	Net Asset surplus (deficit)	117,295	107,961
Reserves			
	Excess / (deficit) to date	652	7,351
	Z01: Starting balances	107,961	96,709
	Z02: Gains/(losses) on investment assets	8,681	3,900
	Z03: Gains and losses own use	—	—
	Total Reserves	117,295	107,961

Represented by Funds		
Unrestricted	5,623	6,333
Designated	31,179	26,886
Restricted	6,431	9,362
Endowment	74,060	65,379
Total	117,295	107,961

There may be minor discrepancies in the totals if the pence are not being shown

FINANCIAL REPORT for 2021

The final sentence in my last annual report said that 2021 would *'once again, be a challenge, but one that I am sure the Parish can rise to in exactly the same way that it did in 2020'*.

The challenge at the time was that of the trauma and sadness caused by covid 19, of 'lockdowns' and all their many consequences. Church life had adapted well to these pressures over the previous twelve months, and I am pleased to say that all the challenges of 2021 were met, certainly from a financial point of view.

At the beginning of 2021 we were not to know that there would be the further challenge of having to be without a vicar from June onwards. Everyone in our church pulled together at this time, but I think that particular praise and thanks should be given to our two Wardens, Mary Bunting and Peter-John Davies. They were ever-present in organising, facilitating and keeping us focused on doing the right things.

My personal thanks also go to those who have helped with specific and major aspects of our finances - David Bateman our Planned Giving Secretary, Brian James who oversees what is always a challenging Fabric budget, Andy & Helen Williams for fundraising, Rob Daunt who coordinates funeral arrangements, Hazel Cooper, weddings and Linda Leicester who keeps a careful eye on all things needed in the vestry.

There are others, too many to name individually, who help as well - counting collections, ordering goods etc - and my thanks go to them.

Finally, once again thanks to Elizabeth Bateman for her professional approach in completing the Independent Examination of our accounts.

Financial Review: Highlights summary

The following highlights will be expanded upon later in the report, but give a brief overview of significant items:-

- Unrestricted income up 7% to £80062 and almost back to 2019 levels.
- Unrestricted expenditure (excluding Parish Share) down 10% to £13772.
- Parish Share contribution increased by 2% to £67000.
- Parish Share 'paid in full' for fifth consecutive year, but after Diocesan grant of £7658.
- Reserves little changed from last year and still adequate for normal circumstances
- New vicar appointed during December.

Detailed Financial Review

Receipts & Payments

A summary of the year's Receipts & Payments is given in the attached Statement of Financial Activities (SOFA). There then follows under the heading 'Receipts/payments comparative figures – General account', a more detailed look at how the figures for the General Account are made up. This covers the day-to-day running of the church and also gives the comparative figures for 2020. There was other income and expenditure through the various Designated and Restricted accounts and more detail about these is covered later in the report.

There is only one presentational change this year, with the addition of code 921 = 'Hundred Club 65%'. This is to show the surplus from the 100 Club that was set up at the end of the year. 35% of contributions from scheme members is returned as prize money, 65% going into the General Fund.

The following remarks expand upon the figures in the SOFA/Comparative figures, in the order that they appear in that report.

Unrestricted Receipts:

In 2021 unrestricted receipts went up by £5253 to £80062, an increase of 7%. This was in the main due to an increase in **Planned Giving** of £4211. Planned Giving – by monthly standing order or weekly envelope scheme – forms the backbone of our finances and it is worth noting how the figures have changed in recent years.

Planned Giving Scheme

	<u>2018</u>	<u>2021</u>
No. of standing orders	40	60
No. of weekly envelopes	<u>48</u>	<u>13</u>
Total No. of Givers	<u>88</u>	<u>73</u>
Total income from both sources	£34200	£40700

It can be seen that the number of Givers has gone down, and this reflects the general trend in the numbers who regularly attend church, the 'Regular Weekly Attendance' figure that we report to the Diocese having reduced from 97 to 90 in the same period. However, the 'No. of Givers' total does underestimate the true figure, as many standing orders/envelopes are made on behalf of couples. I estimate that the true number of individuals in the scheme is over 90 in 2021.

Whilst the numbers have gone down, the total amount given has gone up. As more than 50% of our total income comes from the scheme, it is clear how important this trend has been. Hopefully the generosity of our congregation will continue to grow in this way in the future.

'Collections and Other Giving' stayed much the same as in 2020, at £3670 and the detrimental effects of 'lockdowns' were still evident in 2021. Our churches were closed with no services for a substantial part of the year, hence much lower cash collections. In 2019 collections totaled £11000 and hopefully 2022 will see a return to a normal routine of services, with a concomitant level of income.

Income in 'Other Voluntary Receipts' went up again in 2021. As in 2020 a mid-year review of our finances predicted a substantial shortfall of income by the year-end. The PCC responded in a similar way to 2020, by joining in the Diocese-wide 'Giving Day' in early December. Our congregation responded magnificently, with 45 separate donations totaling £10625. A further £2656 in Gift Aid will add to income when the claim is made in 2022.

This bonus came at a critical time in the history of the Parish. Nancy, our vicar, had moved on to her new parish in June and the PCC met with the Diocese to start the process for finding her replacement. Whilst it is Diocesan policy to maintain clergy numbers wherever possible, their finances have suffered like ours over the last two years and potentially difficult decisions had to be considered. Whilst payment of the Parish Share is far from being the only criterion, the placing of the job advert was dependent to some extent on the Diocese confidence in our ability to pay the Parish Share by the end of 2021, and in future years. The results of the Giving Day enabled me to write expressing this confidence, and the post for a full-time vicar was advertised immediately thereafter, with clearly satisfactory results!

Returning to the SOFA, 'Gift Aid' of £11818 in the general account was virtually the same as 2020, being the sum claimed on relevant income during the previous financial year. The 'prior year' total of £15132 includes additional Gift Aid received through restricted and designated funds mainly due to the 'Loo & Brew' project.

The next line, 'Activities for generating funds', £4308, reflects the remarkable efforts and success of our Social committee, who continued to adapt to the problems created by lockdowns and the severe restrictions on social events of any kind. Things were worse in 2020 – the higher figure of £5528 does not really compare like with like as it included £4325 from The Messenger magazine which moved to a free online-only version in 2021.

The final income line, 'Receipts from Church activities', £3651 reflects income from weddings and funerals and was £800 higher than 2020, mainly because there were five weddings in 2021 against two in 2020.

Note: In previous years I have added a note about the other income that is generated by activities in church, but which does not go through our accounts. Funds raised by Mothers Union events in church, Children's Society Christingle & collections etc are examples of valuable contributions made in this way. This year, I'll have to blame the coronavirus for the fact that I haven't got full records, but the figure is in the £ hundreds. Additionally, our Parish Share payments include an element of help to deprived parishes in the Diocese and the pro-rata total in 2021 was £9425. I therefore hope that, even to the lay reader, this is evidence that we are not totally inward looking with regard to our finances.

Unrestricted Payments:

Excluding Parish Share payments: After a 39% fall in costs in 2020 I had not expected any further reductions last year, so the 10% reduction to £13772 may seem surprising. However, this was due to the unique circumstances created when we are without a vicar – the 'interregnum'. In general, a Parish covers the working expenses of its incumbent and there were none of these for six months of 2021, hence the reduction.

There were no cost changes of particular significance, apart from the £1500 production costs of the Messenger in 2020 being eliminated in 2021. The costs which did increase were as a result of the resumption of church activities during the year – costs of social events and of providing regular worship.

As well as benefiting from cost savings due to the interregnum we also received substantial benefits from the Diocese during that time and it is, I think, worth mentioning them briefly here as without them our costs would have been significantly higher.

Firstly, the only direct cost to the Parish of the recruitment process for a new vicar was a minimal £70 – the cost of placing the advert. Everything else was provided centrally. Furthermore, we were blessed with a series of visiting clergy, including all three of our Bishops, who took services for us on Wednesdays and Sundays. Whilst we may at times wonder why the Parish Share is quite as high as it is, there is no doubt that the pooling of resources at Diocesan level does provide good efficiencies, and parishes benefit in many ways, both seen and unseen.

Finally, turning to the Parish Share, we were able to pay this in full for the fifth year running, although the 'in full' was only after a contribution from Diocesan Reserves which reduced the request by £7568. Over the five-year period these grants have totaled £64893, so again we must be grateful for The Diocese' forbearance.

There was a small (£710) shortfall of unrestricted (General) income against expenditure at the year-end which was covered by the General Reserve.

We are fortunate to have sufficient Restricted and Designated reserves to cover normal repairs and maintenance to the fabric of Holy Trinity, so that these costs do not drain unrestricted income. Similarly, expenditure on maintenance of the graveyards is covered by income from burials. This is accounted for via the designated graveyard reserve.

The 'Designated' and 'Restricted' funds columns on the SOFA show the income and expenditure passing through these areas. 2021 was a quiet year, particularly in terms of Fabric expenditure, and hopefully this reflects the fact that our buildings, particularly Holy Trinity, are in a good state of repair.

Reserves Policy

The SOFA report lists a number of accumulated reserves under three different headings: Unrestricted, Designated and Restricted. I will cover relevant points in turn:-

- Unrestricted: General Fund: as noted above, most of our income is unrestricted and is used to pay the majority of costs, including Parish Share. To ensure that there is always enough cash available to cover fluctuations in cash flow, it is PCC policy to keep a minimum balance to cover two months' normal expenditure, excluding Parish share, (currently equating to approximately £4000) in the General Reserve. Whilst the balance fell during the year it is still adequate.

- Designated: Capital Reserve: it is PCC policy that any legacies received, where specific instructions for use are not given, are used for fabric expenditure, and this fund consists of the balance of such receipts. There was one legacy of £1000 during the year. There is a potential liability in excess of £20000 for repair to the stone louvres in the belltower, which are in an unstable and dangerous condition. It is hoped that some grant funding may be available to cover part of the cost but is prudent, at the moment, to minimise any further calls on this Reserve until the situation becomes clearer.
- Designated: Graveyard fund: during 2021 it was PCC policy that fees received from burials and graveyard monuments are reserved for expenditure on maintaining the graveyards. The balance rose in 2021 but this would have been substantially offset by Lancaster City Council's bill of £2380.80 for cutting the grass. This invoice was received until January, too late to include in the 2021 figures, so will show in 2022. In January 2022 the PCC reviewed its policy for this Reserve in order to avoid unused balances rising to more than two years' expenditure on graveyard maintenance.
- Restricted Funds: there are a number of small Restricted funds where cash has been raised/donated for specific purposes in the past and there has been little movement in most of these during the year. In 2021 there was only one fund with movement in excess of £1000 - The Fabric Fund holds legacies and donations made specifically for the fabric of Holy Trinity and the balance reduced by £1121 due to normal maintenance costs.

THE FUTURE

As I write this report at the beginning of 2022 we have just emerged from 'Plan B' and most restrictions on social gatherings are ending. Whilst we are now skilled at recognizing people from just their eyes and hairstyles, it will be good to get rid of those masks and back to all the activities that we once considered as normal – sharing the peace by touching hands, not just waving them about; relaxing over coffee and biscuits; hugs whenever we feel like it; even perhaps daring to let out a modest cough!

Things that, from a treasurer's point of view, make us more relaxed about parting with our cash!

We will need this because our expenses will be going up as activity increases, our Parish Share will be going up and our Reserves may be going down. My once again gloomy prediction is that we will face another shortfall by the end of the year unless something changes.

But change *is* coming. We have a new vicar. We have a growing congregation. We have expertise and enthusiasm. We have the power of prayer, and suddenly I'm not gloomy any more.

Andy Hampshire

Treasurer, Holy Trinity & St Marks

The following pages contain various reports about different aspects of church life during 2021.

Fabric Group Report.

Overview

It's been a busy year for the fabric group, despite the inability to meet in person. The maintenance work has continued throughout the year at both churches. Statutory inspections have all been completed.

We continue to address emergent work and the items categorised as urgent in the Quinquennial Inspection Reports (QIR) for both churches. The next QIRs are due in December 2022 for Holy Trinity and January 2023 for St Marks. Outstanding urgent items are; the tower safety rope, the tower louvres and the tower roof access door.

Holy Trinity Bell Tower Telecommunications Proposal

In 2016 Net Systems Ltd. designed a telecommunications system for the tower, which if installed would provide annual revenue for the church however, delays due to legislation changes have caused the installation to be shelved. I continue to enquire about the installation of the system but have not received any positive news to date. This installation would have included the replacement of the stone louvres with fiberglass replicas, therefore it is linked to the decision to replace the existing; failing stone louvres.

The situation with the existing; failing stone louvres is that several have eroded to a point where some have dropped out and have necessitated the fitting of temporary restraints and barriers at ground level. The lowest quote of £25,573.43 has been provided for the replacement of the existing stone louvres. Our current balance in the fabric fund would only meet about 50% of the replacement cost. Fundraising is in place to raise the balance from national and local trusts. A faculty for the work will be approved in March 2022.

The tower bird screens were replaced this year and the bell chamber was sanitised in anticipation of the work on the louvres.

Holy Trinity QIR Report

Outstanding items are; the tower safety rope, the tower louvres and the tower roof access door. All of these items could be completed when the louvre work is commenced.

St Marks QIR Report

There are no urgent action requirements from the QIR. The front gutters were replaced and the shrub was removed from the roof and the ridge was repointed.

Emergent work

The following items of emergent work have been completed at Holy Trinity.

- Tower clock failure
- Chancel arch erosion removed and joint between arch stones monitored.
- Exterior lights replaced.
- Leaking central heating system repaired.
- New noticeboards.
- Replacement sump pump in boiler room.

The following items of emergent work have been completed at St mark's

- Central heating system repaired.

Gardens: The church gardens continue to be looked after by our teams of volunteers, and their work is much admired by the community who pass through the church grounds on a regular basis.

Cleaning: Despite pandemic constraints, the church has been cleaned each week by four teams of volunteers. A Spring Clean is being planned to prepare for Easter and the arrival of our new Vicar.

Len Johnson, Margaret Hutchinson, Brian James, Rob Daunt and John Lane.

2021 Annual Report Communications and Social Team.

Communications Team Report.

Our objectives are; to provide effective channels of communication internally and externally about the mission and ministry of The Parish and to build up Christ's church in Bolton-le-Sands and Nether Kellet.

Externally In the past 12 months we have had over 16 thousand people view our website. We have had over 10 thousand views of our Facebook posts. On Facebook 70% are women with the core age range of 35-54. We send an eletter out twice a week to 190 people and an email newsletter to a wider audience of 280. Zoom has become an increasingly important communication channel and we have online parishioners in other parts of the UK. Also America, Spain and Sweden. We now broadcast many of our services on Zoom.

Our printed magazine "The Messenger" went online during Covid and has been viewed over a thousand times in the last 12 months. Our focus is not in producing printed material but we do ask parishioners to distribute copies of our weekly bulletin "The Link" to people who do not have access to it online.

We produce and circulate posters for each of our events which are displayed in 20 locations throughout the village.

Looking forward we are looking to improve our communications with families with a very exciting online project.

Internally we have now fully launched our "Parish Online Office". It currently has 65 users. This has improved dramatically the security of our parish documents and made internal communications a lot simpler.

Our objective is not about numbers but in supporting the worship and social teams to make people aware of how Holy Trinity and St Mark's are the churches in the centre of the villages.

Social Team Report

Our objectives are: to provide a programme of social events for the parish, to provide a series of fundraising events and to co-operate with other churches in social activities. Covid has severely affected what the social team have been able to do but with a bit of ingenuity we have still provided events and fundraising. Income in 2021 was down by about 50% on the previous year (see annual accounts).

We moved a lot on to Zoom. Burn's Night, Men's Breakfast, weekly IT workshops, Cafe church. We did manage to have our Advent Fair in church which was well attended and raised £2,022. We recently launched a "100 Club" but the uptake has been disappointing. We are now back providing activities. We have raised over £500 with Community Coffee Mornings year to date, we raised over £60 on our Zoom Burns Night. We have a series of concerts and recitals in the year ahead. As always, with both the Communication and Social teams, the more people we have helping the better able we are to deliver our objectives.

AGPM 2021 held on Sunday 15th May 2022.

Church Wardens report.

In many ways writing the report of our church life in 2021 has been a complex and unique report to present. At the beginning of the year no one would have anticipated, nor comprehended, the continued difficulties that COVID would give rise to, or expected Nancy to move on.

However, by faith, perseverance, and working together we achieved much in the year. God was good to us. We 'did our bit', and for sure He did His!

As a church community we have been welcoming, adaptable and generous.

No one would have ever dreamt of using so much technology to deliver services or had fast track teaching on how to zoom! There are many more now who are 'whiz kids' with their iPad and computers due to their Zoom learnings!

Firstly, we want to thank Nancy for her faithful love, care and service to the parish. She spent hours, days, here in church and at home, planning, praying, and sometimes weeping with, and for, those who were suffering in one way or another. Our lives have been enriched because of her and her family's presence.

We set three, what we called pillars, or foci for the church last year:

1. Children's and young people's work
2. Discipleship
3. Pastoral care

Although these are 'work in progress'; as we review the year, we consider all that all pillars have been developed in the church family life, and in the lives of many individuals.

1. Church Services:

We flexed from dedicated Zoom services at the beginning of the year to hybrid service in mid-year, slowly but surely coming back to a new 'norm'. People adapted to the guidelines given by the government and diocese. Amazingly we were able to accommodate everyone without a booking system, and we are grateful to all who gave us their names and contact details so willingly.

We are grateful to Nancy for all the planning she put into that transition time and for all the clergy she organized to lead our services during the first months of the vacancy. It was not an easy task.

Specific Services:

St Mark's Church.

We are grateful for the faithful few who have continued the Sunday services there.

Holy Trinity Church

The Sunday 10.30am services have indeed grown over the year, and we have had a number of people from within and outside the parish including children joining them which has been a joy to see. The Wednesday service has continued, with a faithful and growing congregation.

It has been a great pleasure meeting the visiting clergy at both services, listening and learning from them and gaining new insights from different perspectives. We have all learnt from them and we know without a shadow of a doubt how much they have enjoyed being with us. We have gained good friends. They see this church as a live, uniquely welcoming, compassionate church. You have received loads of complements!

The 2nd Sunday services have most definitely been appreciated by the families who attend. Indeed, there were occasions this service drew more people than the 10.30am service. (On Confirmation Day this year, we had 14 people standing outside church before 9.15am thinking the service was on!). We thank the small but faithful core group that are leading on this.

The services that were held in the Glebe Field were complex to organize in one sense but a joy as so many people were to at least see, wave, shout, and or speak to friends they had not seen for a long time. It has been fascinating watching people walking on the canal path stopping and from a distance watching and listening to the service. We should be grateful that unlike some countries, we are able to openly and freely do this.

Monthly Messy Church Service. We want to thank all those who have helped with the planning, organizing, leading, and practically supporting this service. It is amazing to see families queuing at the door waiting to come in. The energy and fun that happens during the service is exceptional and we have heard parents say after the service that 'that song will be singing in my head all day now!' Some parents who went to church where 'children should be seen and not heard' have found comfort and indeed a rekindling of their faith through these services. Again, we want to express our thanks to Jess and the whole team for all their good work.

Specific services including the Christingle service, carol service in the church grounds, and the 4pm Crib service in church which were unique and much appreciated. They are now all rooted into the Bolton le Sands calendar!

1. MU. We are grateful for the way Kath Lane, Chris Hampshire and the team have maintained their MU meetings and supported vulnerable members throughout the pandemic.
2. Men's Breakfast has continued during lock down and meant a great deal to many men as they have been able to continue and deepen friendship and fellowship
3. First Friday has continued to be a blessing. It is a joy seeing many different people taking on a role and the way so many people from outside the parish and indeed internationally are joining us. We even have someone from the USA and Madrid joining us on occasions.
4. House Groups have continued to anchor many people over the year. It is a joy seeing how these groups nurture, care and support each other. We would love to see more house groups starting
5. Andrew Williams has been running weekly crash courses on specific issues to do with zoom and computers and I know some of these people have gained confidence and perhaps even surprised their grandchildren with their extended abilities
6. Even with the COVID risk present, we ran a Christmas Fayre which although was hard work, allowed friends and villagers to spend time together.
7. Andrew and his Social and Communication team organized the Jazz Band concert in church. This was the first time many had stepped out into a more normal environment of meeting together for such a long time. It was a cathartic and therapeutic evening and also generated a generous gift to the church funds.
8. The Thomas Robinson Charity runs independently of church but is under the Trusteeship of the Vicar, Church Wardens and co-opted members including David Bateman. The First Tuesday Hub has played an integral role in the parish, meeting the emotional, practical and companionship needs of many. The armchair exercises bring fun and stretching together! It aligns well to our third pillar of pastoral care.

We are grateful for the Prayers. Those who faithfully, individually and in small groups pray for the work of the parish. If we do not continue to pray for the work here then we 'build on sand'. It is God's work we are doing and to do this we need to faithfully spend time with Him to know what we should be doing.

We thank the different working groups have continued with such good work during the year:

1. The great work of the Building and Fabric group to maintain our lovely historic building
2. The Graveyard and Gardening group. It is such a pleasure to see the grounds being transformed. I know many people who daily walk through the church value all of this work.
3. The Finance Team as they diligently work to ensure we can cover all of our commitments.
4. The Welcome Team as they faithfully turn up to church early to prepare and welcome people in. During lock down, we were especially grateful to those who helped us out as we dealt with extra COVID responsibilities.
5. The PCC members who have faithfully attended monthly meetings, discussed so many topics and have taken either a lead or supported on so many projects.
6. The Baptism team as they faithfully organized, welcomed and supported families before, during and after the baptisms, sometimes in lively noisy services. It is fascinating that even when people have left the parish and come home for baptisms, they still call it their church. What has been rooted in their younger years still impacts on them.
7. The groups that organized weddings and funerals and made sure these services ran efficiently and with care to support the families involved.
8. Ian Entwistle, the choir, the 'boys' band' and others who have enriched our services with their playing and led us in worship. Thank you.
9. The Coffee Mornings that took place that not only generated income for the church but enriched fellowship between attendees.

We want to recognize everyone who responded in practical ways to COVID:

1. Those who stepped up, went out of their way and cared for neighbours, friends, and those who you might not have known that well, and contacted, shopped, got medicines and kept 'an eye' on people
2. Those who cared and supported people going through bereavement during lockdowns when people were so isolated and alone.

You know the saying, 'When the going gets tough, the tough get going' and in many ways you have done this, whether by adapting to new technology and ways the services are run; reaching out and caring for each other, and indeed to people outside our church community. We are a parish church; therefore, we should always focus on all people within our parish

The coming year, 2022, will no doubt be complex, and occasionally difficult, as we step into the unknown. Although we do not know how the year will pan out, God does.

We are pleased to welcome Peter Hamborg and his family and look forward to his guidance as we work together to build up both churches in the Parish.

Every one of us, whether we are young or getting on in years, has a role to play in the active ministry of our church. Each little act of service, prayer, encouragement, support, builds up the church body. Together we are called to forward God's Kingdom in this place.

Thank you for all you do in Christ's name.

Mary Bunting and Peter John Davies

28th April 2022.

Safeguarding report 2021

Holy Trinity church has a safeguarding policy which is reviewed annually by the PCC.

There are two Parish Safeguarding Officers (PSOs), Mary Bunting and Kath Lane.

Catharine Hough is our DBS checker.

PCC members have been DBS checked in line with church policy, and these are now required to be renewed every 3 years.

In line with guidance from the national church, there is a safer recruitment process in place for any role involving contact with children and young people under the age of 18, and vulnerable adults. Anyone volunteering to help with these groups should talk to the PSOs in the first instance. All volunteers must have been regular worshipers at church for at least 6 months.

There is a small team who offer Holy Communion to the housebound, all of whom have been approved as Eucharistic helpers prior to Covid restrictions. Guidance is in place to keep everyone safe, and this is being regularly reviewed.

There have been no incidents which needed reporting during the year.

AGM Report on St. Mark's, Nether Kellet

Lockdown and restrictions closed the church from 15th March 2020 until 23rd May, 2021 when we opened for the first time and celebrated Whit Sunday with an afternoon Communion. Our first gathering was outside on 25th April, St. Mark's Day, and it was a joy to meet up again, safely distanced, after an absence of almost 14 months.

The evening of the 10th June 2021 was our last service with Reverend Nancy after which we presented her with a card and gift as a thank you for her time spent with us.

As Sunday 13th June was a farewell service at Holy Trinity for Nancy, we did not have one at St. Mark's, nor on Sunday 20th when many could not be present. However, from 27th June 2021 right through to the 24th April 2022 we met weekly at 10.30am. Though pre-Covid services had been at 9am, many of the older congregation were finding this more of a struggle given the many medical routines and physical challenges which faced them. While the time proved of mutual benefit to the two priests we were able to engage to provide us with Holy Communion, we felt for the duration of the interregnum we would maintain this time, otherwise we would only have been able to have Morning Prayer each week, as no other provision had been prepared to cover services at St. Mark's.

We are forever grateful to the Reverend Paul Warren and the Reverend Barbara Jones for their help over the last year. When we contacted them they were delighted to help us out and gave of their already busy lives freely and gladly. In between, on Sundays when they were unavailable, we held Morning Prayer and thanks goes also to David Bateman for his support.

Other events came after some of the restrictions were lifted; even so we kept a strict eye on safety measures when making the arrangements. The weekend of October 2nd and 3rd celebrated Harvest with an Open Day on the Saturday, a Harvest Morning Prayer at 10.30am and a Book of Common Prayer Evensong at 4pm on the Sunday. Unfortunately it rained (and heavily!) ALL weekend but we nevertheless had different visitors on both days, many who filled us in with lots of interesting facts about the village and its history so even the miserable weather did not dampen our spirits!

We had no actual Carol Service in December as uncertainty and restrictions continued, making such an event difficult within the limitations of social distancing, but we sang carols behind masks at every opportunity during our services and managed Holy Communion both Christmas Morning and Boxing Day, as it fell on a Sunday.

The church was opened the evening of Friday, March 4th for the World Day of Prayer when we put lighted candles in the windows and the porch. Few came, but it was good to observe silent prayer so all who passed by could see the door open in welcome.

Easter Sunday was a truly joyous occasion when we celebrated a full Communion for the first time since prior to closure in March 2020. It was good to sing the Easter hymns and give thanks and praise. Alleluia!

In our Morning Prayer of 24th April we thanked those there for remaining faithful against all odds during what has been a difficult period in our history, as well as an interregnum. As Monday 25th was St. Mark's Day we had a short evening service of prayers, readings and a hymn.

All this brings us more or less full circle and we welcome most warmly the Reverend Peter and his family. It is a shame so many of our very small congregation were not well enough to be at his induction because it was an occasion we had all eagerly looked forward to.

We pray for a continued faithful presence in our little church, an increase in numbers and some new and exciting ventures mingling with the old - God willing in the months and years ahead.

Our motto is Semper Fidelis 'Always Faithful' and with God's help and strength needed for the work ahead, it will, we are certain, ever be so.

As ever - Thy will be done Oh Lord.

Margaret Hutchinson, 20th April, 2022

Accounts



Holy Trinity Church, Main Road, Bolton-le-Sands. LA5 8DU
St Mark's Church, Main Road, Nether Kellet. LA6 1ER

Reg. Charity No. 1144401

Financial Accounts & Report for the Year Ending 31 December 2020

Treasurer: Andy Hampshire. Independent Examiner: Elizabeth Bateman

Approved by Bolton-le-Sands Parochial Church Council on 23 March 2020 and signed on
its behalf by

Nancy Goodrich (Chairperson of the PCC)(Signature)

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2020 Report and Accounts for the Parochial Church Council of Holy Trinity Church, Bolton le Sands and St Mark's Nether Kellett

Aim and purposes

Holy Trinity Parochial Church Council (PCC) has the responsibility of cooperating with the incumbent, the Reverend Nancy Goodrich, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. The PCC is also specifically responsible for the maintenance of the Holy Trinity and St Mark's Churches.

Objectives and Activities

The PCC is committed to enabling as many people as possible to worship at our church and to become part of our parish community at Holy Trinity and St Mark's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning our activities for the year, we have considered the Charity Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- ☐ ☐ Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- ☐ ☐ Provision of pastoral care for people living in the parish.
- ☐ ☐ Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the Church of Holy Trinity and St Mark's.

Structure, governance and management

The method of appointment of PCC members is set out in the Church Representation Rules. At Holy Trinity the membership of the PCC consists of the incumbent (our vicar), churchwardens, and members elected by those members of the congregation who are on the electoral roll of the church. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent.

PCC members who have served at any time from 1st January 2020 until the date this report was approved are:

Ex Officio members:

Incumbent: The Reverend Nancy Goodrich (Chairman)

Wardens: Peter-John Davies, Mary Bunting

Elected members:

David Bateman	Keith Budden
Rob Daunt	Andrew Hampshire (Treasurer)
Karen Hillis (to 18 Oct 2020)	Margaret Hutchinson
Brian James	Robert Whittaker
Andrew Williams	Margaret Foster (from 18 Oct 2020)
Russell Longton (from 18 Oct 2020)	
Kath Brough (from 18 Oct 2020)	Duncan Johnson (from 2 Feb 2021)

Independent Examiner's Report to the Trustees of Bolton le Sands Parochial Church Council

I report on the accounts of the church for the year ended 31 December 2020 which are set out on pages 4 to 9.

Respective Responsibilities of Trustees and Examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees 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 my responsibility to:

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

Basis of Independent Examiner's report

My 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below. Independent examiner's statement

In connection with my examination, no matter has come to my attention which:

1. gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act, and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

2. in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

(signed 17 February 2021)

Elizabeth Bateman CPFA

1 Greenwood Crescent, Bolton le Sands, Carnforth LA5 8BE

Date: 17 Feb 2021

Parochial Church Council (PCC) of Holy Trinity, Bolton-Le-Sands & St Mark's Nether Kellett

Notes to the financial statements for the accounting year ending December 2020

1. Accounting policies

Basis of financial statements : The financial statements have been prepared under the Church Accounting Regulations 2006 in accordance with applicable accounting standards and the current Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2015).

The financial statements have been prepared under the historical cost convention except for investment assets, which are shown at market value. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

Fund accounting : *Endowment Funds* are funds, the capital of which must be retained either permanently or at the PCC's discretion; the income derived from the endowment is to be used either as restricted or unrestricted income funds depending upon the purpose for which the endowment was established in the first place.

Restricted Funds comprise (a) income from endowments which is to be expended only on the restricted purposes intended by the donor, and (b) revenue donations or grants for a specific PCC activity intended by the donor. Where these funds have unspent balances, interest on their pooled investment is apportioned to the individual funds on an average balance basis.

Unrestricted Funds are income funds which are to be spent on the PCC's general purposes.

Designated funds are general funds set aside by the PCC for use in the future. Project funds are designated for particular projects for administration purposes only. Funds designated as invested in fixed assets for the PCC's own use are abated in line with those assets' annual depreciation charges in the SOFA. Designated funds remain unrestricted and the PCC will move any surplus to other general funds.

The accounts are prepared on a Receipts and Payments basis

Fixed assets : Consecrated and benefice property is not included in the accounts in accordance with s.10(2)(a) and (c) of the Charities Act 2011.

Investments are valued at market value at 31 December 2020.

Bolton le Sands Holy Trinity
Statement of Financial Activities
For the period from 01 January 2020 to 31 December 2020

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Planned giving	36,591	—	267	—	36,858	36,019
Collections and other giving	3,562	—	142	—	3,704	11,271
Other voluntary receipts	13,920	9,861	5,950	—	29,732	38,122
Gift Aid recovered	11,894	3,125	113	—	15,132	10,308
Other receipts	—	—	—	—	—	50
Activities for generating funds	5,528	—	—	—	5,528	12,596
Investment Income	271	—	1,722	—	1,994	2,457
Receipts from church activities	3,139	2,217	—	—	5,356	8,568
Total income	74,909	15,203	8,194	—	98,307	119,393
Payments						
Cost of generating funds	86	—	—	—	86	557
Missionary and Charitable Giving	342	—	1,283	—	1,625	2,609
Parish Share	65,914	—	—	—	65,914	52,488
Clergy and Staffing costs	3,579	—	—	—	3,579	5,514
Church Running Expenses	11,122	504	2,975	—	14,602	25,018
Church Repairs & Maintenance	146	1,920	3,081	—	5,148	72,658
Total expenditure	81,191	2,424	7,339	—	90,955	158,846
Net income / (expenditure) resources before transfer	(6,282)	12,779	854	—	7,351	(39,452)
Transfers						
Gross transfers between funds - in	192	2,544	—	8,045	10,782	273
Gross transfers between funds - out	(2,544)	(187)	(8,045)	(5)	(10,782)	(273)
Other recognised gains / losses						
Gains / losses on investment assets	—	—	3,900	—	3,900	8,907
Net movement in funds	(8,633)	15,135	(3,290)	8,039	11,251	(30,545)
Reconciliation of funds						
Total funds brought forward	14,966	11,750	12,652	57,339	96,709	127,254
Total funds carried forward	6,333	26,886	9,362	65,379	107,961	96,709
Represented by						
Unrestricted						
General fund	6,333	—	—	—	6,333	14,966
Designated						
Capital Reserve	—	13,877	—	—	13,877	3,315
Communications Development	—	2,544	—	—	2,544	—
Graveyard Designated Fund	—	10,465	—	—	10,465	8,248
Supper Club	—	—	—	—	—	187
Restricted						
Agency collection	—	—	337	—	337	337
CBF and Diocese investment (use of School)	—	—	439	—	439	0
Choir Fund	—	—	474	—	474	708
Fabric Fund	—	—	1,370	—	1,370	571
Flower Fund	—	—	20	—	20	—
Graveyard Fund (Restricted)	—	—	806	—	806	745
Organ Fund	—	—	3,375	—	3,375	4,508
Revaluation reserves	—	—	—	—	—	4,145
St Mark's Fabric	—	—	1,299	—	1,299	549
St Mark's Toilet Fund	—	—	355	—	355	205
Vicar's Discretionary Fund	—	—	883	—	883	883
Endowment						
Legacy Funds for school	—	—	—	65,379	65,379	57,339

Bolton le Sands Holy Trinity
Receipts / payments comparative figures

Selected period: 01 January 2019 to 31 December 2020

Description	01/01/2019-31/12/2019	01/01/2020-31/12/2020	Fund	Fund type
Receipts				
0101 – Planned Giving S/O Tax Effic.	21,625.00	27,440.00	General	Unrestricted
0105 - Planned giving-cheques Tax	549.00	450.00	General	Unrestricted
0120 - Charity Cheques	75.00	585.00	General	Unrestricted
0201 - Envelopes-planned giving	10,578.71	5,767.50	General	Unrestricted
0202 - Planned Giving Bank (S/O)	2,825.00	2,349.00	General	Unrestricted
0301 - Loose plate collections	6,482.98	1,683.18	General	Unrestricted
0302 - Plate Gift Aid (Pew envelopes)	2,995.55	1,510.26	General	Unrestricted
0310 - Loose plate collection-Occ.	712.07	171.36	General	Unrestricted
0315 - Gift Aid envelopes, occ. offices	724.61	197.67	General	Unrestricted
0410 - Giving through church boxes	—	2.00	General	Unrestricted
0502 - Donations/Gifts	10,581.35	5,213.45	General	Unrestricted
0504 - Donations; Text, Online,	58.28	8,090.96	General	Unrestricted
0505 - Donations - refreshments	—	271.91	General	Unrestricted
0550 - Donations appeals etc	—	342.40	General	Unrestricted
0601 - Tax recoverable on Gift Aid	9,983.21	11,894.95	General	Unrestricted
0902 - Refreshments - sales	1,636.29	—	General	Unrestricted
0910 - Rummage sales etc	57.75	—	General	Unrestricted
0915 - Fund Raising-Fetes, Sales etc.	5,188.79	742.60	General	Unrestricted
0918 - Sale of small items	—	440.70	General	Unrestricted
1020 - Bank interest	494.11	121.49	General	Unrestricted
1030 - Rent from lands or buildings	300.00	150.00	General	Unrestricted
1101 - Fees for weddings and	5,834.00	2,839.00	General	Unrestricted
1102 - Community Use of Church	540.00	300.00	General	Unrestricted
1250 - Magazine income - advertising	3,257.00	2,150.00	General	Unrestricted
1260 - Parish magazine sales	2,457.00	2,195.60	General	Unrestricted
Totals	86,955.70	74,909.03		
Payments				
1730 - Costs of fetes & other events	192.99	30.00	General	Unrestricted
1732 - Cost of small items for sale	—	4.38	General	Unrestricted
1734 - Payment card/text commission	—	3.00	General	Unrestricted
1735 - Refreshments costs	364.59	49.28	General	Unrestricted
1801 - Giving to missionary societies	200.00	—	General	Unrestricted
1870 - Secular charities	361.00	342.00	General	Unrestricted
1910 - Ministry parish share etc	52,488.00	65,914.00	General	Unrestricted
2002 - Gifts & Discretionary giving	219.73	39.98	General	Unrestricted
2060 - Organist	975.00	300.00	General	Unrestricted
2101 - Working expenses of	844.25	33.66	General	Unrestricted
2120 - Council tax	2,681.00	2,784.27	General	Unrestricted
2150 - Vicar's telephone	747.78	411.56	General	Unrestricted
2170 - Education	40.00	290.49	General	Unrestricted
2201 - Parish training and mission	—	149.09	General	Unrestricted
2301 - Church running - insurance	2,547.46	1,886.81	General	Unrestricted
2310 - Church office: phone,	516.29	579.05	General	Unrestricted
2330 - Church maintenance	—	96.00	General	Unrestricted
2331 - Cleaning	14.82	—	General	Unrestricted
2340 - Upkeep of services	2,464.38	1,542.12	General	Unrestricted
2343 - Replacement of Equipment	482.65	146.17	General	Unrestricted
2345 - Under 18s	642.24	—	General	Unrestricted
2360 - Administration	1,041.66	918.72	General	Unrestricted

Bolton le Sands Holy Trinity
Receipts / payments comparative figures
Selected period: 01 January 2019 to 31 December 2020

Description	01/01/2019-31/12/2019	01/01/2020-31/12/2020	Fund	Fund type
2370 - Visiting speakers / locums	17.20	10.00	General	Unrestricted
2401 - Church running - electric	1,626.47	1,243.18	General	Unrestricted
2410 - Church running - gas	2,325.81	1,586.85	General	Unrestricted
2420 - Church running - water	127.77	77.11	General	Unrestricted
2430 - St Mark's running	1,009.97	633.83	General	Unrestricted
2440 - St Mark's: Heat & light	437.50	619.62	General	Unrestricted
2501 - Magazine expenses	5,000.00	1,500.00	General	Unrestricted
Totals	77,368.56	81,191.17		

TREASURER'S FINANCIAL REPORT for 2020

2020 was a very different year to normal because of the restrictions caused by the coronavirus pandemic. We were forced into changes that were unforeseen at the beginning of the year and it is a credit to everyone involved with our church that it is as strong, or stronger than it was a year ago. My work as Treasurer was affected as much as any and I must thank all who helped me to adapt along the way. In particular David Bateman has continued to look after Planned Giving and Gift Aid; Wardens Peter-John Davies and Mary Bunting have facilitated a variety of new procedures and Andy Williams has been 'educator-in-chief' with all things on the internet.

Finally, thanks to Elizabeth Bateman who has again completed the Independent Examination most professionally.

Financial Review: Highlights summary

In 2020 our finances were badly affected by the consequences of 'social distancing': church was closed and/or numbers restricted, reducing income from collections, and social events were cancelled resulting in a large drop in fundraising. More positively, expenses were down and there was great progress in switching Planned Giving to standing order. At the end of the year we joined the Diocese-wide Pray-and-Give fundraising initiative and the generosity of our congregation meant that, against all odds, we were able to meet our commitments for the year, in full.

The following highlights will be expanded upon later in the report, but give a brief overview of significant items:-

- Unrestricted income down 14% (£12036) to £74959.
- Unrestricted expenditure (excluding Parish Share) down 39% (£9603) to £15277.
- Parish Share contribution increased by 26% (£13426) to £65914.
- Parish Share 'paid in full' for fourth consecutive year, but after Diocesan grant of £5000 and £6232 from Reserves.
- General Reserve reduced but still adequate at £6378
- Restricted Reserves little changed but Designated Reserves show a healthy increase
- St Mark's fabric issues remain a concern, and a challenge.
- If the 2019 outcome is repeated next year, net unrestricted income (£59682) will cover 80% of 2021 Parish Share (£74658), a shortfall of £14976.

Detailed Financial Review

Receipts & Payments

A summary of the year's Receipts & Payments is given in the attached Statement of Financial Activities (SOFA). There then follows under the heading 'Receipts/payments comparative figures – General account', a more detailed look at how the figures for the General Account are made up. This covers the day-to-day running of the church and also gives the comparative figures for 2019. There was other income and expenditure through the various Designated and Restricted accounts and more detail about these is covered later in the report.

There have been a few presentational changes in the detailed figures this year, where an explanation is needed:-

1. Code 504 (Donations by text, contactless, online) has been added to reflect the increased importance of this type of donation. Previously they would have been included in code 502 which now just includes cash & cheque donations.
2. Code 505 (Donations – refreshments) has been added. This relates mainly to coffee & biscuits after services in church. Previously these were recorded under code 902 (Refreshment sales). The distinction is important as we can claim 'Gift Aid on Small Donations' if items are free and the donation is voluntary.
3. Code 918 (Sale of small items) has been added. This arises from the formal establishment of our 'online shop' and there is also a new expenditure code 1732 (Cost of small items for sale)

The following remarks expand upon the figures in the SOFA/Comparative figures, in the order that they appear in that report.

Unrestricted Receipts:

In 2020 total unrestricted receipts went down by £12036 to £74959, a drop of 14%. This was entirely due to the adverse effect of the restrictions imposed because of the coronavirus pandemic. Given the

exceptional nature of the problems that arose in 2020 the amount of income received is remarkably good. It is in fact higher than any of the last five years apart from 2019 which had seen a perhaps unsustainable 24% increase compared with 2018.

Planned Giving by the standing order and envelope schemes still forms the bulk of our income and the figure of £36641 was little changed from 2019. However, there was an acceleration in the switch from weekly envelopes to monthly standing order that has been seen in recent years. We now have 52 standing orders per month coming in, and 23 envelopes.

Receipts under 'Collections & Other Giving' saw the biggest effect from the closure and/or restriction of services in church during the year. Income here was down by two-thirds, from £11200 to £3500.

Towards the end of the year it was becoming evident that income would not cover all planned outgoings unless an appeal was made for additional donations. The whole Diocese was suffering from a similar shortfall in funds and during November Bishop Julian announced the 'Pray and Give' initiative. Our PCC decided to use this as a focus for our fundraising and our Parish responded magnificently. A sum of almost £12000 was raised in December and makes up almost all of the income shown in the 'Other Voluntary Receipts' section of the accounts.

Total Gift Aid received from HMRC increased by 20% and reflects the higher income received in 2019, as most of the payment is received 12 months in arrears

The next SOFA heading – 'Activities generating funds' covers several areas of activity. This year it consists almost entirely of advertising in, and sales of, The Messenger magazine. There is a separate note in my comments further down this report about how these funds were dealt with, and any surplus was placed to a Designated Reserve at the end of the year.

In a normal year there would also have been several thousand pounds shown in this section, from fundraising events such as coffee mornings, fetes and fairs etc. The coronavirus crisis put paid to all this type of activity. The fundraising team led by Andy Williams started a new initiative of online sales of items such as facemasks and Christmas wreaths, and there was notable success from this in December. Hopefully they will be able to build on this even after we go back to more normal events.

The last income line on the SOFA comprises income from weddings, funerals and related items. Total income was 50% down here. All but two weddings had to be cancelled during the year and the number of funerals held in church was lower due to social-distancing restrictions.

Unrestricted Payments:

Excluding Parish Share payments, expenditure made from unrestricted funds fell by 39% (£9603) to £15277. There were virtually no areas of expenditure where the figures were not lower in 2020, some substantially so. Most of these were due to the reduced activities in all aspects of church life due to coronavirus restrictions.

The biggest saving in % terms was a result of the decision to cancel all but three issues of The Messenger magazine. At £500 for each issue this saved £3500 in printing costs.

Outside of the 'coronavirus effect' we were also able to make good savings by consolidating the buildings & contents insurance for Holy Trinity and St Mark's into a single policy with Trinitas. The £2043 total for the year is 45% less than the combined payment on the separate policies held in 2018. The major part of normal expenditure is Parish Share, and we were able to pay this in full for the fourth consecutive year. The amount paid has also risen consistently over that period and this year's sum was 89% higher than the £36000 that we were able to pay as recently as 2016.

Of the £65914 paid, £59682 came from the net surplus for 2020 and a further £6232 was from the General Reserve. We were fortunate that, in 2019, this Reserve had benefitted from a Diocesan Grant of £10000 that was not needed in full. In 2020 we had a further grant of £5000. We applied for the grants specifically because we were at the time forecasting a shortfall. Over the two-year period this has proved to be a prudent decision as without them there would clearly have been such a shortfall.

We are fortunate to have sufficient Restricted and Designated reserves to cover normal repairs and maintenance to the fabric of Holy Trinity, so that these costs do not drain unrestricted income. Similarly, expenditure on maintenance of the graveyards is covered by income from burials. This is accounted for via the designated graveyard reserve.

Reserves Policy

The SOFA report lists a number of accumulated reserves under three different headings: Unrestricted, Designated and Restricted. I will cover relevant points in turn:-

- **Unrestricted: General Fund:** as noted above, most of our income is unrestricted and is used to pay the majority of costs, including Parish Share. To ensure that there is always enough cash available to cover fluctuations in cashflow, it is PCC policy to keep a minimum balance to cover two-three months' normal expenditure (currently equating to approximately £5000) in the General Reserve. Whilst the balance fell during the year it is still more than adequate.
- **Designated: Capital Reserve:** it is PCC policy that any legacies received, where specific instructions for use are not given, are used for fabric expenditure, and this fund consists of the balance of such receipts. There were no legacies of this type during the year, total income of £12987 being reclaimed Gift Aid of £3125 on 2019 donations to the 'Loo & Brew' project, plus a DCMS grant of £9862 covering the VAT element of the same project. At the year-end there is an outstanding credit of £478.26 due from a further DCMS VAT refund grant. The total funds available are therefore substantial, over £14000, but there is a potential liability in excess of £20000 for repair to the stone louvres in the belltower, which are in an unstable and dangerous condition. It is hoped that some grant funding may be available to cover part of the cost but is prudent, at the moment, to minimise any further calls on this Reserve until the situation becomes clearer.
- **Designated: Graveyard fund:** it is PCC policy that fees received from burials and graveyard monuments are reserved for expenditure on maintaining the graveyards. The balance has risen substantially this year because expenditure has been minimal – due to coronavirus problems the City Council have not been able to fulfil the contract to mow the grass, normally costing in excess of £3000.
- **Designated: Communications Development Fund:** this is a new fund started in 2020. It consists of monies 'left over' from the running of The Messenger magazine. Publication of the magazine had to be suspended early in the year, but after subscription and advertising income had been received. Printing costs of £500 per month were not incurred for seven months. When the decision was made not to carry on publishing the magazine in 2021 the PCC thought it only right to offer a proportionate refund of subscriptions/advertising fees. When making the offer we said that if the money was left with us it would be treated as a donation to fund the improvement of all our other forms of communication with the Parish and wider community. Not a single refund request was made, so our Communications team now have the flexibility to incur costs without first having to consider raising funds for the purpose.
- **Restricted Funds:** there are a number of small Restricted funds where cash has been raised/donated for specific purposes in the past and there has been little movement in most of these during the year. There are four funds with balances/movement in excess of £1000: 1. The Fabric Fund holds legacies and donations made specifically for the fabric of Holy Trinity. There was one legacy of £3000 in 2020. 2. The Organ Fund was accumulated some years ago and is available for servicing and repair of the organ, which would otherwise be a cost to the General Fund. 3. The Revaluation Reserve of £4145 has been brought to zero by transfer to the Endowment Legacy Fund. The Independent Examination discovered a 'posting error' from a few years ago and this corrects the situation. There has been no risk to funds in the interim as these funds are ring-fenced. 4. The St Mark's Fabric fund holds legacies & donations made specifically for the fabric of St Mark's. At the year end the PCC had agreed to fund urgent works to repair/replace gutters and downpipes, which will exhaust the balance of £1299. More work is needed to bring the fabric of St Mark's up to an acceptable standard and the PCC will address this during 2021.

THE FUTURE

As I write this report at the beginning of 2021 we are into another National Lockdown; church services and social gatherings are again suspended. It looks as though it will be at least weeks, possibly months, before things start to return to normal, and the negative effect on income from those activities where we come together will continue.

There is little scope to reduce overheads any more, and in the absence of further Diocesan grants we are faced with meeting the full Parish Share of £74658. In simple terms (and yes I know, things are never simple), if other costs stay the same in 2021, total unrestricted income of £88000 will be needed for us to be able to cover all commitments, an increase of £13000 (17%) over 2020.

This will, once again, be a challenge, but one that I am sure the Parish can rise to in exactly the same way that it did in 2020.

Andy Hampshire. Treasurer, Holy Trinity & St Mark's

Safeguarding report

The Church of England is increasingly aware that in the past serious mistakes were made which led to victims of abuse often being unheard, or not responded to in a fair and loving way. Now the church, at national, diocesan and parish levels, is committed to putting survivors of abuse at the centre of our responses going forward, and to this end processes for screening volunteers and staff and responding to allegations are more rigorous.

Towards the end of 2020 we updated our parish safeguarding policy in line with guidance from national church, and this new policy was approved by the PCC in January 2021. It can be found on the church website.

We are pleased to report that there have been no incidents requiring action in our parish. However, we are aware that during the lockdowns of the past year, it is known that incidents of abuse and domestic violence have increased in our country, and if anyone has concerns or requires advice, please feel free to contact us.

Mary Bunting

Kath Lane

Church Wardens' report.

In many ways this is a difficult and unique report to present. At the beginning of the year no one would have ever comprehended the complexities that were to befall us. And yet I have to say overall the church community has been flexible and dare I say adapted and is continuing to adapt well. No one would have ever dreamt of using so much technology to deliver services or had fast track teaching on how to zoom!

1. Church Services:

We have flexed from 'normal' services at the beginning of the year, to dedicated zoom services mid-year, to hybrid church and zoom services mid-year and then back to zoom services at the end of the year!

Thank you for your adaptability. Mary and I truly appreciate your sensitivity and perseverance during this time. We did not want to set up a booking register for the services between July and the end of the year, not wanting to turn anyone away. Amazingly we have been able to accommodate everyone and we are grateful to all who gave us their names and contact details so willingly. Nancy has been phenomenal as she trawled for music and sermons which has taken a considerable amount of her time and energies.

Specific Services:

The Sunday 10.30am services have indeed grown, and we have had a number of people from outside the parish, and children joining them which has been a joy to see.

The Wednesday service has continued, with a faithful and growing congregation.

We ran some church 2nd Sunday services which has most definitely been appreciated by family members. Indeed, there were occasions this service drew more people than the 10.30am service. The Zoom afternoon services have generated much fun as children race around their homes collecting items.

The Glebe Field services have been complex to organize in one sense but a joy as so many people have been to at least see, wave, shout, and or speak to friends they have not seen for a long time.

Specific services including the carol service in the church grounds, the 4pm Crib service in the Glebe field were unique and much appreciated.

2. MU. We are grateful for the way Kath Lane and the team have maintained their MU meetings.
 3. Men's Breakfast has continued during lock down and meant a great deal to many men as they have been able to continue and deepen friendship and fellowship
 4. First Friday has continued to be a blessing. It is a joy seeing so many different people taking on a role and the way so many people from outside the parish and indeed internationally are joining us
 5. House Groups continue to anchor many people during this time. We would love to see more house groups starting
 6. Amazingly Andrew Williams has been running weekly crash courses on specific issues to do with zoom and computers and I know from these people have gained confidence and perhaps even surprised their grandchildren with their extended abilities
 7. We even had an on-line Christmas fayre!
- We are grateful with the way different working groups have continued during the year:

1. Pray ers. Those who faithfully, individually and in small groups pray for the work of the parish. If we do not continue to pray for the work here then we 'build on sand'. It is God's work we are doing and to do this we need to faithfully spend time with Him to know what we should be doing.

2. The great work of the Building and Fabric group to maintain our lovely historic building
3. The Graveyard and church grounds group. It is such a pleasure to see the grounds being transformed. I know many people who daily walk through the church value all of this work
4. The Finance Team as they diligently work to ensure we can cover all of our commitments.
5. The Welcome Team as they faithfully turn up to church early to prepare and welcome people in. Even during lockdown, we are grateful to those who helped us out as Mary and I dealt with extra COVID responsibilities.

During the first 3 months of the year, prior to lockdown we thank the

6. The Baptism team as they faithfully organized, welcomed and supported families before, during and after the baptisms, sometimes in lively noisy services. I find it fascinating that even when people have left the parish and come home for baptisms, they still call it their church. What has been rooted in their younger years still impacts on them.
7. Ian Entwistle, the 'boys' band' and others who have enriched our services with their playing and led us in worship. Thank you.
8. The Coffee Mornings that took place that not only generated income for the church but enriched fellowship between attendees.

We want to recognize everyone who responded in practical ways to COVID:

1. Andrew Williams and those who set up the Neighbourhood Covid response to care for people within our parish
2. Those who stepped up, went out of their way and cared for neighbours, friends, and those who you might not have known that well, and contacted, shopped, got medicines and kept 'an eye' on people
3. Those who cared and supported people going through bereavement during lockdowns when people were so isolated and alone.

'When the going gets tough, the tough get going' and in many ways many of you have done this, whether by adapting to new technology and ways the services are run; reaching out and caring for each other, and indeed to people outside our church community. We are a parish church; therefore, we should always focus on all people within our parish

The coming year, 2021, will be complex, occasionally difficult, as we as always step into the unknown. Although we do not know how the year will pan out God does.

Can we encourage you to become active in the ministry of your church and parish? It isn't what you can't do that is important but what you can. Each little act of service, prayer, encouragement, support, builds up the church body.

Thank you.

Mary Bunting and Peter John Davies

7th March 2021.