



**MORECAMBE  
PARISH  
CHURCH**

Parochial Church Council

# Annual Report

& Financial Statements

# 2024

Bankers:

**Triodos Bank,**

Deanery Road, Bristol, BS1 5AS

**Central Board of Finance**

**Church of England Funds,**

80 Cheapside, London, EC2V 6DZ.

Independent Examiner:

**Damien Sissons BA FCA**

For and on behalf of Waters & Atkinson,

Chartered Accountants

The Old Court House, Clark Street, Morecambe,  
Lancashire, LA4 5HR

Rector:

**Revd Chris Krawiec**

01524 422 211

[hello@morecambeparish.church](mailto:hello@morecambeparish.church)

[www.morecambeparish.church](http://www.morecambeparish.church)



THE CHURCH  
OF ENGLAND





# About Us

The legal name of the parish is Poulton-le-Sands Holy Trinity with St Laurence, Morecambe – but most people just know us as Morecambe Parish Church (or MPC for short). We are part of the Church of England, serving the central area of Morecambe.



## Who we are

We are ordinary people, trying our best to live out an extraordinary faith. Our church family includes people of many different ages and backgrounds,





# What we believe

We believe in God, who made and loves the whole universe.

We believe that God became human in the person of Jesus Christ, who was born, died and rose again so that all creation could be free.

We believe that God sustains and guides us in the person of the Holy Spirit.

We believe that every person is made in the image of God, is precious in God's sight and is worthy of love and respect.

If you want to find out more, or you'd like someone to pray for you, please feel free to come along to a service or get in touch.

## Aim and Purpose

Morecambe Parish Church's Parochial Church Council (the PCC) has the responsibility of cooperating with the Incumbent, the Reverend Chris Krawiec, in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical. As well as the Church itself, which is a Grade II Listed Building.

## Objectives and Activities

The PCC is committed to enabling as many people as possible to worship God at our Church, in our community and to become part of our parish family. When planning our activities, the PCC has considered the Charity Commission's guidance on public benefit, and in particular the specific guidance on charities for the advancement of religion. Our services and worship put faith into practice through prayer and scripture, music and sacrament. We try to enable ordinary people to live out their faith as part of our parish family, through our vision which is:

Serving our  
community

Worshipping  
God

Living  
faithfully



LIGHTHOUSE

Club



As a parish with a Church of England Primary School, we seek to build on links between church and the school. The whole school attended worship weekly in church. There is also a strong church link through the school governors and through volunteer readers. The school was SIAMs inspected this year and received a glowing report which highlighted the close links between church and school and how the embedded Christian vision has a measurable impact on our community.

We also continued our Lighthouse Club Wraparound Care initiative to greater strengthen those church and school links and to provide safe, engaging and reliable before- and after-school care for local primary-aged children. Find more detail on page 10.

Sanctuary, our community café, has now been operating since the April 2023. Tina White is Café manager with her team of employees and volunteers. It is a warm, welcoming space in the centre of town where many find refuge and a great cup of coffee. Read more on page 12.

Sanctuary  
*[a place of refuge]*



Morecambe Pantry continues to run successfully alongside the Sanctuary Café on Queen Street, offering a choice of fresh and wholesome food for a small membership fee. A strong team of volunteers runs the Pantry 3 days a week, including sourcing and collecting food, and connecting with customers - this initiative offers far more than simply meeting the need for food. See pg.13.

We have worked on ensuring procedures are in place and up to date to deal with any matters relating to PCC/Trustee membership and safe from harm procedures for young people and vulnerable adults. Our Safeguarding Officer ensures the safe from harm policy is kept up to date and in place. We periodically review our structures and make changes to enable us to move forward in faith together.

Our health and safety officer has regularly reviewed matters and has ensured that we comply with current regulations. During 2024 our health and safety policy has been reviewed.

***You can keep up to date with all of these projects and all the other many things we get up to by visiting our website 'www.morecambeparish.church' our YouTube Channel 'Morecambe Parish Church' or our Facebook page.***





# Structure, Governance & Management

The method of appointment of PCC members is set out in the Church Representation Rules. The Council comprises the Incumbent, the Churchwardens, a representative of any ALMs or LLM's, those elected to the Deanery Synod, and other members who are elected at the Annual Parochial Church Meeting, by those on the Electoral Roll. Members of the congregation are always encouraged to join the Electoral Roll, and to consider standing for election to the PCC.

The PCC members are responsible for making decisions on all matters of general concern and importance in the parish, and for all financial matters. The full PCC met 10 times during the year in the Sanctuary Café on Queen Street. The average level of attendance was 92%. Given its broad responsibilities, the PCC has a number of sub committees, each dealing with a particular aspect of parish life. These include reports received from the Treasurer, Finance Team, Social and Outreach, Morecambe Pantry, The Lighthouse Club, Fabric and Safety, the Ministry Team, Deanery Synod, Staffing and Safeguarding Team, Communication Team, Horizon, Pastoral Team and The Children, Young People and Family Team.

Towards the end of this year we placed the PCC Sub-committees under review with the intention of changing these to increase efficiency around our vision and mission as a church family.

Following acceptance, copies of the previous meeting's minutes are placed in a file in the vestibule. The parish was represented at Deanery level.





# Administrative Information

Poulton Le Sands Holy Trinity Church with Morecambe St Laurence, also known as Morecambe Parish Church, is situated in Church Street, Morecambe.

We are in the Lancaster and Morecambe Deanery, which is part of the Diocese of Blackburn within the Church of England.

The correspondence address is:

The Rectory, Church Walk, Morecambe LA4 5PR.

The Parochial Church Council (PCC) was a charity excepted from registration with the charity commission until the 23rd October 2013, when it became registered in its own right.

## PCC Membership

Those who have served on the PCC at any point during 2024 are:

The Revd Chris Krawiec (Chair)

Susan Armstrong

Carol Bennett (Churchwarden)

Graham Blick

Chelsie Collier (Treasurer)

Jim Cooke

Helen Gill (Deanery Synod)

The Revd Jenny Guilder

Mandy Fuller

John Livermore

Ruth Nightingale (Deanery Synod)

Carol Ogden (Deanery Synod)

David Prescott

Brian Robinson (Churchwarden)

Lauren Stockton

Val Vose (Secretary)

Tina White

Stuart Whyte (Churchwarden)

David Woodhouse



# Safeguarding

## Statement of Compliance

The PCC has complied with the requirements imposed by the code under section 5A of the Safeguarding and Clergy Discipline Measure 2016 to have regard to House of Bishops' guidance on safeguarding children and vulnerable adults.

## Parish Safeguarding Officer's Report

### Children and young people

This year, all of our activities have continued. We have some new volunteers in the groups, which is good. The Child Protection Policy was reviewed this year and agreed by the PCC. The policy has been emailed to all involved with children and young people. It is also on the parish website and paper copies are available in the Parish Office, from the Rector and from me. Any visits involving children and young people outside regular meetings and off site visits need approval from either the Standing Committee or full PCC to ensure you are fully insured through the churches insurance policy.

### Vulnerable Adults

Our Vulnerable Adults Policy has been agreed by the PCC. All volunteers that work with Vulnerable Adults have been emailed a copy of this. It is also on the parish website and paper copies are available in the Parish Office, from the Rector and from me.



# Safeguarding (continued)

## **Lighthouse Club**

Lighthouse Club, the wraparound care that is run for school, continues to run successfully. It is managed by Joy Stembridge and assisted by a team of play workers. They have all been recruited safely, have enhanced DBS checks and have completed all the relevant Safeguarding training. They ran successful Holiday clubs at Easter and during the Summer Holidays. Extra playworkers were employed for these and were recruited safely, had enhanced DBS checks done and completed the relevant Safeguarding Training.

## **Morecambe Pantry**

Morecambe Pantry continues to run successfully in its home at Sanctuary. The other volunteers for Pantry do not require DBS checks for their roles, but they are encouraged to undertake the Church of England Safeguarding Training.

## **Sanctuary Café**

This continues to run. Tina White is the manager. She is supported by a supervisor paid staff & volunteers. The paid staff have all had Basic DBS's carried out and have completed the Safeguarding Training. Volunteers do not need DBS's for their role, but they are encouraged to complete Safeguarding Training.

## **Other Staff**

This year we have appointed a PA for the Rector and a Personnel Manager to manage our staff and volunteers. These 2 roles were recruited safely, DBS's carried out as necessary and Safeguarding Training completed.





# Safeguarding (continued)

## Parish Safeguarding Handbook

We continue to follow the Parish Safeguarding Handbook.

All the relevant leaders, PCC members, myself and the Rector have electronic copies of the handbook. If anyone else would like an electronic copy of the handbook, please let me know and I will email a copy to them. These are now available as hard copies. the Rector and I have a copy and 2 are available in church and one in the Parish Office in the War Memorial Hall. We now have on display in the church and on one of the notice boards in the War Memorial Hall a Safeguarding poster with all relevant contact details.

## DBS Checks

All DBS checks are being completed. We have tried to encourage all volunteers to register for the DBS update service, so that their DBS's will be kept up to date and avoid us having to repeat the checks every 3 years.

## Parish Safeguarding Dashboard Tool

We have continued using this tool which enables us to have an online record of how compliant we are in our Safeguarding Policies and Procedures. It will also enable use to keep a record of all our DBS checks and Safeguarding Training. More information will at a later date be introduced to the tool.

## Training

Most safeguarding training is now done online. Foundation Training, which most people need to do is only valid for 3 years. Anyone who needs to attend Leadership Training for their roles have recently attended courses to keep them valid for another 3 years If any member of the congregation wishes to do the Safeguarding training, please contact me and I will let you have the link for the online training.

Ruth Nightingale

Parish Safeguarding Officer



# LIGHTHOUSE

Club



*shines in the darkness..*



2024 has seen Lighthouse Club go from strength to strength.  
Here are some of our highlights:

## **Morecambe Bay Primary School:**

In February, we accepted Morecambe Bay Primary School children into after-school club. Poulton-le-Sands children welcomed them and many new friendships have been formed. We work closely with Morecambe Bay to support their children and families. We have 6 children with regular bookings and around a dozen more who use us on an ad hoc basis.

## **Holiday Clubs and HAF:**

At Easter, we successfully applied for Holiday Activity Funding (HAF) from Lancaster City Council. This allowed us to offer free places to children in receipt of benefits-related free school meals. In the Summer Holidays, we extended the number of places available, whilst retaining some places for parents who needed to pay. We had children from a range of schools, not just our feeder schools, and they mixed really well. We provided much needed respite for families of children with additional needs. A hot meal was available each day, although the children were allowed to bring packed lunches. During the summer, we provided employment for 3 people who were between contracts, providing them with a salary and extra experience.





# Lighthouse Club (continued)

## Reception Bolt On Care:

When the schools reopened in September, Poulton-le-Sands new Reception starters were part time for 2 weeks. We provided childcare in the afternoons, after the children had been in school in the mornings. Although the parents who used us appreciated it, uptake was low – only 4 families.

## Ofsted:

In November, we had our first official Ofsted inspection. The inspector was very positive and could see how child-focused we were. The overall report was widely praised and merited more than the 'Met' criteria that is the highest available to Wraparound Care.

## Level 3 Childcare qualification:

Also in November, Elizabeth Wilson successfully completed her Level 3 qualification. She has worked hard for this over many months, supported by her work in Lighthouse Club. Elizabeth is now qualified to lead sessions, which strengthens the team, and she will take an active role in planning from now on.

## Wraparound Funding:

Chelsie Collier has worked incredibly hard and showed great patience in obtaining this funding for us. This is Government money and commits us to working with Lancashire County Council over the next few years.

Joy Stembridge

Lighthouse Club Manager



# Sanctuary

*[a place of refuge]*

With Jesus' model of welcome at its heart, The Sanctuary Café, 'a place of refuge', celebrated its one year anniversary this year and has gone from strength to strength. It continued to provide a warm and welcoming space for all with affordable but high quality food and drink. As we went into our second year of trading and engaging with our community we definitely left a mark on our town.

Over this year we became known as a good spot to come for lunch, particularly to share in life events. We had several birthday celebrations, afternoon teas and other events. We did a small amount of outside catering with buffets, 'scones to go' and cream teas. Our Christmas menu was very popular again this year, attracting new customers with the festive and well-priced menu.

We hosted the NHS drop in regularly, and every week we have a member of Christians Against Poverty meeting clients and lifting heads. Tina and the team are working hard to provide an amazing resource and 'outpost' for our church.

The Sanctuary offers a dignified and inviting space for all comers and this has sometimes provided a challenge to balance the differing needs of those who come in.





# Sanctuary

*[a place of refuge]*

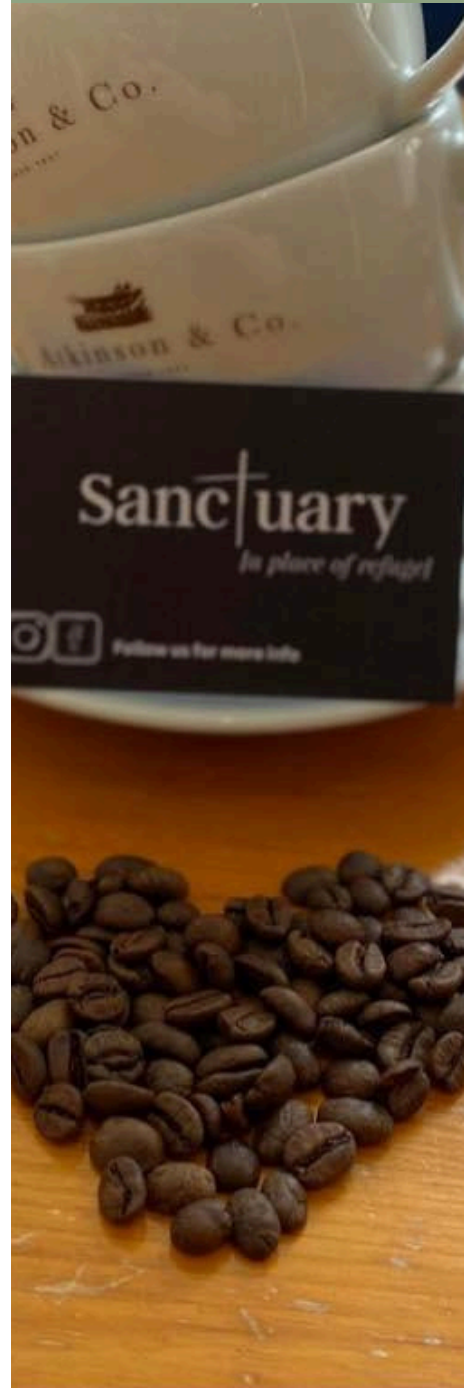
(continued)

Together with the community café project, we also continued to run Morecambe Pantry from 13 Queen Street. This is a food redistribution service and outreach project serving local people, run in partnership with FareShare and Eggcup. It ran 3 days a week staffed by a committed team of volunteers.

The Pantry continued to address food insecurity in the local area by providing a choice of healthy food at a much-reduced price. Not only that, the Pantry made a difference in people's lives through important contact with others, signposting and pastoral support. The work and relationships built in this enterprise are wonderful and really grow our church into it's community.

From the Sanctuary we ran M:Power, Alpha and the Prayer Course in the Sanctuary after hours and held our monthly PCC meetings there too.

In the coming year we hope to refresh our vision and values, and work towards increasing our impact on our community whilst continuing to introduce people to Jesus through all that we do.



# Achievements and Performance

# Year Review



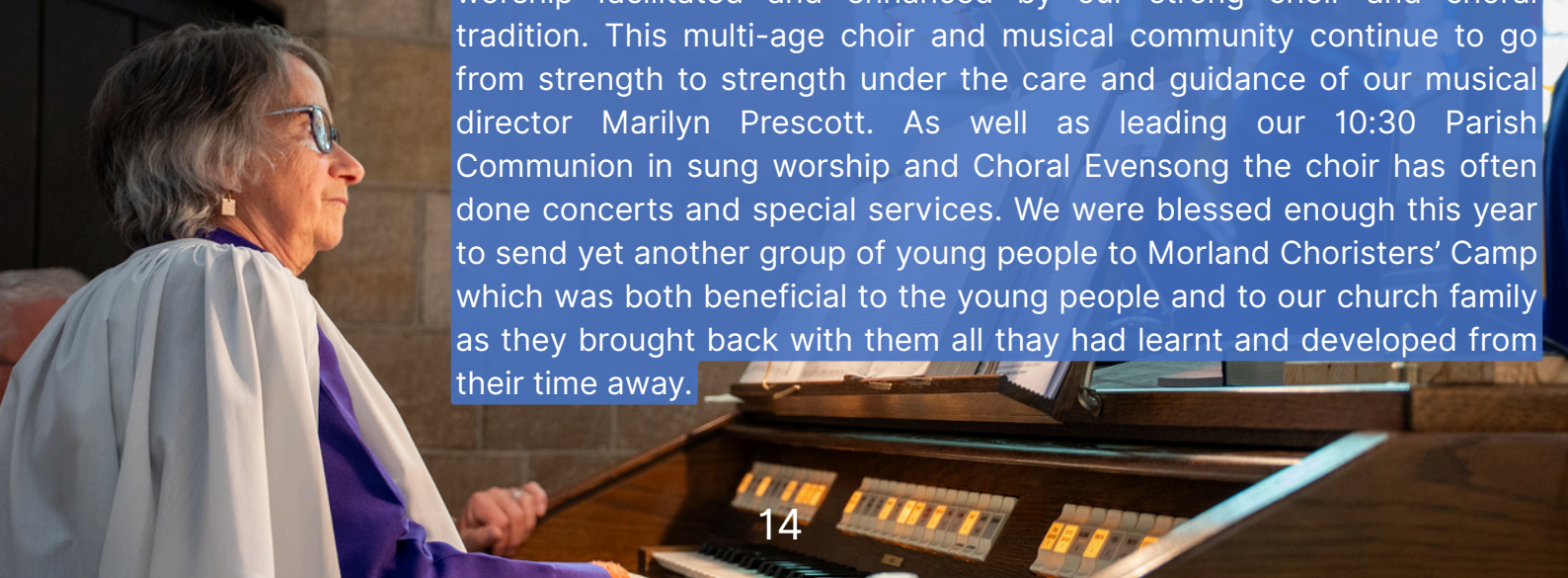
## Worship and Prayer

The PCC is keen to offer a range of services on Sundays as well as during the week that our community will find both beneficial and spiritually fulfilling. For example, Thursday morning services of Holy Communion provide a traditional and reflective form of service, as well as Morning Prayer in the Sanctuary Café weekly. This year, following the success but challenge of the 9:30 service, we relaunched a new service for families and children now called 'Awaken.' This reshaping and renewed resourcing has had a very positive effect on the sustainability and continued growth of this service.

As well as welcoming some new families into our church through 'Awaken', we have seen the second Sunday of each month grow numerically as our 'All Together' Service. It appears that people from both our 10:30 and Awaken congregations are feeling more comfortable joining together in worship for something a little different. Both Easter and Christmas saw an uptick in attendance on last year as we had both 'traditional' opportunities to worship as well as some more 'contemporary' styled services. We also launched 'Space' our new reflective contemporary worship evening service based around the 'Lectio style'.

All that we do is underpinned with prayer from the prayer team, Horizon, which also runs a prayer chain and the Ministry Team which prays for and helps direct the worshipping life of MPC. We want prayer to be the real engine room for the ministry and mission of this parish.

Often on the second Sunday evenings we also have Choral Evensong which has continued to prove popular for those from within and outside of our parish. An important, traditional, yet musically fresh, form of worship facilitated and enhanced by our strong choir and choral tradition. This multi-age choir and musical community continue to go from strength to strength under the care and guidance of our musical director Marilyn Prescott. As well as leading our 10:30 Parish Communion in sung worship and Choral Evensong the choir has often done concerts and special services. We were blessed enough this year to send yet another group of young people to Morland Choristers' Camp which was both beneficial to the young people and to our church family as they brought back with them all they had learnt and developed from their time away.





# Year Review (continued)

In early February we had our second annual vision day, which was focused around Psalm 1, '...a tree planted by streams of water.' Including worship, reflection, chatting over lunch and talking about our vision priorities as a church, it was well attended by both younger and older members of our congregations.

Alongside our weekly services MPC also runs several activities and groups to help us grow as a church family in number, in depth and in fellowship with one another. This year was no different: Ladies in Fellowship Together had a good year socialising, caring for one another walking together the spiritual road.

Beer and Bible continued to meet in the Morecambe Hotel and the numbers attending grew. This informal men's group focused around a Bible study and a pint has continued to flourish.

This year saw the creation of a new resource called 'Rooted', which we hoped would unite us as a church in Bible study and prayer, growing our 'roots' as we studied the gospel of Mark together. It was also a way of getting to know one another whether that meant discussing the passage together in a group or watching the video at home. So far, with more to come, it has brought a lot of joy and deep reflection.

Three members of our church completed the M:power course, a 9 month programme for lay and aspiring lay leaders, designed specifically for people from urban communities, which led to organising successful and moving mission events.

There were many other important events in the life of the church in 2024 - too many to recount here!



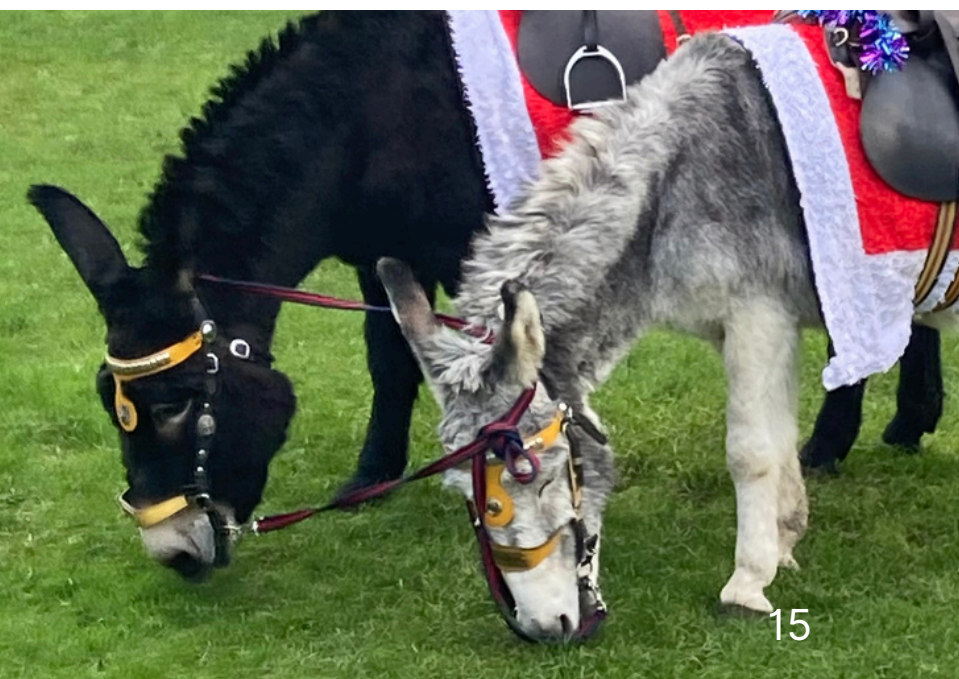
MORECAMBE PARISH CHURCH PRESENT

## ROOTED

starting conversations about scripture  
and living our faith



URBAN MINISTRY  
**M:POWER**  
TRAINING



Although our church continued to grow numerically and spiritually, our finances continued to prove a challenge. The stewardship of finances was as ever done with great care, hard work, and much prayer by all with responsibility for it. We achieved a great deal and experienced abundance and blessing from God throughout the year. However, like many churches, this remained an area of concern for our church family.

# Financial Review

## Overview

The financial statement for the year 2024 provides a comprehensive overview of the church's financial activities. The total receipts for the year amounted to **£357,337**, while the total expenditure was **£402,453**. This resulted in a deficit of **£45,116**, indicating that the church spent more than it received over the course of the year.

## Staff Wages

The church employs a diverse team of staff members, and the total wages paid to them amounted to **£212,243**. The staff includes the Musical Director and Organist, responsible for overseeing the musical aspects of church services and events; the Finance Officer, who manages the church's financial records and transactions; and the PA to the Rector, who provides administrative support to the Rector. Other staff members include the Personnel Manager, who handles HR-related tasks and staff management; the Mission and Outreach Enabler, who focuses on community outreach and mission activities; and the Café Manager and Café Supervisor, who oversee the operations of the church café. Additionally, the Lighthouse Club Manager and Deputy manage the Lighthouse Club, a key community initiative, and there are 7 part-time Playworkers who support children's activities and programs, as well as 8 part-time Café Team Members who assist in the daily operations of the café.



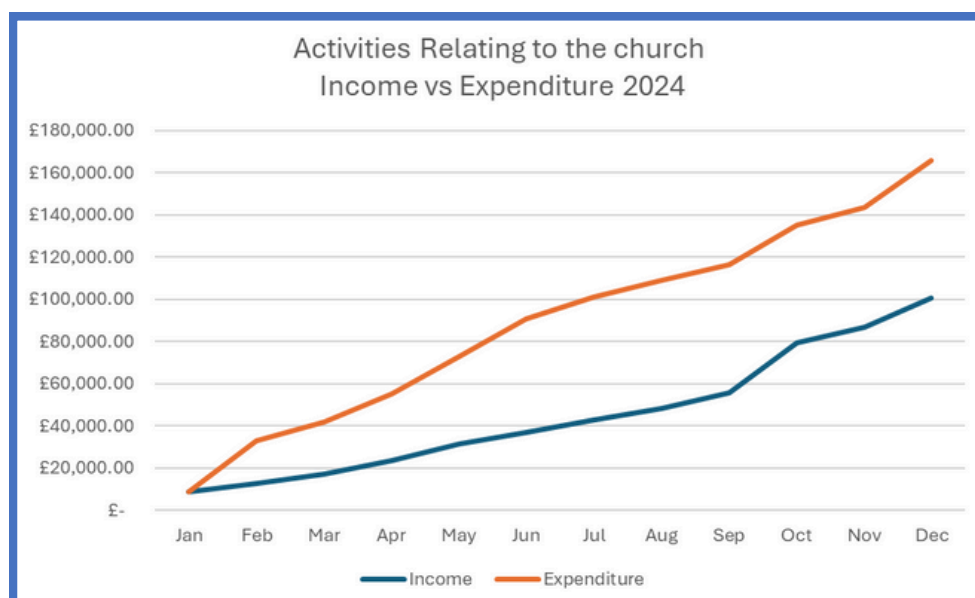


## Church Activities

Planned giving saw a slight reduction, while unplanned giving, which includes spontaneous donations, increased by nearly **£5,000** compared to the previous year. This increase is slightly above the inflation rate, indicating a positive response from the community. The church experienced a loss of approximately **£23,000** from the LICF grant, which was previously deposited into the bank but is now allocated to the parish share before the church receives it. The cost of maintaining the church building is another significant expenditure. These costs are expected to grow in the coming years, although the church hopes to receive grants to help cover some expenses.

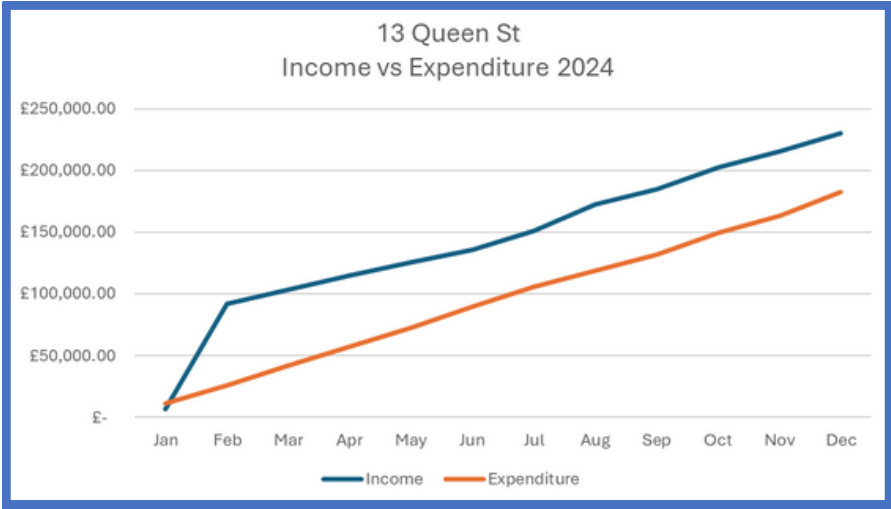
The **parish share** is the amount of money the church is asked to contribute to support the broader mission and ministry of the diocese. This includes covering the costs of clergy stipends (salaries), housing, and other essential expenses related to the church's operations and outreach activities. The funds collected through the parish share ensure that clergy can focus on their pastoral duties and community support, and they help fund various mission and ministry activities, such as church services, community outreach programs, and educational initiatives. The parish share also promotes equity by distributing resources in a way that supports parishes with varying levels of wealth, ensuring that all communities can thrive regardless of their financial situation. One of the major annual expenditures is the parish share, which contributes to the diocese. In 2024, the church did not meet its expected contribution, but the diocese agreed upon this shortfall in advance.

The graph provided in the report illustrates that the church's income does not meet its outgoings. This discrepancy is evident even without including the expected parish share contribution. The church receives around 45% of its monthly outgoings in donations, highlighting the need for increased fundraising efforts.



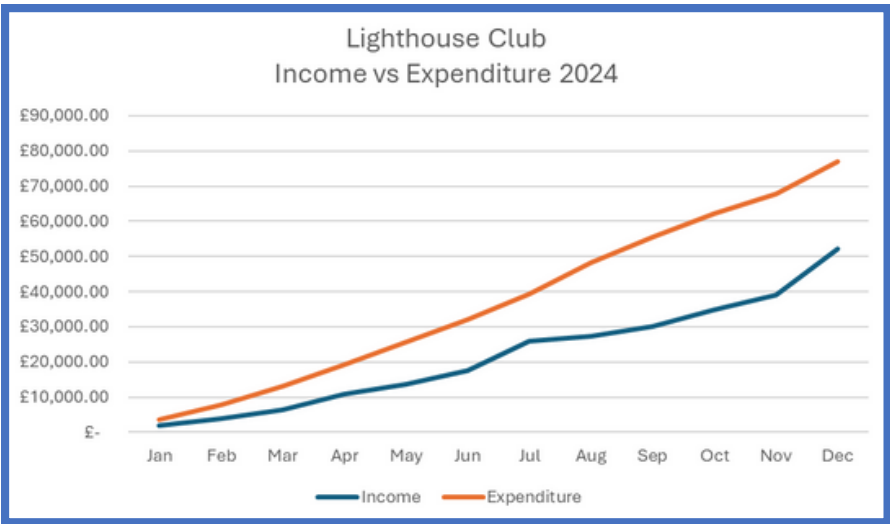
### 13 Queen Street

13 Queen Street is a key asset for the church, comprising both the Morecambe Pantry and the Sanctuary Café. The church gratefully received **£110,000** in grants and donations, **£24,000** from Pantry Membership fees, and raised **£95,000** through sales at the café. The total expenditure for 13 Queen Street was **£177,414**, with **£94,000** spent on wages and payroll. This resulted in a surplus of **£54,000**, which was returned to the general funds to cover costs associated with the building from previous years. The church expects this pattern to continue, with 13 Queen Street making a surplus for the benefit of both the building and the church.



### Lighthouse Club

The Lighthouse Club is another important initiative for the church, providing valuable services to the community. The Lighthouse Club received **£29,980** in grants and donations and raised **£21,638** through parental payments. The total expenditure for the Lighthouse Club was **£74,000**, with **£64,500** spent on wages and payroll. This means that the church had to use **£22,500** from general funds in 2024 to support the Lighthouse Club. Due to operational changes, such as increasing session prices and the number of places in the holiday club, the church projects that the Lighthouse Club will return **£18,000** in 2025.





## Debtors and Liabilities

The church has several debtors and liabilities as of December 31, 2024. The church is owed **£12,804**, which includes a **£10,250** grant from the National Government, a **£500** grant from the Local Government, and **£1,904** in Gift Aid. The church has various payments due in early 2025, including Diocesan Fees of **£3,035**, awarded donations of **£2,500**, payroll quarterly taxes of **£10,514**, architecture fees of **£2,148**, musician fees of **£2,997**, office expenditure of **£1,116**, and Fareshare of **£1,447**. Additionally, the church has long-term liabilities, including a building loan of **£19,944.05** from the diocese and a **£33,000** loan agreed upon in 2023.

## Year-End Result

The net result at the end of the year was a deficit of **£45,116**. The restricted funds comprise restricted grants, the Flower Fund, the Choir Fund, and the Building & Maintenance Fund.

## Reserves Policy

The church has a 'normal' turnover of **£200,000 - £240,000**. To ensure the church can function effectively, the Parochial Church Council (PCC) aims to maintain three months' reserves, in addition to any designated funds, which equates to **£50,000 - £60,000**.



The Parish of Poulton-le-Sands, Holy Trinity  
with Morecambe, St Laurence



# **Financial Statements**

**for the year ending  
31<sup>st</sup> December 2024**

**Chelsie Collier  
PCC Treasurer**



# The Parochial Church Council of Poulton-le-Sands, Holy Trinity with Morecambe, St Laurence

## Accounting Policies

### Basis of Accounting

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006, together with applicable accounting standards and the SORP 2005. The PCC prepared these accounts on a receipt-and-payment basis.

### Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application on the general purposes of the PCC. Restricted funds are to be used for the specific purpose they were intended for. The accounts include all transactions, assets and liabilities for which the PCC is legally responsible. 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.

### Incoming Resources

*Voluntary income and capital resources.*

Collections are recognised when received by or on behalf of the PCC.

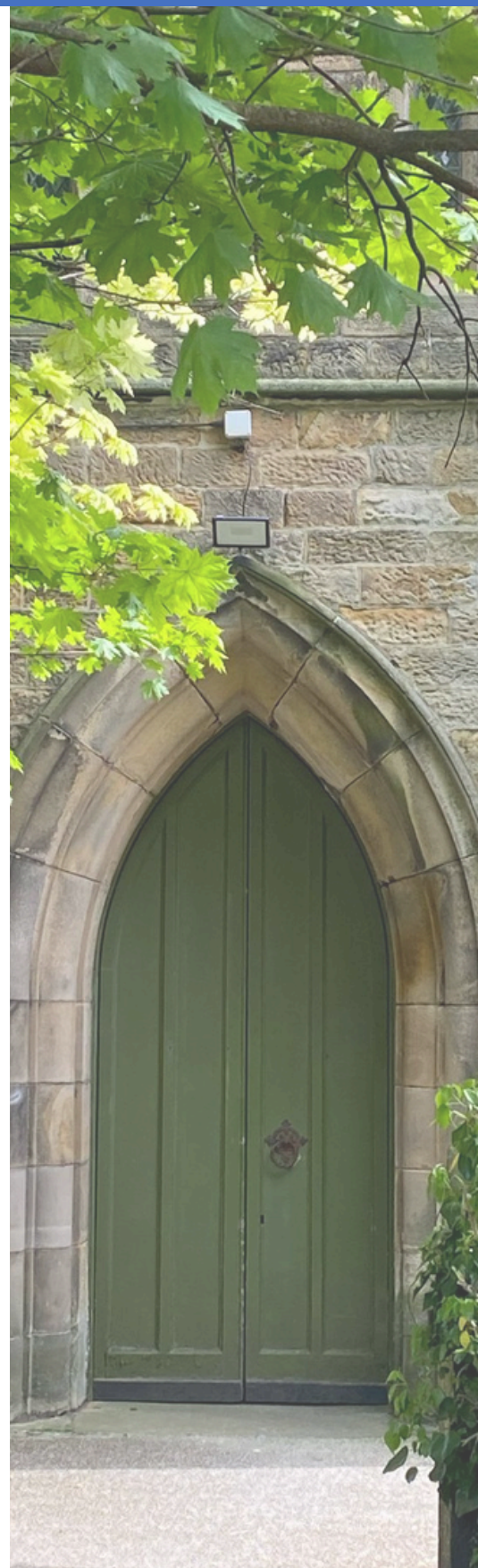
Planned giving received under the covenant is recognised only when received.

Income tax recoverable on covenants or gift aid donations is recognised when the income is recognised.

Grants and legacies to the PCC are accounted for when they are received.

Funds raised by garden parties and similar events are accounted for gross.

Sales of books and magazines are accounted for gross.



# The Parochial Church Council of Poulton-le-Sands, Holy Trinity with Morecambe, St Laurence

## Accounting Policies

### Resources used

*Activities directly related to the work of the Church.*

The diocesan parish share is accounted for when due. Expenditure is generally recognised when it is incurred and is accounted for gross.

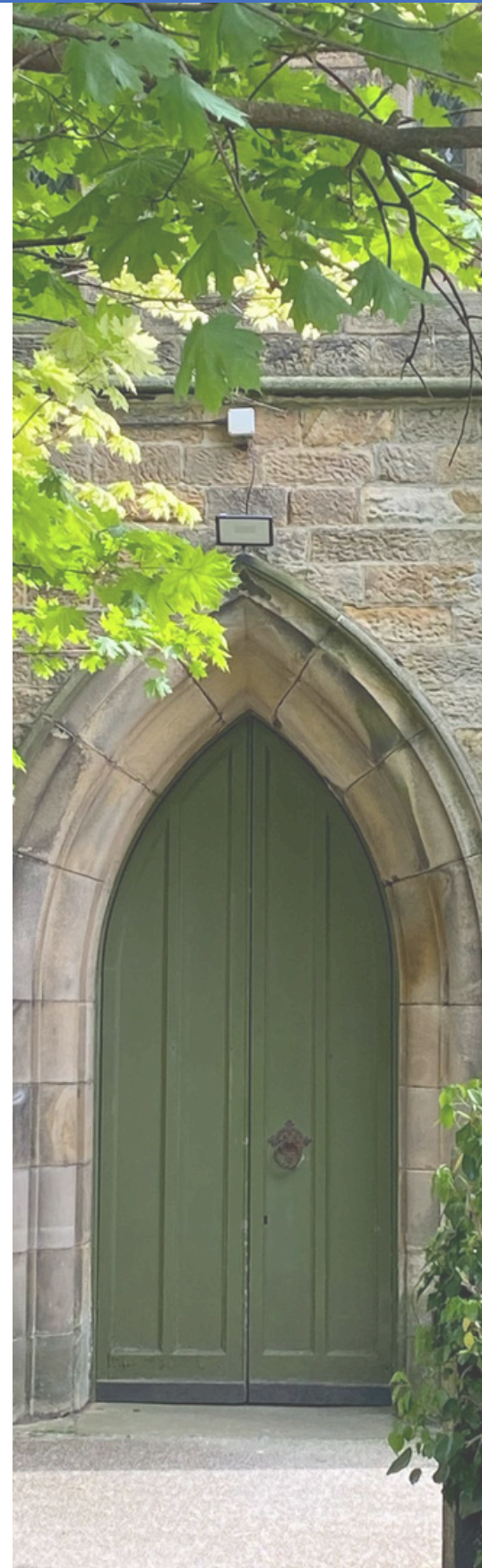
### Fixed Assets

Consecrated and beneficed property is excluded from the accounts by s.96(2)(a) of the Charities Act 1993.

No value is placed on movable church furnishings held by the churchwardens in special trust for the PCC and which require a disposal faculty since the PCC considers them inalienable property.

### Current assets

Amounts owed to the PCC on 31st December with respect to Gift Aid are shown as debtors. Short-term deposits include cash held on deposit either with the CBF Church of England Funds or at the bank.





# Independent Examiner's Report

## **To the parish of Holy Trinity with St. Laurence, Morecambe.**

This report on the PCC's accounts for the year ended 31 December 2024, set out on pages 24 and 25, is in respect of an examination carried out per the Church Accounting Regulations 2006 ('the Regulations') and s.43 of the Charities Act 1993 ('the Act').

## **Respective responsibilities of the trustees and the examiner.**

As members of the PCC, you are responsible for preparing the financial statements; you consider that the audit requirement of the Regulations and s 43(2) of the Act does not apply. It is my responsibility to issue this report on those financial statements in accordance with the terms of the Regulations.

## **Basis of the independent examiner's report.**

My examination was carried out per the General Directions given by the Charities Commission under section 43(7)(b) of the Act and to be found in the Church guidance, 2006 edition. That examination includes a review of the accounting records kept by the PCC and a comparison of the accounts with those records. It also includes considering 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 required in an audit, and consequently, I do not express an audit opinion on the view given by the accounts.

## **Independent examiner's statement.**

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

- Which gives me reasonable cause to believe that in any material respect the requirements
  - to keep accounting records in accordance with section 41 of the Act; and
  - to prepare financial statements, which accord with the accounting records and to comply with the requirements of the Act and the Regulations have not been met; or
- To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

**Damien Sissons** BA FCA Independent Examiner

For and on behalf of Waters & Atkinson, Chartered Accountants  
The Old Court House, Clark Street, Morecambe, Lancashire, LA4 5HR

# The Parochial Church Council of Poulton-le-Sands, Holy Trinity with Morecambe, St Laurence

## Statement of Financial Activities for the year ending 31<sup>st</sup> December 2024

		Unrestricted Funds		Restricted Funds		TOTAL FUNDS	
	Not e	£		£		2024 £	2023 £
<b>INCOMING RESOURCES</b>							
Incoming resources from donors	2a	£ 66,637		£		£ 66,637	£ 63,634
Other voluntary incoming resources	2b	£ 7,226		£ 8,056		£ 15,282	£ 51,028
Income from charitable ancillary trading	2c	£ 122,633		£ 152,618		£ 275,251	£ 124,617
Income from Investments	2d	£ 167		£		£ 167	£ 352
<b>TOTAL INCOMING RESOURCES</b>		£ 196,664		£ 160,674		£ 357,337	£ 239,631
<b>RESOURCES USED</b>							
Grants	3a	£ 2,921		£ 1,308		£ 4,228	£ 4,175
Activities directly relating to the work of the church	3b	£ 118,689		£ 63,383		£ 182,072	£ 182,762
Church management and administration	3c	£ 3,910		£		£ 3,910	£ 2,505
Wages	4	£ 101,695		£ 110,548		£ 212,243	£ 84,444
<b>TOTAL RESOURCES USED</b>		£ 227,215		£ 175,239		£ 402,453	£ 273,886
<b>NET (OUTGOING) RESOURCES</b>		(£30,551)		(£14,565)		(£45,116)	(£34,255)
<b>NET MOVEMENTS IN FUND</b>		(£30,551)		(£14,565)		(£45,116)	(£34,255)
Balances brought forward at 1st January 2024 (2023)		-£ 37,947		£ 21,774		-£ 16,173	£ 18,082
<b>BALANCES CARRIED FORWARD AT 31ST DECEMBER 2024</b>		(£68,498)		£ 7,209		(£61,289)	(£16,173)



# The Parochial Church Council of Poulton-le-Sands, Holy Trinity with Morecambe, St Laurence

## Balance Sheet as at 31<sup>st</sup> December 2024

	Note	2024 £	2023 £
<b>FIXED ASSETS</b>			
<b>CURRENT</b>			
<b>ASSETS</b>			
Debtors	6	£ 12,804	£ 4,824
Cash at Bank	7	£ 3,017	£ 35,219
		<u>£ 15,821</u>	<u>£ 40,043</u>
<b>LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	8	£ 33,594	£ 17,510
<b>NET CURRENT (LIABILITIES)/ASSETS</b>		(£17,774)	£ 22,533
<b>LIABILITIES: AMOUNTS FALLING DUE WITHIN MORE THAN ONE YEAR</b>	9	£ 43,516	£ 38,706
<b>NET (LIABILITIES)/ASSETS</b>	10	<u>(£61,289)</u>	<u>(£16,173)</u>
<b>FUNDS</b>	11		
Unrestricted		(£68,498)	(£37,947)
Restricted		£ 7,209	£ 21,774
		<u>(£61,289)</u>	<u>(£16,173)</u>

Approved by the Parochial Church Council on 26th March 2025,  
and signed on its behalf by



The Revd Chris Krawiec  
Chair

The notes on the following pages form part of these accounts.

# The Parochial Church Council of Poulton-le-Sands, Holy Trinity with Morecambe, St Laurence

## Notes to the Financial Statements for the year ended 31<sup>st</sup> December 2024

### 2 INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	2023 £
<b>2a Incoming Resources from Donors</b>				
Planned Giving Gift Aid	£ 31,384	£	£ 31,384	£ 29,110
Planned Giving Non-Gift Aid	£ 8,070	£	£ 8,070	£ 12,210
Pew envelopes	£ 868	£	£ 868	£ 521
Income tax recovered	£ 12,490	£	£ 12,490	£ 11,893
Collections	£ 6,866	£	£ 6,866	£ 5,204
Donations	£ 6,958	£	£ 6,958	£ 4,696
<b>Total</b>	<b>£ 66,637</b>	<b>£</b>	<b>£ 66,637</b>	<b>£ 63,634</b>
<b>2b Other voluntary incoming resources</b>				
Donations, appeals, etc.	£	£ 1,308	£ 1,308	£ 7,221
Flower fund	£	£	£	£ 30
Social events	£ 3,362	£	£ 3,362	£ 2,087
Children's Ministry	£ 12	£ 1,034	£ 1,046	£ 1,127
Choir Fund	£	£ 5,709	£ 5,709	£ 650
Building & Maintenance fund	£	£ 5	£ 5	£ 9,389
Grants towards the activities of the church	£ 3,852	£	£ 3,852	£ 30,524
<b>Total</b>	<b>£ 7,226</b>	<b>£ 8,056</b>	<b>£ 15,282</b>	<b>£ 51,028</b>
<b>2c Income from charitable ancillary trading</b>				
Magazines/Booklets	£ 428	£	£ 428	£
Occasional Office Fees	£ 5,908	£	£ 5,908	£ 6,768
13 Queen St	£ 94,659	£ 132,888	£ 227,547	£ 95,627
Lighthouse Club	£ 21,638	£ 19,730	£ 41,368	£ 22,222
<b>Total</b>	<b>£ 122,633</b>	<b>£ 152,618</b>	<b>£ 275,251</b>	<b>£ 124,617</b>
<b>2d Income from investments</b>				
Interest	£ 167	£	£ 167	£ 352
<b>Total</b>	<b>£ 167</b>	<b>£</b>	<b>£ 167</b>	<b>£ 352</b>
<b>TOTAL INCOMING RESOURCES</b>	<b>£ 196,664</b>	<b>£ 160,674</b>	<b>£ 357,337</b>	<b>£ 239,631</b>



## Notes to the Financial Statements for the year ended 31<sup>st</sup> December 2024 (continued)

### 3 RESOURCES USED

	Unrestricted Funds		Restricted Funds		Total Funds	
	£		£		2024	2023
	£		£		£	£
<b>3a Grants</b>						
Mission and charitable giving	£	2,921	£	1,308	£ 4,228	£ 4,115
Total	£	2,921	£	1,308	£ 4,228	£ 4,115
<b>3b Activities directly relating to the work of the church</b>						
Ministry: Parish share	£	27,390	£		£ 27,390	£ 9,137
Rector's expenses	£	235	£		£ 235	£ 23
Rectory costs	£	7,730	£		£ 7,730	£ 3,792
Fees to diocese	£	3,035	£		£ 3,035	£ 2,996
Church running expenses	£	10,023	£		£ 10,023	£ 9,877
Children's ministry	£	2,287	£	1,107	£ 3,395	£ 2,622
Church maintenance	£	13,534	£		£ 13,534	£ 22,823
Choir	£	1,181	£	2,544	£ 3,724	£ 2,871
Parish office	£	3,287	£		£ 3,287	£ 2,919
Parish Social events	£	2,325	£	2,000	£ 4,325	£ 1,981
Utility costs - Gas and Electricity, Water	£	7,962	£		£ 7,962	£ 8,160
Insurance	£	3,651	£		£ 3,651	£ 3,186
Gifts	£	350	£		£ 350	£ 270
Wedding/Funeral Fees	£	485	£		£ 485	£ 933
Bank charges	£	335	£		£ 335	£ 310
13 Queen St	£	28,325	£	54,732	£ 83,057	£ 102,142
Lighthouse Club	£	6,555	£	3,000	£ 9,555	£ 8,720
Total	£	118,689	£	63,383	£ 182,072	£ 182,162
<b>3c Church management and administration</b>						
Administration:						
Paper	£	3,191	£		£ 3,191	£ 1,850
Courses	£	719	£		£ 719	£ 655
Total	£	3,910	£		£ 3,910	£ 2,505
<b>4 Staff Costs</b>						
Wages	£	74,012	£	110,548	£ 184,560	£ 83,666
Payroll	£	27,683	£		£ 27,683	£ 778
Total	£	101,695	£	110,548	£ 212,243	£ 84,444
Total	£	227,215	£	175,239	£ 402,453	£ 273,886

## Notes to the Financial Statements for the year ended 31<sup>st</sup> December 2024 (continued)

### 5 Analysis of Net Assets by fund

	Unrestricted Funds	Restricted Funds	Total
Current Assets	£ 8,613	£ 7,209	£ 15,822
Current Liabilities	(£33,594)	£	(£33,594)
Long term Liabilities	(£43,519)	£	(£43,519)
<b>Fund Balance</b>	<b>(£68,500)</b>	<b>£ 7,209</b>	<b>(£61,291)</b>

### 6 Debtors

	2024	2023
Grants	£ 10,900	£ 1,749
Donations	£	£ 500
Income tax recoverable	£ 1,904	£ 2,575
	<b>£ 12,804</b>	<b>£ 4,824</b>

### 7 Cash at Bank

Triodos Bank	£ 2,498	£ 32,870
CBF Account	£ 520	£ 18
Pleo Account	£	£ 2,331
	<b>£ 3,018</b>	<b>£ 35,219</b>

### 8 Liabilities: Amounts falling due within 1 year

Charitable Giving	£ 2,500	£ 3,900
DBF Parish Fees	£ 3,035	£ 2,996
Taxes	£ 10,514	£
Payroll	£	£ 1,189
Loans	£ 9,425	£ 9,425
Architecture Fees	£ 2,148	£
Social Event	£ 2,997	£
Other	£ 2,975	£
	<b>£ 33,594</b>	<b>£ 17,510</b>

### 9 Liabilities: Amounts falling due within more than 1 year

Loans	£ 43,519	£ 38,706
	<b>£ 43,519</b>	<b>£ 38,706</b>

### 10 Going concern

Despite the charity having a negative fund balance of £61,291 the trustees have formed a reasonable expectation that the charity will remain within agreed facilities and continue in operational existence for the foreseeable future. Therefore, they continue to adopt the going concern basis of accounting in preparation of the annual financial statements.

### 11 Fund details

The restricted funds comprise the Flower Fund, Choir fund and Building & Maintenance fund.