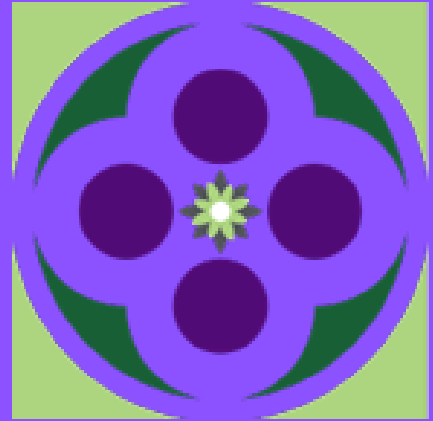


ANNUAL REPORT 2023





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

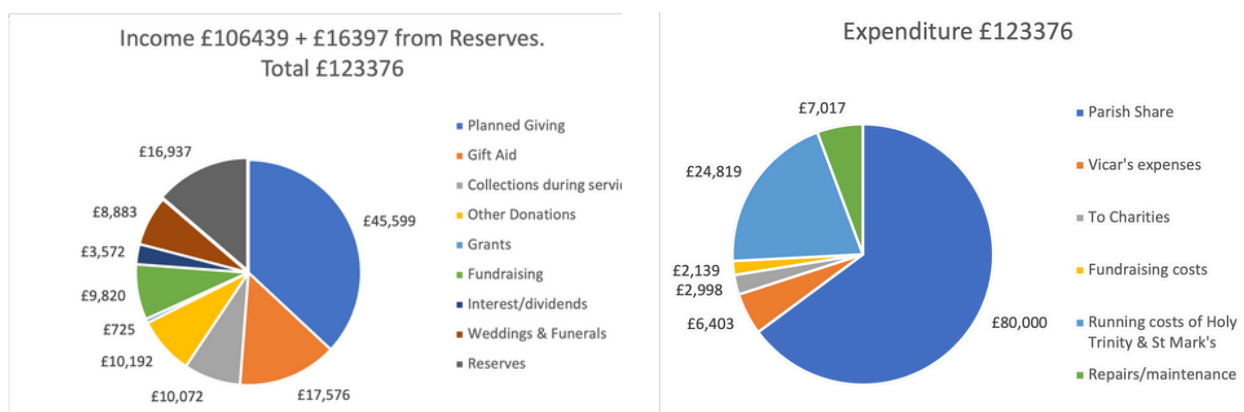
Our Parish is a Registered Charity, and receives no income other than that which is donated by its congregation and friends, or through the work of the vicar and many volunteers.

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



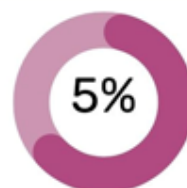
PARISH SHARE

How the money is used



Clergy stipends, NI, pensions and housing

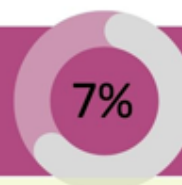
Parochial training of lay and ordained



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.

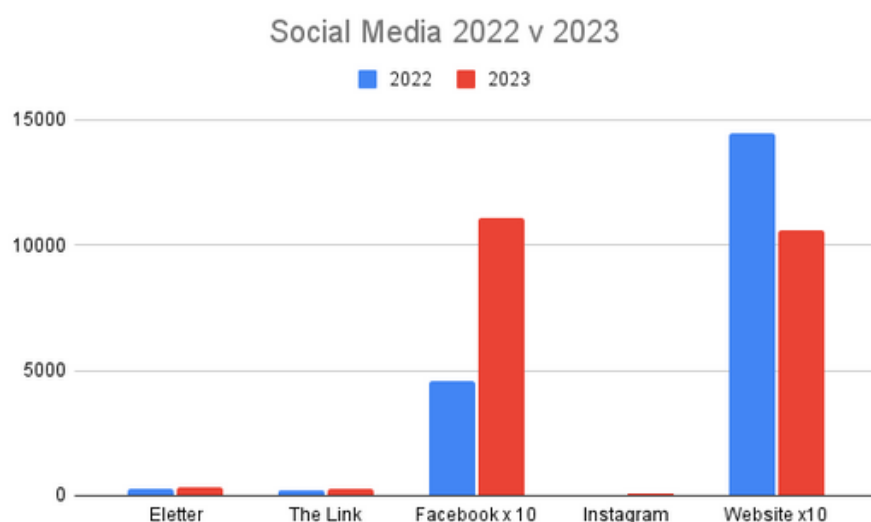
Our monthly eletter "Messenger" increased from 304 to 346 subscribers. Subscribers to "The Link", our weekly parish newsletter rose from 205 to 247. Our Facebook page reach went from 4,566 a month to 11,075. We had done very little with Instagram but having found a new editor we had 83 followers at the 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.

THE 9.15 SUNDAY SERVICE

“WHEN THE PEOPLE SAW JESUS, THEY WERE OVERWHELMED WITH WONDER AND RAN TO GREET HIM.”
MARK 9.15

Second and fourth Sunday of each month
9.15-10am
Holy Trinity Church, Bolton-Le-Sands
A special service for families

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
 Alan [redacted]

27th October 2023

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

09.25.2023

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

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

21st March 2023 - Pam Alan + Pauline Sgibson

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
- 3. Independent Examiner's report
- 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 signed14 April 2024

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 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

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

Parish Share

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

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

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).

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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 signed14 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

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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

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	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

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

Parish Share

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

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

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