THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE

England & Wales · Charity number 1161992

Details

Other names	THE PAROCHIAL CHURCH COUNCIL OF WINDERMERE
Status	Registered
Legal form	Previously excepted
Registered	2015-06-03
Register	View on the Charity Commission register

Contact

Address	The Rectory Longlands Road Bowness-On-Windermere Windermere LA23 3AS
Phone	01539443063
Email	admin@stmartin.org.uk
Website	www.stmartin.org.uk

Activities

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

Activities: Regular public worship open to all. The provision of sacred space for personal prayer and contemplation. Pastoral work including visiting the sick and bereaved. Teaching of Christianity through sermons, courses and small groups. Taking of religious services in schools. Other Christian and pastoral activities.

Classification

- **How:** Provides Buildings/facilities/open Space, Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

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Geography

- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£80,348	£92,769	-	-
2023-12-31	£157,366	£99,662	-	-
2022-12-31	£85,916	£84,555	-	-
2021-12-31	£88,691	£73,321	-	-
2020-12-31	£121,815	£117,791	-	-

Trustees

Name	Role	Appointed
ANN WANSKA		2014-04-01
Dr Elizabeth Yeoward Haworth PhD		2025-05-18
JILL BARBARA BUTLER		2014-04-01
Judith Myra Whitehead		2025-05-18
MIKE BALDWIN		1984-04-01
MR MIKE FLETCHER		2011-01-30
Rev JAMES JOHNSTON RICHARDS		2016-03-13
Rosemary Rooke BSc Hons		2024-04-21
TED COOK		2015-03-14
William Martin Rayner		2016-03-13

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THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE

England & Wales - Charity number 1161992

Accounts

The Ecclesiastical Parish of St Martin, Windermere

Charity Number 1161992

St Martin's
You're always welcome

Annual Report & Financial Statement of the Parochial Church Council for the year ended 31st December 2024 and Minutes of the Vestry and Annual Parochial Church Meeting held on Sunday 21st April 2024

"We aim to respond to God's love, enjoying it together in worship and mutual care, and sharing it with everyone."

Incumbent:
The Revd. James Richards BA MA
The Rectory,
Longlands Road,
Bowness-on-Windermere,
LA23 3AS.

Parish Office:
St. Martin's Parish Church,
Lake Road,
Bowness-on-Windermere,
LA23 3DE

Bank:
Nat West, Windermere
Barclays Bank plc, Kendal

Independent Examiner:
Jackson and Graham,
Chartered Accountants,
Lake Road,
Bowness-on-Windermere,
LA23 2JJ

THE PARISH CHURCH OF ST MARTIN, WINDERMERE
AGENDA FOR THE ANNUAL VESTRY AND PAROCHIAL CHURCH MEETING
TO BE HELD ON SUNDAY 18TH MAY IN CHURCH
AT 11.30AM

PRAYER

APOLOGIES

EASTER VESTRY

ELECTION OF WARDENS

Annual Parochial Church Meeting

APCM MINUTES OF 21st APRIL 2024

REPORT OF PCC FOR 2024

ACCOUNTS & FINANCIAL REPORT FOR 2024

APPOINTMENT OF INDEPENDENT EXAMINER

CHURCH FABRIC & TERRIER REPORT

DEANERY SYNOD REPORT

SAFEGUARDING REPORT

ELECTORAL ROLL OFFICER'S REPORT

ELECTION TO PCC

ELECTION OF SIDESMEN

RECTOR'S CLOSING REMARKS and PRAYER

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There will be a short meeting of the new PCC immediately following the APCM specifically to elect the officers of the PCC:

Lay Chairman; Secretary; Joint Treasurers; Electoral Roll Officer.

THE PARISH CHURCH OF ST. MARTIN, WINDERMERE.

MINUTES OF THE ANNUAL VESTRY AND PAROCHIAL MEETING for the year 2023, held in the Church at 11.30am on SUNDAY 21st April 2024

ANNUAL EASTER VESTRY MEETING

1 OPENING PRAYER and ATTENDANCE

The Rector, the Revd. James Richards opened the meeting with prayer.
There were about 25 parishioners present.

2 APOLOGIES

Pat Baldwin, Jill Butler, Richard and Janet Ellison,Tony and Zoë Farren, Sarah and Jamie Hamilton, Clarence and Susan Hendrickse, Andrew and Ali Jarvis, and Jo Williams.

3 ELECTION OF WARDENS (4 vacancies; Wardens are ex-officio members of PCC)

Mike Fletcher and Rosemary Rooke were willing to stand again. Approved unanimously.

ANNUAL PAROCHIAL CHURCH MEETING

1 APCM MINUTES OF APRIL 2023

These were approved and signed as correct by the Chairman. There were no matters arising.

2 PCC SECRETARY

The chair noted our sadness at the loss of our PCC secretary, Mary Fenna who had died at the start of the year.

3 REPORT OF PCC FOR 2023

Due to the loss of our PCC Secretary this document, circulated prior to the meeting, had not been approved in advance by the PCC. It was approved unanimously.

4 FINANCIAL REPORT & ACCOUNTS FOR 2023

Mike Baldwin introduced the financial report which had been prepared jointly with Ted Cook and distributed previously.

2023 was a full year free of Covid restrictions. He noted that we ended the year in a better position than we had started, due to a very generous legacy from the estate of the late Susan Thornely. This had enabled us to carry out some essential maintenance work from the Quinquennial Report including work on the Barton memorial (adjacent to the chapel), internal decoration in the tower room and the church office and emergency repair on a rainwater hopper on the roof which required scaffolding. He noted our thanks to Mike Fletcher who had organised the work. Some of the legacy is also earmarked for impending work needed on the heating system. The funds have been placed in an account bearing a good rate of interest.

He thanked all involved in regular planned giving, also those involved in organising and running the successful Summer fair, August lunches and cream teas, and Martinmas. Also thanks to those supporting our offer to visitors through our welcomers and the gift stall. Thanks too to cleaners, providers of refreshments, flower arrangers, bell ringers, and musicians. Thanks to bell ringers and others who donated fees received from weddings, and musicians who waive their fees.

The income received enabled us to meet our cover ministry offer in full, all our routine ministry costs, insurance, energy and routine maintenance costs, financial support for our ministry partner, CMS, support the Children's Society form our well-attended Christingle. The Children's Society boxes and the

annual Christian Aid collection brought in very good results for those charities.

We now have five fewer planned givers than at the start of the year. For the first time ever planned giving of about £40,000 didn't cover ministry offer of about £43,000 to the diocese. This is a concern for the PCC so there are plans for stewardship campaign. The PCC are grateful to all who regularly review their giving. The PCC are also grateful for legacies. Any considering a legacy to the church should have a word with Mike as there is the possibility of a free will-writing service through the diocese.

Ted Cook then took over and explained the accounts already distributed with the APCM bundle. Highlighted majority of income form regular giving and visitors. 50% of income comes from planned giving. Budget. Can we afford Parish Offer. Excluding legacies (last one five years ago) we would have made a loss of £9000. Budgeting for a loss this year of £9,000. Over last 6 years we have received £95,000 of legacies. If we hadn't had the legacies our reserves of £106,000 would be only £9,000 and with predicted losses would have had to review parish offer.
The accounts were received unanimously.
James expressed great appreciation from himself and the PCC to both Mike and Ted for all their work and for keeping the PCC up to date on a regular basis.

Jackson and Graham were proposed and agreed as our continued independent examiner.

5 CHURCH FABRIC AND TERRIER

This had been prepared by Mike Fletcher who emphasised the ongoing concern about the state of the church roof, and the end-of-life state of our boilers.

6 DEANERY SYNOD REPORT

James had prepared this. He noted that we are entitled to two lay members of Deanery Synod, but that we currently have none.

7 SAFEGUARDING REPORT

Ian Durrell's report for the whole benefice was included in the APCM bundle. In summary the main focus had been on safeguarding training, no safeguarding concerns had been reported to Ian nor raised by him with the Diocesan Safeguarding Adviser. Due to an impending move away from Windermere he is resigning from his role. A new Safeguarding Officer for the parish or for the benefice needs to be appointed.

8 THE FOLLOWING ADDITIONAL REPORTS HAD BEEN CIRCULATED PRIOR TO APCM

Sunday Youth Club and Sunday Club reports, Home group report – with thanks to Miriam Rayner and Ali Jarvis.

9 ELECTORAL ROLL OFFICER'S REPORT

Pat Baldwin reported that there are 93 parishioners on the Electoral Roll, 27 of whom are not resident in the parish. This is a reduction of two from last year. Sadly two parishioners have died. The average weekly attendance, counted in October 2023, was 46. However, if we include a funeral, a memorial service and the St. Martin and St. Mary School Harvest Festival, this number increases to 162. The Christingle service saw an attendance of approximately 500
The report was received, with thanks to Pat.

10 ELECTIONS

a) PCC

12 lay members, 4 being re-elected each year.
2 in post with one year remaining
The following PCC members were re-elected for a three year term: Diana Dodd, Ann Wanska, Mike Baldwin and Jill Butler were elected to the PCC

The Parochial Church Council of the Ecclesiastical Parish of St. Martin, Windermere
Annual Report for the year ended 31st December 2024.

Administrative Information
St. Martin's Church is situated close to Lake Windermere at Bowness. It is part of the South Lakes Team of parishes within the Diocese of Carlisle within the Church of England. The correspondence address is The Parish Church of St. Martin, Lake Road, Bowness on Windermere, LA23 3DE. On 3rd June 2015, the PCC became a Registered Charity with the title of 'The Parochial Church Council of the Ecclesiastical Parish of St. Martin, Windermere' with the Charity Number 1161992. our Charity details can be accessed by all on the Charity Commission Register.

PCC members elected at the APCM of 16th April 2023 until the date this report was accepted are:
Ex Officio members: James Richards, Team Rector (Chair); Lawrence Basham, Team Vicar (until his departure in October)
Wardens: Mike Fletcher and Rosemary Rooke
Electoral Roll Officer Pat Baldwin
Deanery Synod: Vacancy
Elected members: Mike Baldwin (Joint-treasurer), Jill Butler, Jennie Cartwright (until her death in July 2024), Ted Cook (Joint-treasurer), Diana Dodd, Martin Rayner (Lay chair), Ann Wanska.

This report has been prepared by the Chair of the PCC, which has not had the opportunity to approve it.

Ali Jarvis
We are grateful to Ali Jarvis who stepped into the role of PCC Secretary, though not as a PCC member. Ali felt the need to step back from that role at the end of March 2025. Our thanks and good wishes to her.

Structure, governance and management:
The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll so as to be eligible to vote for and/or stand for election to the PCC.

Objectives and activities:
The primary objective of St. Martin's is the promotion of the Gospel of our Lord Jesus Christ according to the doctrine and practice of the Church of England. St Martin's PCC has the responsibility of co-operating with the incumbent, the Revd. James Richards, in promoting in the ecclesiastical parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical. The PCC has the maintenance responsibility for St. Martin's Church building.

Church attendance
There were 93 members on the Church Electoral Roll at 21st April 2024, 27 of whom resided outside the parish. The average weekly attendance, counted at all services during October 2024 (when national attendance count is done), was 47. At festivals and special occasions the weekly attendance number may exceed 500. Every six years the Electoral Roll of St Martin's undergoes a full revision. Existing members who wish to remain on the Electoral Roll need to complete a new application form, as does anyone, not already on the Electoral Roll, who would like to become a member. The closing date for completed forms was 18th April 2025.Notice of closure of the Electoral Roll was posted for 16th March, 2025 and displayed for 14 days. The new Roll has been displayed in Church from 27th April 2025. Details of the updated Electoral Roll are reported to the APCM.

Thanks
The PCC thanks all musicians, singers, organists, and instrumentalists, for their contribution to the Sunday services, and to lay leaders and intercessors for the Morning Praise services which alternate with Holy Communion services led by the Team Rector or other clergy

Also remembered with thanks are those who work to keep the church clean, arrange flowers and open the church during the summer months again to welcome visitors.

Mission and Evangelism:

- Part of the ministry of the church, beyond that to regular attenders, was to the 7 couples who were married at St. Martin's and to their families and friends in 2024. Also the families and friends of the people whose funeral/memorial services were held here and to child who was baptised at St. Martin's, their parents, families and friends during the year.
- Youth work in the church was on Sunday mornings, for children between 3 – 11 years; thanks go to Miriam Rayner for running the Sunday Club, and Ali Jarvis, who held a Youth Club meeting for older children in her home, plus all those who are involved. The Youth Club came to a close in May as participants have grown older and moved on. Sunday Club, which was down to one regular attender came to a close at the end of the summer term. Enormous thanks are due to Miriam Rayner and to Ali Jarvis for their ministry in these roles which has been greatly appreciated.
- In conjunction with St. Mary's Church in Windermere, Sunday services have been live-streamed via Facebook each Sunday, to reach out to those who felt unable to attend personally. The Christmas Carol service was held in church, as was Christingle and the Christmas Eve service; the Christmas Day service was also held in church. All were well attended.
- Home groups met for fellowship, prayer and discussion. All meetings are held at member's homes.

PCC Business

The PCC held full meetings in February, May, July, October and November 2023, and a short formal meeting in April immediately after the APCM for the appointment of officers. There was also a combined PCCs meeting in July for the Team in connection with the Revd Lawrence Basham's departure and the process to appoint a new Team Vicar.

Lawrence's unexpected move to become Rector of Grasmere, Vicar of Rydal and Chaplain to Rydal Hall was announced at the end of June. A process was rapidly put in place for advertisements to go out before the end of July with a closing date of 1st September. Interviews took place on 20th September, and the Revd Olivia Haines was appointed to be licensed on 14th January. Lawrence's last Sunday in the Team was on 13th October. The PCC is grateful to all who took on extra responsibilities while the Team Rector was the only full-time priest in the Team.

PCC business has included:

- Safeguarding, adoption of National Policy and actions in support of that.
- Regular review of parish finances, including our contribution to the Team's Ministry Offer, ably assisted by the reports and information provided by our treasurers.
- Living in Love and Faith
- Final re-plastering and painting around the Barton memorial
- Replacing storm damaged flagpole
- New boilers – discussions with DAC and report from a heating engineer on feasible options for St. Martin's
- Equipping the church for regular live-streaming of services ("Hybrid church")
- Sharing our faith and growing the church – "Who do we aspire to be for God and for our local community?"
- Transatlantic Chattel Slavery in relation to St. Martin's
- Welfare Hub in the church parking area
- Organist/ Director of Music
- new guide book as the present edition has almost sold out.

This is only a list of the major items.

b) SIDESMEN

The current sidesmen are David & Carol Brooks, Hilary Sharpe, Ann Wanska, Barbara Fletcher, Liz Howarth, and Val Garvey.

The meeting agreed unanimously that they should serve again if they are willing.

11 RECTOR'S CLOSING REMARKS FOR ANNUAL CHURCH MEETING 2024

James had already distributed a note of his remarks which was included within the APCM bundle. In addition to the remarks circulated, James noted that he is still learning how to fulfil the role and responsibilities of being a team rector, and that St. Martin's was probably feeling a bigger impact of the change to a team than other churches in the team. James also took the opportunity to pay tribute to Vivienne Wilde who has been playing for church since the age of five, and who has been organist and choir director at St. Martin';s for the last fifteen years or so. She has now formally stood down. He expressed or gratitude to her not only in respect of Sunday services, but also for special services at Christmas, for weddings, funerals and other special events in the life of the church. There would be a special opportunity to acknowledge Vivienne's contribution later in the year

The meeting closed at approximately 12.15pm with the Grace.

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
FINANCIAL REPORT FOR THE YEAR ENDED 31st DECEMBER 2024

The Annual Accounts have been prepared in accordance with the Charities Act 2011 and PCC Accountability (5th edition) using the accruals accounting basis.

PCC had reluctantly approved a deficit budget for the year on unrestricted funds in anticipation of an increase in Ministry Offer and a further reduction in planned giving. We can report that we did meet budget expectations on most headings, paid our increased Ministry Offer in full and the year ended with a reduction in unrestricted reserves of £7644. The generous legacy received in the previous year enabled us to continue to carry out some essential repairs and maintenance, but we were able to offset these costs a little by claiming grants of £2976 under the Listed Places of Worship Grant Scheme. We saw restricted reserves decrease by £4758 in the year, due to exceptional repairs.

Whilst we were unable to hold our Summer Fair or Martinmas Fair, our group of St Martin's ladies cushioned the financial impact by serving lunches and cream teas more often during the year. These were all very successful occasions and thanks are due to all those who worked so hard to make them so.

We were able to welcome our usual steady flow of visitors throughout the year (approx. 25000) with their valued donations, contactless and in boxes, and steady gift stall purchases. PCC fees and occasional retiring collections were received from weddings and funeral services during the year and in the case of the former, the bellringers generously waived their fees in favour of the Church. At the close of the year unrestricted reserves stood at £98537 and restricted reserves at £11372, together comfortably exceeding the minimum our reserves policy says is needed.

Planned giving, including gift-aid tax, at £36196 showed a 10% decrease on the previous year (£40089) with the number of regular subscribers decreasing from 45 to 40. This continuing decline is of real concern to the PCC and we have not yet managed to reverse this trend. We are thankful for the regular gifts from our parishioners throughout the year and trust you will be able to continue your valued support in 2025.

As in previous years, we are grateful to our Musicians who waive their fees in favour of the Church. The gift stall provided the usual valuable and increasing source of income, after purchases. We are also thankful for the income we received from Jenny's book sales, the flower fund and refreshments which all made good contributions. Thank you to everybody concerned.

Our Ministry Offer to the Diocese, which provides the stipends, pensions and housing for clergy, was £45608, (£43074,2023), and took 60% (55% 2023) of unrestricted incoming resources, (excluding legacies). Accruals have been included for any expenditure incurred but not paid for at year-end. Exceptional repairs, appear as restricted expenditure and more routine maintenance appears as unrestricted expenditure.

PCC were able to continue their financial support for Church Mission Society, our mission partners and have sent a cheque for £2000. We had a very successful Christingle service with some 296 adults and children present and raised £631 for the Children's Society. As in previous years, people worked hard to ensure that gifts from Children's Society boxes and from the Christian Aid door to door collection were maximised but, as these are sent direct, they are not included in these Accounts.

St Martins is part of the United Benefice of South Lakes and the Team Ministry is made up of our Rector Revd James Richards and Team vicar Revd Lawrence Basham. Lawrence resigned in Autumn to take up a post in an adjoining Benefice and, at year end, we await our newly appointed Team vicar, Revd Olivia Haines. We look forward to continuing to work with the other five Parishes as we move closer together and gain more of the potential cost benefits of scale.

Ted Cook
Mike Baldwin PCC Treasurers

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2024

		Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
	INCOMING RESOURCES	2				
Voluntary Income:	Planned Giving with Gift Aid		27440		27440	29965
	Planned Giving without Gift Aid		1896		1896	2633
	Collections with Gift Aid		1609		1609	2140
	Collections without Gift Aid		1632		1632	2426
	Gift Aid recovered	2(a)	9925		9925	10097
	Donations with Gift Aid		2699		2699	305
	Donations without Gift Aid		1813	155	1968	4140
	Boxes		7242		7242	8499
	SUMUP		3376		3376	3053
	Jenny's Books		140		140	321
	Legacies		0		0	75000
	Grants	2(b)	2976		2976	1040
			60748	155	60903	139619
Fees:	PCC fees for weddings & funerals		2735		2735	5048
	Bellringers' fees donated	2(c)	550		550	730
			3285	0	3285	5778
Church Activities:	Gift Stall		7512		7512	5683
	Concerts & Events	2(d)	3977		3977	3656
			11489	0	11489	9339
Investments:	Dividends and interest	2(e)	3909	762	4671	2630
	Total Incoming Resources		**79431**	**917**	**80348**	157366
	RESOURCES EXPENDED	3				
Ministry:	Diocesan Parish Offering	3(a)	45608		45608	43074
	Clergy, Secretarial and Office Exp.	3(b)	15242		15242	14248
	Altar Supplies		442		442	370
	Organist		292		292	740
	Parish Magazine		422		422	439
	Other costs	3(c)	1962	207	2169	1319
			63968	207	64175	60190
Building:	Power & Water		5974		5974	5746
	Insurance	3(d)	4585		4585	4414
	Repairs & Maintenance	3(e)	6176	5044	11220	23264
			16735	5044	21779	33424
Church Activities:	Gift Stall Purchases		3744	0	3744	3348
Missions:	Missionary and Charitable Giving	3(f)	2631	430	3061	2700
	Total Resources Expended		**87078**	**5681**	**92759**	99662
	Net Incoming Resources before Other Gains and Losses.		-7647	-4764	-12411	57704
	Gains on disposal and revaluation of assets and investments	4	3	6	9	38
	Net Movement in Funds		-7644	-4758	-12402	57739
	Transfers between Funds				0	0
Balances b/fwd on 1st January 2024			106181	16130	122311	64572
Balances c/fwd on 31st December 2024			98537	11372	109909	122311

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
BALANCE SHEET AT 31st DECEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
FIXED ASSETS					
Tangible				0	0
Investments	5	75162	11185	86347	92749
		75162	11185	86347	92749
CURRENT ASSETS	6				
Stock	6(a)	556		556	875
Debtors	6(b)	3843		3843	6388
Short-term deposits				0	0
Cash at bank and in hand		20668	187	20855	30052
		25067	187	25254	37315
CURRENT LIABILITIES	7				
Creditors falling due within one year				0	0
Receipts in advance				0	0
Accruals	7(a)	1692		1692	7753
		1692	0	1692	7753
Net current assets/ (liabilities)		23375	187	23562	29562
TOTAL NET ASSETS		**98537**	**11372**	**109909**	122311
PARISH FUNDS	8				
Unrestricted	8(a)	98537		98537	106181
Restricted	8(b)		11372	11372	16130
TOTAL FUNDS		**98537**	**11372**	**109909**	122311

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

Approved by the Parochial Church Council on the 11th Febuary 2025 and signed on its behalf by

The Revd James J Richards (PCC Chairman)

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011 and the PCC (5th edition) including the Church Accounting Regulations 2017 published for the House of Bishops of the General Synod. The financial statements have been prepared under the historical cost convention except for the valuation of 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.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.
Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. *Unrestricted funds* are general funds that can be used for PCC ordinary purposes.

Incoming resources

Planned giving, collections and donations are recognized when received. Tax refunds are recognized when they are claimed. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due and they are received. Dividends and interest are accounted for when received. All other income is recognized when it is due and/or received. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish offer is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed assets
Consecrated and benefice property is not included in the accounts in accordance with S.10 (2) (a) of the Charities Act 2011.
Movable church furnishings held by the rector and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1000 and these items of equipment, whether used within the church premises or rectory office, are written off when the asset is acquired.

Investments are valued at market value at 31 December.

2. INCOMING RESOURCES

2(a) Includes tax recovered and tax claimed not yet recovered £2584 up to 31st December, and tax claimed on loose cash in collections and boxes under the GASD Scheme.

2(b) These are grants under the Listed Places of Worship Grant Scheme in respect of VAT paid on church repairs.

2(c) The bell ringers have generously waived their wedding fees.

2(d) These are the proceeds of lunches and cream teas at various times throughout the year.

2(e) Dividends and interest received on investments and permanent endowments. Interest on the legacy received in 2023 has significantly boosted the unrestricted figure.

3. RESOURCES EXPENDED

3(a) Diocesan ministry offer paid in twelve equal instalments

3(b) Includes £11542 for the Parish Administrator (2023 £10130).

3(c) Includes £360 fee for Independent Examination (Unrestricted).

3(d) Insurance premium paid by instalments.

3(e) Unrestricted costs are routine repairs and maintenance and restricted costs represent exceptional non routine work.

3(f) Unrestricted costs represent a donation to our Mission Partners at CMS and to the Children's Society from the Christingle service. Restricted donations represent our donation to the Windermere and District Food Bank.

4. GAINS/LOSSES ON THE DISPOSAL AND REVALUATION OF INVESTMENTS

These can be analysed as follows:	Unrestricted	Restricted
	£	£
CBF C of E Income shares	3	
COIF Charities Income units		6

5. At 31 December 2024 Investments were held in the following Funds:

			£
Unrestricted			
CBF C of E Income Shares	7 shares	market value	162
CBF C of E Deposit fund			75000
Restricted			
CBF C of E Deposit fund			10921
COIF Charities Income Units	13 units	-do-	264

The PCC also receive restricted income from three connected Charity endowments (Registered Charities).

6. CURRENT ASSETS

6(a) Gift stall stock held at cost price.

6(b) Includes Gift Aid tax refund for 3 months to 31st December claimed but not received.

7. CURRENT LIABILITIES

7(a) Unrestricted accruals at year-end include clergy and administration costs £176, power costs £662 and donation to £631 from Christingle for Children's society and CDBF fees of £223 due but not paid at year-end.

8. PARISH FUNDS

8(a) The reserves available are to meet future shortfalls in incoming resources against resources expended. Every effort is made to increase incoming resources and control resources expended. **The PCC has a Reserves Policy which states that we should hold at least 3 month's average running costs in unrestricted reserve together with at least £20,000, for emergency fabric work, in either restricted or unrestricted reserve and, unless better terms can be obtained from our own bankers, fund balances will be invested with the CBF Church of England Funds.** The Reserves Policy is reviewed annually.

8(b) Funds which have arisen from legacies, fundraising, dividends and asset sales are restricted to the purposes directed i.e. fabric. If not directed they are unrestricted.

PAYMENTS TO PCC MEMBERS

A small immaterial portion of the expenses paid to the incumbent may have related to his services as chairman of the PCC. Other expenses were paid to officers for expenses wholly and exclusively incurred by them in the performance of their duties.

Parochial Church Council of the Ecclesiastical Parish of St Martin, Windermere

Independent Examiner's Report

I report on the accounts of the Trust for the year ended 31st December 2024 which are set out on pages 1 to 5.

Respective responsibilities of the PCC and examiner

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

It is my responsibility to:

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

Basis of the 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 PCC 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 members 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:

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

   - to keep accounting records in accordance with section 130 of the Charities Act); and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

   have not been met, or

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

A E LISHMAN, F.M.A.A.T

Jackson & Graham
Lake Road
Bowness-on-Windermere
Cumbria LA23 2JJ

Date 15th April 2025.

Fabric and Terrier Report

St Martin's Church Year 2024 – 2025.

An audit of the Church inventory has been undertaken and found to be in order.

However the fabric of the Church still gives cause for concern with the main item being the roof which is in urgent need of repair. Water ingress continues to damage the murals and interior and can limit the available seating. In addition, the heating boiler remains in need of replacement and although much hard work has been undertaken with regard to costs etc. it has not yet been possible to achieve a final decision as to the date.

A survey of the Church yard has been carried out and several issues regarding the trees and shrubs have been highlighted. This work is the responsibility of the local council. Sanction from the Arch Deacon has been given and the council has agreed to undertake the work as soon as funds are available during the next financial year.

Numerous minor repairs and maintenance problems have been successfully carried out during the year.

Mike Fletcher Church Warden

Membership of the PCC 21st April 2024

After the APCM on 21st April 2024, the composition of the **PCC for 2024 is as follows:**

Ex-officio:

The Rector - Revd James Richards * [Chairman]

Wardens –, Mike Fletcher * (elected for 1 year – retire at APCM 2025)
Rosemary Rooke * (elected for 1 year – retire at APCM 2025)

Deanery Synod Representatives – Pat Baldwin

Elected PCC:

Name	Office	Elected at APCM	Term	Term Ends
Jill Butler		APCM October 2024	3 years	APCM in **2027**
Diana Dodd		APCM April 2024	3 years	APCM in **2027**
Ted Cook	Hon Treasurer	APCM March 2022	3 years	APCM in **2025**
Mike Baldwin *	Hon. Treasurer	APCM October 2024	3 years	APCM in **2027**
Martin Rayner *	Vice Chairman	APCM October 2022	3 years	APCM in **2025**
Ann Wanska		APCM October 2024	3 years	APCM in **2027**

Standing Committee: members are indicated by an * after their name

Electoral Roll Officer: Pat Baldwin

Sidesmen: David & Carol Brooks, Hilary Sharpe, Ann Wanska, Barbara Fletcher, Liz Haworth, Mary Fenna, Val Garvey and Janet Rudd

Safeguarding

In October the PCC formally adopted the Church's policy (Promoting a Safer Church) that puts children, young people & vulnerable adults at the centre of our concerns, and we have adopted the safeguarding policy and guidance agreed by the House of Bishops.

We are seeking to appoint a Parish Safeguarding Officer. In the meantime, responsibility for safeguarding rests with the Team Rector and churchwardens. All the Level 1 Safeguarding actions have been taken, and the Parish Safeguarding Dashboard tool is being used to help us establish and maintain good practice.

No safeguarding concerns were reported in 2024.

Deanery Synod Report

All licensed clergy in the Deanery together with elected lay members appointed from every parish in the Deanery make up the Deanery Synod. As well as its routine business it also elects members for Diocesan Synod and for General Synod. The Deanery Synod can ask for a motion to be debated by the Diocesan Synod and Deanery Synod motions can even become part of the business of the national church.

We are entitled to have two lay members attending Deanery Synod to keep us up with news from the Synod and to represent our parish in discussions that take place. Currently we do not have any lay representatives on Deanery Synod. This report has been prepared by the Team Rector.

The Windermere Deanery Synod met in July and November. The March meeting was cancelled as it clashed with the licensing service for the new vicar of Flookburgh and Allithwaite.

Reports were received on Finance, including Parish Offer; the development of Mission Communities; and Network Youth Church.

In the area of our Mission Community, Chris Mason's Network Youth Church work has included supporting Experience Easter for our local primary schools at St Mary's, Windermere; facilitating a prayer breakfast meeting for schools, children and youth work support; maintaining a Lunch Club at the Lakes School; supporting an after-school drop-in at St. Mary's Church, Windermere.

In July we heard from Kirstie Blair, Outreach worker for Care and Support, South Lakeland offering support to unpaid carers.

In November we discussed elections to Diocesan Synod. We also heard from Rachel Head, Director of Mission and Ministry, Support and Innovation for the diocese, who introduced the 'Garden Planner' tool to help parishes and Mission Communities consider where and how they do already, or might, engage with mission and ministry in their settings.

Rector's Remarks

I want to echo and emphasise the thanks the PCC has given to so many people whose prayer and commitment sustain the life of St. Martin's. Especially I want to thank our two churchwardens who shoulder many burdens.

I also want to take this opportunity to express my own thanks for Vivienne Wilde's ministry in our church's music over many years. Her faithful and faith-filled dedication has been a blessing to us.

Looking back, as we do at an annual meeting, it seems to have been a turbulent year. I greatly valued the gifts and insights Lawrence Basham brought to ministry in the team, and to be able to share responsibility with him as a colleague. It was a surprise, at the beginning of June, to find that he was following a strong sense of call to apply for the post at Grasmere and Rydal. Indeed, Lawrence himself did not expect to be appointed. I am grateful to Archdeacon Vernon, and Bishop Rob for arranging dates so promptly for the appointment of a successor to Lawrence. I am most grateful too to everyone who helped with the process of preparing a parish profile and advertisement for the post, and taking part in the interviews. And I am delighted that we have welcomed Olivia Haines as our new Team Vicar, along with her husband Barry and daughter Isobel.

Last year I wrote about how I am often impatient to see things happen. And the process of making the new appointment, and being the sole full-time priest in the team through the Autumn and until after Christmas has had an impact on my capacity to support and enable that.

In January Bishop Rob wrote asking us all to join together in prayer, saying:

> *"In a previous letter I wrote that prayer has been described as the, "beginning of an uprising against the disorder of the world." It is also true that the life and health of the church depends upon its prayer life. Whilst we pray daily, and prayers are said in churches across the county every day, we do not necessarily pray together as a diocese and I believe that God is calling us to pray more and to build a wave of prayer across the diocese each week. I do not know what this will result in, but I do know that all of us can be part of this, that it will bring us closer to God and that we will be surprised by the things that happen as a result.*
>
> *Whilst it is tempting to give a list of things to pray for, initially I want to ask everyone to pray that God would give us a heart to pray and that God would strengthen us for service. In order that we might pray as much together as possible, please will you set an alarm to pray for these things for just 5 minutes at 12 noon each Monday? Of course, this might be the most inconvenient time for you! In which case, please decide a regular weekly time when you can do this.*
>
> *Prayer is the lifeblood of the church, and everyone can do it. Whether you pray regularly or sporadically, this is something all of us can do and be part of. Please join with me in this and I would be grateful if this could be shared as widely as possible in each church"*

I do hope we might all take up that invitation, for our parish, our Team and Mission Community, and for our Diocese.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE

England & Wales - Charity number 1161992

Accounts

The Ecclesiastical Parish of St Martin, Windermere
Charity Number 1161992

St Martin's
You're always welcome

Annual Report & Financial Statement of the Parochial Church Council for the year ended 31st December 2023 and Minutes of the Vestry and Annual Parochial Church Meeting held on Sunday 16th April 2023

"We aim to respond to God's love, enjoying it together in worship and mutual care, and sharing it with everyone."

Incumbent:
The Revd. James Richards BA MA
The Rectory,
Longlands Road,
Bowness-on-Windermere,
LA23 3AS.

Parish Office:
St. Martin's Parish Church,
Lake Road,
Bowness-on-Windermere,
LA23 3DE

Bank:
Nat West, Windermere
Barclays Bank plc, Kendal

Independent Examiner:
Jackson and Graham,
Chartered Accountants,
Lake Road,
Bowness-on-Windermere,
LA23 2JJ

THE PARISH CHURCH OF ST MARTIN, WINDERMERE
AGENDA FOR THE ANNUAL VESTRY AND PAROCHIAL CHURCH MEETING
TO BE HELD ON SUNDAY 21st APRIL 2024 IN CHURCH
AT 11.30AM

PRAYER

APOLOGIES

EASTER VESTRY

ELECTION OF WARDENS

Annual Parochial Church Meeting

APCM MINUTES OF 16th APRIL 2023

REPORT OF PCC FOR 2023 *(Not available at time of printing these papers)*

ACCOUNTS & FINANCIAL REPORT FOR 2023

APPOINTMENT OF INDEPENDENT EXAMINER

CHURCH FABRIC & TERRIER REPORT

DEANERY SYNOD REPORT

SAFEGUARDING REPORT

SUNDAY CLUB AND YOUNG PEOPLE'S GROUP REPORT

ELECTORAL ROLL OFFICER'S REPORT

ELECTION TO PCC

ELECTION OF SIDESMEN

RECTOR'S CLOSING REMARKS and PRAYER

**** **** **** **** **** ****

There will be a short meeting of the new PCC immediately following the APCM specifically to elect the officers of the PCC:

Lay Chairman; Secretary; Joint Treasurers; Electoral Roll Officer.

THE PARISH CHURCH OF ST. MARTIN, WINDERMERE.

DRAFT MINUTES OF THE ANNUAL VESTRY AND PAROCHIAL MEETING for the year 2023, held in the Church at 11.30am on SUNDAY 16th April 2023

1 OPENING PRAYER and ATTENDANCE

The Rector, the Revd. James Richards opened the meeting with prayer.
There were about 23 parishioners present.

2 APOLOGIES

Jill butler, Clarence and Susan Hendrickse, Andrew and Ali Jarvis, Christine and John Parker, Jamie Hamilton.

3 ELECTION OF WARDENS (3 vacancies; Wardens are ex-officio members of PCC)

Mike Fletcher is willing to stand again. Ros. Rooke was proposed as warden. Elected unanimously.

4 APCM MINUTES OF OCTOBER 2022

These were approved and signed as correct by the Chairman. There were no matters arising.

5 ELECTORAL ROLL OFFICER'S REPORT

Pat Baldwin reported that there are 96 parishioners on the Electoral Roll, 24 of whom are not resident in the parish. This is a reduction of one from last year, one name has been added, but sadly two parishioners have died. The average weekly attendance, counted in October 2022, was 67. However, if we include a wedding and the St. Martin and St. Mary School Harvest Festival, this number increases to 154.
The report was accepted unanimously, with thanks to Pat.

6 REPORT OF PCC FOR 2022

This document had been approved by the PCC and circulated prior to the meeting. It was approved unanimously. James reminded us that the PCC are trustees of the church.

7 SAFEGUARDING REPORT

Ian Durrell reports for the whole Benefice. His report was included in the APCM bundle.

8 ACCOUNTS & FINANCIAL REPORT FOR 2022

Mike Baldwin spoke first on the reports which had been prepared jointly with Ted Cook and distributed previously.
He said we had started the year in a much better position, with thanks to all the ladies who organise and run the various fairs, Easter, Jubilee, Martinmas, lunches and teas throughout the year. He also thanked the welcomers for keeping the church open. He noted that the gift stall is doing well too. It meant that we could pay our Parish Offer in full and make a donation of £2500 to our Mission partners CMS. We were also able to make donations to The Children's Society from a share in the Martinmas fair and a very successful Christingle service. Both the Children's Society home boxes and the Christian Aid house collections were very good thanks to Janet, Clarence and Susan. Mike also thanked the bell ringers and musicians who waive their fees. Planned giving is still looking good, but any increases would be appreciated. He mentioned that legacies help the church funds greatly and hoped that people would give thought to leaving a legacy.
Ted Cook then took over and explained the papers already distributed with the APCM bundle. He said that, in spite of the pandemic, planned giving continued to come in and form on average 60% of contributions to the church. All the events added £12000 to our funds and he also thanked all the ladies, especially Ann Wanska for their work. The sumup machine is working well without any negative effect

on ordinary donations. James mentioned that the detailed breakdown that is produced is very helpful, especially during special services.
The accounts were received unanimously.
James expressed great appreciation from himself and the PCC to both Mike and Ted for all their work and for keeping the PCC up to date on a regular basis.

Jackson and Graham were proposed and agreed as our continued independent examiner.

9 THE FOLLOWING REPORTS HAD BEEN CIRCULATED PRIOR TO APCM

Church Fabric & Terrier Report, with thanks to Mike Fletcher
Deanery Synod, James had prepared this as we have no Deanery Synod representative.
Safeguarding report
Sunday Youth Club and Sunday Club reports, Home group report – with thanks to Miriam Rayner and Ali Jarvis.
All reports were accepted.

10 ELECTIONS

a) PCC

1 year term - Janet Rudd.

Elected unanimously.

b) SIDESMEN

The current sidesmen, David & Carol Brooks, Hilary Sharpe, Ann Wanska, Barbara Fletcher, Liz Howarth, Mary Fenna and Janet Rudd agreed to stand again.
Val Garvey also volunteered to be sidesman.
All were elected unanimously.

11 RECTOR'S CLOSING REMARKS FOR ANNUAL CHURCH MEETING 2023

James had already distributed his report which was included within the APCM bundle.
James had included a paper showing the income and expenditure of the Diocese, and where the Parish Offer monies are allocated. He explained that every penny of the offer comes back to support local ministry. He said the diocese is well and economically run.
He thanked everyone for their help and support in maintaining the life of the church, he is extremely grateful.

Mike Fletcher mentioned that he would like to thank Liz Haworth who is trying to repair some of the hymn books which have become tatty.
Ted Cook asked about the Bishop vacancy. James said that, as in the previous vacancy for a team leader vicar, consultation will take place and profiles will be produced. There will be more information in the KIT booklet.

The meeting closed at 12.15pm with the Grace.

M.F.

The Parochial Church Council of the Ecclesiastical Parish of St. Martin, Windermere
Annual Report for the year ended 31st December 2022.

Administrative Information
St. Martin's Church is situated close to Lake Windermere at Bowness. It is part of the South Lakes Team of parishes within the Diocese of Carlisle within the Church of England. The correspondence address is The Parish Church of St. Martin, Lake Road, Bowness on Windermere, LA23 3DE. On 3rd June 2015, the PCC became a Registered Charity with the title of 'The Parochial Church Council of the Ecclesiastical Parish of St. Martin, Windermere' with the Charity Number 1161992. our Charity details can be accessed by all on the Charity Commission Register.

PCC members elected at the APCM of 16th April 2023 until the date this report was accepted are:
Ex Officio members: James Richards, Team Rector (Chair); Lawrence Basham, Team Vicar
Wardens: Mike Fletcher and Rosemary Rooke
Electoral Roll Officer Pat Baldwin
Deanery Synod: Vacancy
Elected members: Mike Baldwin (Joint-treasurer), Jill Butler, Jennie Cartwright, Ted Cook (Joint-treasurer), Diana Dodd, Mary Fenna (Secretary), Martin Rayner (Lay chair), Janet Rudd, Ann Wanska.

Mary Fenna
This report has been prepared by the Chair of the PCC, which has not had the opportunity to approve it. We note with sadness the loss of our valued friend and PCC Secretary, Mary Fenna who is much missed as part of our church family, and for her commitment to the life of St. Martin's and the work of the PCC over many years.

Structure, governance and management:
The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll so as to be eligible to vote for and/or stand for election to the PCC.

Objectives and activities:
The primary objective of St. Martin's is the promotion of the Gospel of our Lord Jesus Christ according to the doctrine and practice of the Church of England. St Martin's PCC has the responsibility of co-operating with the incumbent, the Revd. James Richards, in promoting in the ecclesiastical parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical. The PCC has the maintenance responsibility for St. Martin's Church building.

Church attendance
There were 96 members on the Church Electoral Roll at 16th April 2023, 24 of whom resided outside the parish. The average weekly attendance, counted at all services during October 2023 (when national attendance count is done), was 49. At festivals and special occasions the weekly attendance number may exceed 500 . Notice of closure of the Electoral Roll for revision will be posted 12th March 2024 and displayed for 14 days. The revision date for the Roll is end March 2024 and the new revised Roll displayed in Church at the beginning of April 2023. Details of the updated Electoral Roll are reported to the APCM.

Thanks
The PCC thanks all musicians, singers, organists, and instrumentalists, for their contribution to the Sunday services, and to lay leaders and intercessors for the Morning Praise services which alternate with Holy Communion services led by the Team Rector or other clergy
Also remembered with thanks are those who work to keep the church clean, arrange flowers and open the church during the summer months again to welcome visitors.

Mission and Evangelism:

- Part of the ministry of the church, beyond that to regular attenders, was to the 8 couples who were married at St. Martin's and to their families and friends in 2023. Also the families and friends of the people whose funeral/memorial services were held here and to the 7 children baptised at St. Martin's and their parents, families and friends during the year.
- Youth work in the church is on Sunday mornings, for children between 3 – 11 years; thanks go to Miriam Rayner for running the Sunday Club, and Ali Jarvis, who holds a Youth Club meeting for older children in her home, plus all those who are involved. As always, more helpers would be appreciated.
- In conjunction with St. Mary's Church in Windermere, Sunday services have been live-streamed via Facebook each Sunday, to reach out to those who felt unable to attend personally. The Christmas Carol service was held in church, as was Christingle and the Christmas Eve service; the Christmas Day service was also held in church. All were well attended.
- Home groups met for fellowship, prayer and discussion. All meetings are held at member's homes.

PCC Business

The PCC held full meetings in February, May, July, September and November 2023, and a short formal meeting in April immediately after the APCM for the appointment of officers.

PCC business has included:

- Regular review of parish finances ably assisted by the reports and information provided by our treasurers.
- Work to the fabric of the building flowing from the 2022 Quinquennial Inspection
- Barton memorial
- New boilers
- Painting and plasterwork in the St. John's Room
- Equipping the church for regular live-streaming of services ("Hybrid church")
- Sharing our faith and growing the church

This is only a list of the major items.

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
FINANCIAL REPORT FOR THE YEAR ENDED 31st DECEMBER 2023

The Annual Accounts have been prepared in accordance with the Charities Act 2011 and PCC Accountability (5th edition) using the accruals accounting basis.

Prior to the start of the year PCC had approved a budget with a deficit of £4474 on unrestricted funds in anticipation of an increase in Parish Offer and a further reduction in planned giving. We can report that, in spite of the cost of living crisis continuing to bite, we did meet budget expectations on all headings except repairs and maintenance and paid our increased Parish Offer in full and the year ended with an increase in unrestricted reserves of £66149. Of course, unrestricted reserves benefitted hugely from a very generous legacy of £75000 from the Estate of the late Susan Thornely for which the PCC are very grateful. This enabled us to carry out some outstanding repairs highlighted by the church architect in his latest quinquennial inspection report hence the over spend against budget on this heading. However, we were able to offset these costs a little by claiming grants of £1040 under the Listed Places of Worship Grant Scheme. On the other hand, we saw restricted reserves decrease by £8410 in the year, again, as a consequence of, more than expected, exceptional repairs.

It was once again possible to hold fundraising events, which this year included a Summer Fair, our group of St Martin's ladies serving cream teas during august and a Martinmas fair in early november. These were all very successful events and thanks are due to all those who worked so hard to make them so.
We were able to welcome our usual steady flow of visitors throughout the year (approx. 25000) with their valued donations, contactless and in boxes and steady gift stall sales. PCC fees and occasional retiring collections were received from weddings and funeral services during the year and in the case of the former, the bellringers generously waived their fees in favour of the Church. At the close of the year unrestricted reserves stood at £106,181 and restricted reserves at £16,130, together comfortably in excess of the minimum our reserves policy says is needed.
Planned giving, including gift-aid tax, at £40089 showed a 10% decrease on the previous year (£44668) with the number of regular subscribers decreasing from 50 to 45. This continuing decline is of real concern to the PCC. We are thankful for the regular gifts from our parishioners throughout the year and trust you will be able to continue your valued support in 2024.

As in previous years, we are grateful to our Musicians who waive their fees in favour of the Church. As already stated, the gift stall provided the usual valuable source of income, after purchases. We are also thankful for the income we received from Jenny's book sales, the flower fund and refreshments which all made good contributions. Thank you to everybody concerned.
Our Parish Offer to the Diocese, which provides the stipends, pensions and housing for clergy, was £43074, (£37504,2022), and took 55% (45% 2022) of unrestricted incoming resources, (excluding legacies). Accruals have been included for any expenditure incurred but not paid for at year-end. Exceptional repairs, appear as restricted expenditure and more routine maintenance appears as unrestricted expenditure.
PCC were able to continue their financial support for Church Mission Society, our mission partners and have sent a cheque for £2500. We had a very successful Christingle service with more than 500 adults and children present and raised £508 for the Children's Society. As usual, people worked hard to ensure that gifts from Children's Society boxes and from the Christian Aid door to door collection were maximised but, as these are sent direct, they are not included in these Accounts.

St Martins is part of the United Benefice of South Lakes and the Team Ministry is made up of our Rector Revd James Richards and Team vicar Revd Lawrence Basham. We look forward to continuing to work with the other five Parishes as we move closer together and gain more of the potential cost benefits of scale.

Ted Cook
Mike Baldwin PCC Treasurers

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2023

		Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
	INCOMING RESOURCES	2				
Voluntary Income:	Planned Giving with Gift Aid		29965		29965	34304
	Planned Giving without Gift Aid		2633		2633	1788
	Collections with Gift Aid		2140		2140	1849
	Collections without Gift Aid		2426	0	2426	4615
	Gift Aid recovered	2(a)	10097		10097	11570
	Donations with Gift Aid		305		305	1743
	Donations without Gift Aid		4140	0	4140	937
	Boxes		8499		8499	8585
	SUMUP		3053		3053	2707
	Jenny's Books		321		321	137
	Legacies	2(b)	75000		75000	0
	Grants	2(c)	1040		1040	440
			139619	0	139619	68675
Fees:	PCC fees for weddings & funerals		5048		5048	3876
	Bellringers' fees donated	2)	730		730	667
			5778	0	5778	4543
Church Activities:	Gift Stall		5683		5683	7102
	Concerts & Events	2(e)	3656		3656	5220
			9339	0	9339	12322
Investments:	Dividends and interest	2(f)	2142	488	2630	298
	Total Incoming Resources		**156878**	**488**	**157366**	85838
	RESOURCES EXPENDED	3				
Ministry:	Diocesan Parish Offering	3(a)	43074		43074	37504
	Clergy, Secretarial and Office Exp.	3(b)	14248		14248	12785
	Altar Supplies		370		370	413
	Organist		740		740	1622
	Parish Magazine		439		439	1004
	Other costs	3(c)	1105	214	1319	2853
			59976	214	60190	56181
Building:	Power & Water		5746		5746	5742
	Insurance	3(d)	4414		4414	4181
	Repairs & Maintenance	3(e)	12620	10644	23264	9591
			22780	10644	33424	19514
Church Activities:	Gift Stall Purchases		3348	0	3348	3728
Missions:	Missionary and Charitable Giving	3(f)	2500	200	2700	5054
	Total Resources Expended		**88604**	**11058**	**99662**	**84477**
	Net Incoming Resources before Other Gains and Losses.		68274	-10570	57704	1361
	Gains on disposal and revaluation of assets and investments	4	13	22	35	-49
	Net Movement in Funds		68287	-10548	57739	1312
	Transfers between Funds		-2138	2138	0	0
Balances b/fwd on 1st January 2023			40032	24540	64572	63260
Balances c/fwd on 31st December 2023			106181	16130	122311	64572

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

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
BALANCE SHEET AT 31st DECEMBER 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
FIXED ASSETS					
Tangible				0	0
Investments	5	75155	17594	92749	17649
		75155	17594	92749	17649
CURRENT ASSETS	6				
Stock	6(a)	875		875	1580
Debtors	6(b)	6388		6388	3804
Short-term deposits				0	0
Cash at bank and in hand		28252	1800	30052	46110
		35515	1800	37315	51494
CURRENT LIABILITIES	7				
Creditors falling due within one year				0	0
Receipts in advance				0	0
Accruals	7(a)	4489	3264	7753	4571
		4489	3264	7753	4571
Net current assets/ (liabilities)		31026	-1464	29562	46923
TOTAL NET ASSETS		**106181**	**16130**	**122311**	64572
PARISH FUNDS	8				
Unrestricted	8(a)	106181		106181	40032
Restricted	8(b)		16130	16130	24540
TOTAL FUNDS		**106181**	**16130**	**122311**	64572

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

Approved by the Parochial Church Council on the 7th Febuary 2024 and signed on its behalf by

The Revd James J Richards (PCC Chairman)

Notes to the financial statements
For the year ended 31 December 2023

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011 and the PCC (5th edition) including the Church Accounting Regulations 2017 published for the House of Bishops of the General Synod. The financial statements have been prepared under the historical cost convention except for the valuation of 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.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.
Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. *Unrestricted funds* are general funds that can be used for PCC ordinary purposes.

Incoming resources

Planned giving, collections and donations are recognized when received. Tax refunds are recognized when they are claimed. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due and they are received. Dividends and interest are accounted for when received. All other income is recognized when it is due and/or received. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish offer is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with S.10 (2) (a) of the Charities Act 2011.
Movable church furnishings held by the rector and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1000 and these items of equipment, whether used within the church premises or rectory office, are written off when the asset is acquired.

Investments are valued at market value at 31 December.

2. INCOMING RESOURCES

2(a) Includes tax recovered and tax claimed not yet recovered £1883(£2045) up to 31 December, and tax claimed on loose cash in collections and boxes under the GASD Scheme.

2(b) Includes £75000 from the estate of the late Susan Thornely.

2(c) These are grants under the Listed Places of Worship Grant Scheme in respect of VAT paid on church repairs..

2(d) The bell ringers have generously waived their wedding fees.

2(e) These are the proceeds of the Summer fair, cream teas in august and the Martinmas fair.

2(f) Dividends and interest received on investments and permanent endowments. The interest on the legacy in 2 (b) has significantly boosted the unrestricted figure.

3. RESOURCES EXPENDED

3(a) Diocesan Parish Offering paid in twelve equal instalments

3(b) Includes £10130 for the Parish Administrator (2022 £9289).

3(c) Includes £342 fee for Independent Examination (Unrestricted).

3(d) Insurance premium paid by instalments.

3(e) Unrestricted costs are routine repairs and maintenance and restricted costs represent exceptional non routine work.

3(f) Unrestricted costs represent a donation to our Mission Partners at CMS, the Bishop's Harvest Appeal and to the Children's Society from the Christingle service. Restricted donations include donations to Christian Aid and the Windermere and District Food Bank.

4. GAINS/LOSSES ON THE DISPOSAL AND REVALUATION OF INVESTMENTS

These can be analysed as follows:	Unrestricted	Restricted
	£	£
CBF C of E Income shares	13	
COIF Charities Income units		22

5. At 31 December 2023 Investments were held in the following Funds:

			£
Unrestricted			
CBF C of E Income Shares	7 shares	market value	155
CBF C of E Deposit fund			75000
Restricted			
CBF C of E Deposit fund			10922
COIF Charities Income Units	13 units	-do-	258
Barclays Base Rate Reward Deposit			6414

The PCC also receive restricted income from three connected Charity endowments . (Registered Charities).

6. CURRENT ASSETS

6(a) Gift stall stock held at cost price.

6(b) Includes Gift Aid tax refund for 3 months to 31st December claimed but not received.

7. CURRENT LIABILITIES

7(b) Unrestricted accruals at year-end include clergy and administration costs £262, power and water costs £763 and donation to CMS £2500, £508 from Christingle for Children's society and other items due but not paid at year-end.. Restricted accruals include £3264 for a roof repair completed but not paid at year-end.

8. PARISH FUNDS

8(a) The reserves available are to meet future shortfalls in incoming resources against resources expended. Every effort is made to increase incoming resources and control resources expended. **The PCC has a Reserves Policy which states that we should hold at least 3 month's average running costs in unrestricted reserve together with at least £20,000, for emergency fabric work, in either restricted or unrestricted reserve and, unless better terms can be obtained from our own bankers, fund balances will be invested with the CBF Church of England Funds.** The Reserves Policy is reviewed annually.

8(b) Funds which have arisen from legacies, fundraising, dividends and asset sales are restricted to the purposes directed i.e. fabric.

PAYMENTS TO PCC MEMBERS

A small immaterial portion of the expenses paid to the incumbent may have related to his services as chairman of the PCC. Other expenses were paid to officers for expenses wholly and exclusively incurred by them in the performance of their duties.

Parochial Church Council of the Ecclesiastical Parish of St Martin, Windermere

Independent Examiner's Report

I report on the accounts of the Trust for the year ended 31st December 2023 which are set out on pages 1 to 5.

Respective responsibilities of the PCC and examiner

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

It is my responsibility to:

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

Basis of the 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 PCC 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 members 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:

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

   - to keep accounting records in accordance with section 130 of the Charities Act); and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

   have not been met, or

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

A E LISHMAN, F.M.A.A.T

Jackson & Graham
Lake Road
Bowness-on-Windermere
Cumbria LA23 2JJ

Date 13th March 2024

Fabric & Terrier

An audit of the Church inventory had been undertaken and found to be in order. However, the fabric of the building gives concern, and although the major structural and decorative issues highlighted in the last "Quinquennial Report" have been rectified, the roof continues to be a major cause for concern. Water ingress is damaging the murals and interior and limits the seating available to the congregation. I believe that efforts should be made to raise the funds to undertake the repairs as a matter of some urgency.

In addition the heating boiler has a very short life expectancy and should be replaced as soon as possible. Funds are available to cover the cost, but we are awaiting advice from the Diocese as to the energy source.

I have not considered it appropriate to give a detailed report all the relatively minor repairs and maintenance issues which have been undertaken during the year.

Mike Fletcher, Church Warden

Deanery Synod Report

To be given verbally by James

Safeguarding Report

Since the last Church APCM's in the spring of 2023 there have been no Safeguarding concerns reported to me, nor any concerns raised by me with the Diocesan Safeguarding Advisor.

The main focus for safeguarding this year has been on the training of church volunteers and arranging DBS checks and certification for volunteers who have been identified by the Diocese as working with vulnerable adults or young people.

I would also like to take this opportunity to let you all know that for personal family reasons I will be stepping back from my roles, including this role during the summer of 2024. Lynda and I will be moving so dates have not yet been set in stone.

I would like to thank you all for your help and co-operation over the years.

Ian Durrell
Safeguarding Officer – South Lakes Team

Sunday Youth Club

Sunday Youth Club regularly has 5 young people who meet fortnightly during term time. The aim is to provide a safe space for youngsters to meet and talk openly about issues relevant to them, also to feel they can ask any questions. Each session has a theme with a Biblical text. Activities are based on the theme including drama, craft and games.

Ali Jarvis

Sunday Club

We continue to follow the Friends and Heroes series. This involves an adventure story which is then linked to a Bible story. We watch the video and then talk about the story and link it to everyday life and the way we relate to people around us. We then do a craft activity to reinforce what we have learnt or play a game.

At Christmas we watched a video called Dougy Doug Doug which involves lots of dancing to songs with a Christian theme and we also watched a film about the nativity.

We only have one regular member but visitors are always welcome to join us.

Miriam Rayner

Home Group

We continue to meet alternate Fridays during term time. This year we are watching "The Chosen" which follows Jesus's life and ministry which we've all found fascinating. All followed by lively discussion.

Miriam Rayner

Deanery Synod Report

All licensed clergy in the Deanery and lay members appointed from every parish in the Deanery make up the Deanery Synod. As well as its routine business it also elects members for Diocesan Synod and for General Synod. The Deanery Synod can ask for a motion to be debated by the Diocesan Synod and Deanery Synod motions can even become part of the business of the national church.

We are entitled to have two lay members attending Deanery Synod to keep us up with news form the Synod and to represent our parish in discussions that take place. Currently we do not have a lay representative on Deanery Synod. This report has been prepared by the Team Rector.

The Windermere Deanery Synod met in March, July and November.

Regular reports were received on Finance, including Parish Offer; the development of Mission Communities; and Network Youth Church.

In the area of our Mission Community, Chris Mason's Network Youth Church work has included supporting Experience Easter for our local primary schools at St Marys, Windermere; establishing a prayer breakfast meeting for schools, children and youth work support; establishing a Lunch Club at the Lakes School; supporting the establishing of an after-school drop-in at St. Mary's Church, Windermere.

In February we welcomed Bishop Rob who addressed the meeting about the 'God For All' Agenda; offering elements of the material given at the Bishops' recent Roadshow. Key Themes included
• Ministry Development • Growing Younger • Schools • Church Planting & Pioneering • Buildings • Eco Strategy • Digital.
He answered questions, in particular with regard to the forthcoming process to appoint a new Bishop of Carlisle.

In July Anna Newlove (Net Zero Officer) gave a presentation relating to the `Tread Gently` part of the Diocesan 'God for All' Vision.

In November Good News for Everyone (formerly Gideons) gave a short presentation and offered to visit parishes to share something of their work, and Sophie Hodge (Diocesan Stewardship Enabler) gave a presentation about Stewardship and Legacy Giving.

Rector's Remarks

I want to echo and emphasise the thanks the PCC has given to so many people whose prayer and commitment sustain the life of St. Martin's. Especially I want to thank our two churchwardens who quietly and without fuss shoulder many burdens.

Looking back, as we do at an annual meeting, we have a great deal to be thankful for.

Looking forward, I am often impatient to see things happen. I look for change and growth, but I recognise what is needed and sometimes lacking on my own part to make that happen.

One thing I have been wanting to see for a long time has been a drop-in session for students from the Lakes School on their way home into Windermere. Finally, beginning last summer and carrying on through the autumn while I was on sabbatical leave, this has become established with a small group of volunteers from local churches.

This is not the only change I would like to see, and I am still adapting to being responsible for three

churches rather than just one. This has been quite a learning process for me, and still is. I am grateful for the uncomplaining prayer and support I have received.

In Luke's Gospel (chapter 13) Jesus tells a parable of a vineyard owner who comes to a fig tree in his vineyard and for the third year in a row finds no fruit on it. Frustrated, he tells the vineyard worker or vine-dresser to cut it down because it is just using up the soil and wasting space. The vine-dresser replies replied, 'Sir, let it alone for one more year, until I dig around it and put manure on it. If it bears fruit next year, well and good; but if not, you can cut it down.'

It is a parable I go on reflecting on. I think that what is happening is that the vine-dresser is suggesting root-pruning the tree a process which can help to improve their overall health and fruit production. This is what he has in mind when he talks about digging round it. Then he is going to encourage it by feeding it well.

If we apply this parable to a church community what does it mean? To me it suggests two things: one is that we may need to stop some things which may be absorbing our energy but not fruitful for our life and mission as part of the people of God; the other is that there may be things we need to nourish and encourage in order that they can bear fruit. I don't necessarily know what those things are, and it is not a matter for the clergy alone, but for all of us as people of God seeking to discern what he is now calling us to do and to be.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE

England & Wales - Charity number 1161992

Accounts

The Ecclesiastical Parish of St Martin, Windermere
Charity Number 1161992

St Martin's
You're always welcome

Annual Report & Financial Statement of the Parochial Church Council for the year ended 31st December 2022 and Minutes of the Vestry and Annual Parochial Church Meeting held on Sunday 3rd April 2022

"We aim to respond to God's love, enjoying it together in worship and mutual care, and sharing it with everyone."

Incumbent:
The Revd. James Richards BA MA
The Rectory,
Longlands Road,
Bowness-on-Windermere,
LA23 3AS.

Parish Office:
St. Martin's Parish Church,
Lake Road,
Bowness-on-Windermere,
LA23 3DE

Bank:
Barclays Bank plc
Windermere

Independent Examiner:
Jackson and Graham,
Chartered Accountants,
Lake Road,
Bowness-on-Windermere,
LA23 2JJ

THE PARISH CHURCH OF ST MARTIN, WINDERMERE
AGENDA FOR THE ANNUAL VESTRY AND PAROCHIAL CHURCH MEETING
TO BE HELD ON SUNDAY 16th APRIL 2023 IN CHURCH
AT 11.30AM

PRAYER

APOLOGIES

EASTER VESTRY

ELECTION OF WARDENS

Annual Parochial Church Meeting

APCM MINUTES OF 3RD APRIL 2022

REPORT OF PCC FOR 2022

ACCOUNTS & FINANCIAL REPORT FOR 2022

APPOINTMENT OF INDEPENDENT EXAMINER

CHURCH FABRIC & TERRIER REPORT

DEANERY SYNOD REPORT

SAFEGUARDING REPORT

SUNDAY CLUB AND YOUNG PEOPLE'S GROUP REPORT

ELECTORAL ROLL OFFICER'S REPORT

ELECTION TO PCC

ELECTION OF SIDESMEN

RECTOR'S CLOSING REMARKS and PRAYER

**** **** **** **** **** ****

There will be a short meeting of the new PCC immediately following the APCM specifically to elect the officers of the PCC:

Lay Chairman; Secretary; Joint Treasurers; Electoral Roll Officer.

THE PARISH CHURCH OF ST. MARTIN, WINDERMERE.

MINUTES OF THE ANNUAL VESTRY AND PAROCHIAL MEETING for the year 2022, held in the Church at 11.30am on SUNDAY 3rd April 2022

1 OPENING PRAYER and ATTENDANCE

The Rector, the Revd. James Richards opened the meeting with prayer.
There were about 25 parishioners present.

2 APOLOGIES

Jill butler

3 ELECTION OF WARDENS (4 vacancies; Wardens are ex-officio members of PCC)

Mike Fletcher is willing to stand again. James said how grateful he is for Mike's support and work. Elected unanimously.

4 APCM MINUTES OF OCTOBER 2021

These were approved and signed as correct by the Chairman. There were no matters arising.

5 ELECTORAL ROLL OFFICER'S REPORT

Pat Baldwin reported that there are 97 parishioners on the Electoral Roll, 26 of whom are not resident in the parish. This is a reduction of three from last year, two names have been added, but sadly three parishioners have died and two have left the area. The average weekly attendance, counted in October 2021, was 42. However, if we include a wedding and school Harvest Festival, this number increases to 130.
James said, when asked, that unfortunately there was no way of knowing how many join us on line.
The report was accepted unanimously, with thanks to Pat.

6 REPORT OF PCC FOR 2021

This document had been approved by the PCC and circulated prior to the meeting. It was approved unanimously.

7 SAFEGUARDING REPORT

Ian Durrell reports for the whole Benefice

8 ACCOUNTS & FINANCIAL REPORT FOR 2021

Mike Baldwin spoke first on the reports which had been prepared jointly with Ted Cook and distributed previously.
He explained that the accounts have to be prepared in three different forms, for the accountants, the Diocese and the Charity. He confirmed that the reduced Parish offer originally made was increased during the year as our funds made it possible, and thanked all for their regular gifts. Mike was also thankful for the revenue from the gift and book stalls, and thanked the cleaners and welcomers, he added that a good energy deal had been fixed for the next four years.
James mentioned that he had received a thank you for the increase of the offer from Church House. It is shown in full in his closing remarks.
Ted then took over and explained the balance sheets already presented. He said that generous donations had meant that we were able to cover the shortfall of the Parish offer, but warned that the offer requirement would of course be increased for 2023, the figures would no doubt be with

us shortly. He said that he had had to transfer money between our bank accounts to deal with the running of the church, we now need visitors donations to help.
The accounts were received unanimously.
James thanked both Mike and Ted for all their work and for keeping the PCC up to date on a regular basis.

Jackson and Graham were proposed and agreed as our continued independent examiner.

9 THE FOLLOWING REPORTS HAD BEEN CICULATED PRIOR TO APCM

Church Fabric & Terrier Report, with thanks to Mike Fletcher
Deanery Synod, James had prepared this as we have no Deanery Synod representative.
Sunday club and Young people's group report, Home group report – with thanks to Miriam Rayner
All reports were accepted.

10 ELECTIONS

a) PCC

1 year term - Janet Rudd, Ros Rooke.
2 year term – Ann Wanska, Jill Butler, Mike Baldwin
3 year term – Mary Fenna, Ted Cook, Martin Rayner
All were elected unanimously.

b) SIDESMEN

The current sidesmen, David & Carol Brooks, Hilary Sharpe, Ann Wanska, Barbara Fletcher, Liz Howarth agreed to stand again.
Mary Fenna and Janet Rudd had also volunteered to be sidesmen.
All were elected unanimously.

11 RECTOR'S CLOSING REMARKS FOR ANNUAL CHURCH MEETING 2022

James had already distributed his report which was included within the APCM bundle. He mentioned the team vicar vacancy and said he hoped that would soon be filled. He thanked everyone for their help and support in maintaining the life of the church, he is extremely grateful.

The meeting closed at 12pm with the Grace.

M.F.

REVISED

The Parochial Church Council of the Ecclesiastical Parish of St. Martin, Windermere
Annual Report for the year ended 31st December 2022.

Administrative Information
St. Martin's Church is situated close to Lake Windermere at Bowness. It is part of the South Lakes Team of parishes within the Diocese of Carlisle within the Church of England. The correspondence address is The Parish Church of St. Martin, Lake Road, Bowness on Windermere, LA23 3DE. On 3rd June 2015, the PCC became a Registered Charity with the title of 'The Parochial Church Council of the Ecclesiastical Parish of St. Martin, Windermere' with the Charity Number 1161992. our Charity details can be accessed by all on the Charity Commission Register.

PCC members elected at the APCM of 3rd April 2022 until the date this report was accepted are:
Ex Officio members:

Incumbent	The Revd James Richards *(Chairman)*
Wardens:	Mike Fletcher
Electoral Roll Officer	Pat Baldwin
Deanery Synod:	Vacancy

Elected members:
Mike Baldwin *(Treasurer)*; Diana Dodd; Jenny Cartwright; Mary Fenna *(Secretary)*; Jill Butler; Ann Wanska; Ted Cook *(Treasurer)*; Martin Rayner (*Vice Chairman*); Janet Rudd; Ros Rooke.

Structure, governance and management:
The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll so as to be eligible to vote for and/or stand for election to the PCC.

Objectives and activities:
The primary objective of St. Martin's is the promotion of the Gospel of our Lord Jesus Christ according to the doctrine and practice of the Church of England. St Martin's PCC has the responsibility of co-operating with the incumbent, the Revd. James Richards, in promoting in the ecclesiastical parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical. The PCC has the maintenance responsibility for St. Martin's Church building.

Church attendance
There were 97 members on the Church Electoral Roll at 3rd April 2022, 26 of whom resided outside the parish. The average weekly attendance, counted at all services during October 2022 (when national attendance count is done), was 52. At festivals and special occasions the weekly attendance number may exceed 500 (*under normal circumstances).* Notice of closure of the Electoral Roll for revision will be posted 10th February 2023 and displayed for 14 days. The revision date for the Roll is end February 2023 and the new revised Roll displayed in Church at the beginning of March 2023. Details of the updated Electoral Roll are reported to the APCM.

Review of the year:
> The full PCC met six times in church or at The Ladyholme Centre, and the Standing Committee met fives time in church. Working Groups and sub-committees met between meetings when possible and their reports were received by the full PCC and discussed where necessary.
> Hybrid Church: Martin Rayner had received a quote from Audioworks regarding the work needed to be undertaken to install a user friendly system for live streaming of services, and possibly weddings and baptisms. The PCC agreed that we should go ahead; a faculty would be needed. At further PCC meetings it was agreed unanimously to the installation of the sound and vision system and to now apply for a faculty. A detailed statement would be needed and this was provided by Audioworks. An application for a faculty can now go ahead.
> Pastoral Changes: Parish profiles for the appointment of a new Team vicar were completed, and an advertisement was placed. Following the interviews, in October Lawrence Basham was licensed at St. Mary's Church. He and his family are living in Stavely, and he will work in conjunction with James as had been the case with Shanthi. The PCC discussed and agreed that, at communion services, the taking of the wine would be by way of the president dipping the wafer into the wine and offering it to the communicant.
> Safeguarding: Ian Durrell is the safeguarding co-ordinator for the new Team Ministry, and issues regular reports.
> Fire Risk Assessment: An officer for St. Martin's is still to be appointed.
>There is no choir at the moment. The PCC thanks all musicians, singers, organists, and instrumentalists, for their contribution to the Sunday Morning Praise services which are led by the congregation on a regular basis, in

conjunction with Holy Communion services.
> Also remembered with thanks are those who work to keep the church clean, arrange flowers and open the church during the summer months again to welcome visitors.

Mission and Evangelism:
> Part of the ministry of the church, beyond that to regular attenders, was to the 12 couples who were married at St. Martin's and to their families and friends in 2022. Also the families and friends of the people whose funeral/memorial services were held here and to the 5 children baptised at St. Martin's and their parents, families and friends during the year.
> Youth work in the church is on Sunday mornings, for children between 3 – 11 years; thanks go to Miriam Rayner for running the Sunday Club, and Ali Jarvis, who holds a Youth Club meeting for older children in her home, plus all those who are involved. As always, more helpers would be appreciated.
> Christmas and Easter greetings cards with service details were again not delivered to surrounding areas due to the present circumstances. Many services have been live-streamed via Facebook each Sunday, to reach out to those who felt unable to attend personally. The Christmas Carol Service was held in church, as was Christingle and the Christmas Eve service. The Christmas Day service was also held in church; all were well attended.
> Home groups resumed their meetings for fellowship, prayer and discussion. All meetings are held at member's homes.
> A contemplation and meditation group is held both on Zoom and physically.
> The church hosted a choral concert for Lake District Summer Music.
> Christian Aid collections are made around the village annually.
> We participate in the Foodbank collections
> Members of the congregation visit the sick and bereaved, in hospital or nursing homes, where possible, and offer lifts to anyone wishing to join a church service, or for the 4th Wednesday service of Holy Communion, to enjoy refreshments and fellowship afterwards.

Social events:
Events usually organised by the social committee in order to continue the social life of the parish by the following means were as follows:-
> Easter Fayre
> Queen's Jubilee Cream tea and lunch
> Refreshments provided after special services such as Mothering Sunday and the Christmas Carol service.
> The Lunch Bunch ladies resumed meeting once a month after church, to enjoy lunch and fellowship at a local restaurant.
> Wednesday afternoon summer Cream Teas resumed to great success
> The Martinmas Fair was again held in church, using our own gift and bric/brac stalls rather than inviting traders to take part. The Childrens' Society shared in this event which was run for both the church and the Society; they received a £550 donation from the takings. It also proved to be a great success.

Finance:
The cost of the 2022 Parish offer was covered in full by the Benefice as a whole. Because the church is now able to be fully opened to visitors, which results in more donations and sales from the gift stall, our finances are in a far better state. We received details of the 2023 Parish offer which amounted to £39600, a 5.5% increase on 2022. This however did not cover the cost of the Networth Youth worker. If we calculated our share of the total Mission Community cost we arrive at a figure of £43,074, a 14.85% increase on 2022. We originally agreed to keep to the 5.5% increase and review the budget at each PCC meeting, and in November we found ourselves to be in better financial health and decided to offer the £43074 as budgeted. We also made a £2500 donation to CMS plus £550 to the Children's Society.
The Finance Committee monitor financial performance and both Mike Baldwin and Ted Cook update PCC regularly and bring any issues to PCC as needed. The Treasurers report to the APCM contains fuller details of the parish finances.

Approved by the PCC on 9th February 2023 and signed on its behalf by the Revd. James Richards (Chairman)

M.F

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
FINANCIAL REPORT FOR THE YEAR ENDED 31st DECEMBER 2022

The Annual Accounts have been prepared in accordance with the Charities Act 2011 and PCC Accountability (5th edition) using the accruals accounting basis.

The year started free of any Covid lockdown restrictions, the vaccination programme was fully implemented and we were looking forward to a good year. PCC had approved a budget with a small surplus on unrestricted funds and, although challenging, we felt it could be achieved. It is very pleasing to report that, in spite of the cost of living crisis starting to bite, we exceeded our budget expectations, paid our Parish Offer in full and the year ended with an increase in unrestricted reserves of £6660. On the other hand, we saw restricted reserves decrease by £5348 in the year as a consequence of, more than expected, exceptional repairs but we were able to offset the costs a little by claiming grants of £440 under the Listed Places of Worship Grant Scheme. It was once again possible to hold fundraising events, which this year included an Easter Fair, a Royal Jubilee Party, our group of St Martin's ladies serving cream teas during August and the Martinmas Fair. These were all very successful and thanks are due to all those who worked so hard to make them so.
We were able to welcome our usual steady flow of visitors through Spring and early Summer and an unexpected surge in numbers through late Summer and Autumn led to an increase in casual donations in boxes and Gift stall sales. Weddings began to return to normal during the year and this is reflected in increased PCC and bell ringers' fees and retiring collections. At the close of the year unrestricted reserves stood at £40032 and restricted reserves at £24540, both comfortably in excess of the minimum our reserves policy says is needed.

Planned giving, including gift-aid tax, at £44668 showed a 0.7% decrease on the previous year (£45006) with the number of regular subscribers decreasing from 52 to 50. We are thankful for the regular gifts from our Parishioners throughout the year and trust you will be able to continue your valued support in 2023.

As in previous years, we are grateful to the Bell ringers and our Musicians who waive their fees in favour of the Church. Increased visitors meant that the Gift stall provided the usual valuable source of income, after purchases. We are thankful for the income we received from Jenny's book sales, flower fund and refreshments which all made good contributions.

Our Parish Offer to the Diocese, which provides the stipends, pensions and housing for clergy, was £37504, (£38661 2021), and took 45% (45% 2021) of unrestricted incoming resources, (excluding legacies). Accruals have been included for any expenditure incurred but not paid for at year-end. Exceptional repairs, appear as restricted expenditure and routine maintenance appears as unrestricted expenditure.

PCC were able to continue their financial support for Church Mission Society, our mission partners and have sent a cheque for £2500. We had a very successful Christingle service with 300 adults and children present and raised £675 for the Children's Society. A cheque for £550 was also sent to them as a share in the proceeds of our Martinmas Fair. As usual, people worked hard to ensure that gifts from Children's Society boxes and from the Christian Aid door to door collection were maximised and, as these are sent direct, they are not included in these Accounts.

St Martins is now part of the United Benefice of South Lakes and the Team Ministry is now complete with the appointment of Revd Lawrence Basham. We look forward to continuing to work with the other five Parishes as we come closer together and gain some of the potential cost benefits of scale.

Ted Cook
Mike Baldwin PCC Treasurers

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2022

		Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
	INCOMING RESOURCES	2				
Voluntary Income:	Planned Giving with Gift Aid		34304		34304	34804
	Planned Giving without Gift Aid		1788		1788	1501
	Collections with Gift Aid		1849		1849	954
	Collections without Gift Aid		2850	1765	4615	3191
	Gift Aid recovered	2(a)	11570		11570	14925
	Donations with Gift Aid		1743		1743	16872
	Donations without Gift Aid		737	200	937	1401
	Boxes		8585		8585	3938
	SUMUP		2707		2707	1175
	Compensation (re Power Outage)		0		0	420
	Jenny's Books		137		137	116
	Legacies		0		0	0
	Grants	2(b)	0	440	440	2280
			66270	2405	68675	81577
Fees:	PCC fees for weddings & funerals		3876		3876	4089
	Bellringers fees donated	2(c)	667		667	590
			4543	0	4543	4679
Church Activities:	Parish News advertising		78		78	40
	Gift Stall		7102		7102	2225
	Concerts & Events	2(d)	5220		5220	0
			12400	0	12400	2265
Investments:	Dividends and interest	2(e)	4	294	298	170
	Total Incoming Resources		**83217**	**2699**	**85916**	88691
	RESOURCES EXPENDED	3				
Ministry:	Diocesan Parish Offering	3(a)	37504		37504	38661
	Clergy, Secretarial and Office Exp.	3(b)	12785		12785	12443
	Altar Supplies		413		413	15
	Organist		1622		1622	1224
	Parish Magazine		1004		1004	0
	Other costs	3(c)	2716	215	2931	1413
			56044	215	56259	53756
Building:	Power & Water		5742		5742	5214
	Insurance	3(d)	4181		4181	4056
	Renovation Project			0	0	740
	Repairs & Maintenance	3(e)	3754	5837	9591	6136
			13677	5837	19514	16146
Church Activities:	Gift Stall Purchases		3728	0	3728	1155
Missions:	Missionary and Charitable Giving	3(f)	3090	1964	5054	2264
	Total Resources Expended		**76539**	**8016**	**84555**	73321
	Net Incoming Resources before Other Gains and Losses.		6678	-5317	1361	15370
	Gains on disposal and revaluation of assets and investments	4	-18	-31	-49	51
	Net Movement in Funds		6660	-5348	1312	15421
	Transfers between Funds		0	0	0	0
Balances b/fwd on 1st January 2022			33372	29888	63260	47839
Balances c/fwd on 31st December 2022			40032	24540	64572	63260

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

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
BALANCE SHEET AT 31st DECEMBER 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
FIXED ASSETS					
Tangible				0	0
Investments	5	137	17512	17649	17691
		137	17512	17649	17691
CURRENT ASSETS	6				
Stock	6(a)	1580		1580	2907
Debtors	6(b)	3804		3804	5517
Short-term deposits				0	0
Cash at bank and in hand		39082	7028	46110	39414
		44466	7028	51494	47838
CURRENT LIABILITIES	7				
Creditors falling due within one year				0	0
Receipts in advance				0	340
Accruals	7(a)	4571		4571	1929
		4571	0	4571	2269
Net current assets/ (liabilities)		39895	7028	46923	45569
TOTAL NET ASSETS		**40032**	**24540**	**64572**	63260
PARISH FUNDS	8				
Unrestricted	8(a)	40032		40032	33372
Restricted	8(b)		24540	24540	29888
TOTAL FUNDS		40032	24540	64572	63260

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

Approved by the Parochial Church Council on the 9th Febuary 2023 and signed on its behalf by

The Revd James J Richards (PCC Chairman)

Notes to the financial statements
For the year ended 31 December 2022

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011 and the PCC (5th edition) including the Church Accounting Regulations 2017 published for the House of Bishops of the General Synod. The financial statements have been prepared under the historical cost convention except for the valuation of 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.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.
Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.
Unrestricted funds are general funds that can be used for PCC ordinary purposes.

Incoming resources

Planned giving, collections and donations are recognized when received. Tax refunds are recognized when they are claimed. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due and they are received. Dividends and interest are accounted for when received. All other income is recognized when it is due and/or received. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish offer is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with S.10 (2) (a) of the Charities Act 2011.
Movable church furnishings held by the rector and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1000 and these items of equipment, whether used within the church premises or rectory office, are written off when the asset is acquired.

Investments are valued at market value at 31 December.

2. INCOMING RESOURCES

2(a) Includes tax recovered and tax claimed not yet recovered (£2045) up to 31 December, and tax claimed on loose cash in collections and boxes under the GASD Scheme.

2(b) These are grants under the Listed Places of Worship Grant Scheme in respect of VAT paid on church repairs..

2(c) The bell ringers have generously waived their wedding fees.

2(d) These are the proceeds of the Easter Fair, Jubilee Party, cream teas in August and the Martinmas Fair.

2(e) Dividends and interest received on investments and permanent endowments detailed in note 5 below.

3. RESOURCES EXPENDED

3(a) Diocesan Parish Offering paid in twelve equal instalments

3(b) Includes £9289 for the Parish Administrator (2021 £9524).

3(c) Includes £336 fee for Independent Examination (Unrestricted) and Bank charges of £385 (Unrestricted) and £263 (Restricted).

3(d) Insurance premium paid by instalments.

3(e) Unrestricted costs are routine maintenance and restricted costs represent exceptional non-routine work.

3(f) Unrestricted costs represent a donation to our Mission Partners at CMS, the Bishop's Harvest Appeal and to the Childrens' Society from the Martinmas fair. Restricted donations include donations to Christian Aid, The Windermere and District Food Bank and the Childrens' Society from the Christingle Service.

4. GAINS/LOSSES ON THE DISPOSAL AND REVALUATION OF INVESTMENTS

These can be analysed as follows:	Unrestricted	Restricted
	£	£
CBF C of E Income shares	-18	
COIF Charities Income units		-31

5. FIXED ASSETS – INVESTMENT		Unrestricted	Restricted	Total	2021
Investments at 1 January 2022 at market value	£	151	17540	17691	17636
Disposal/withdrawal at market value					
Purchases at cost					
Revaluation loss	£	18	31	49	51
Transfers	£				
Re-investment of dividends	£	4	2	6	4
Investments at 31December 2021 at market value	£	137	17512	17649	17691

At 31 December 2022 Investments were held in the following Funds:

			£
CBF C of E Income Shares	7 shares	market value	137
Total Unrestricted Investments			**137**
CBF C of E Deposit fund (Restricted)			10922
COIF Charities Income Units	13 units	-do-	236
Barclays Base Rate Reward Deposit			6354
Total Restricted Investments			**17512**

The PCC also receive restricted income from three connected Charity endowments (Registered Charities).

6. CURRENT ASSETS

6(a) Gift stall stock held at cost price.

6(b) Includes Gift Aid tax refund for 3 months to 31st December claimed but not received.

7. CURRENT LIABILITIES

7(b) Unrestricted accruals at year-end include clergy and administration costs £697, power and water costs £1006 and donation to CMS £2500, and other items due but not paid at year-end..

8. PARISH FUNDS

8(a) The limited reserves available to meet future shortfalls in incoming resources against resources expended. Every effort is made to increase incoming resources and control resources expended. **The PCC has a Reserves Policy which states that we should hold at least 3 month's average running costs in unrestricted reserve together with at least £20,000, for emergency fabric work, in either restricted or unrestricted reserve and, unless better terms can be obtained from our own bankers, fund balances will be invested with the CBF Church of England Funds.** The Reserves Policy is reviewed annually.

8(b) Funds which have arisen from legacies, fundraising, dividends and asset sales (in particular sale of Church Rooms) are restricted to the purposes directed i.e. Fabric.

PAYMENTS TO PCC MEMBERS

A small immaterial portion of the expenses paid to the incumbent may have related to his services as chairman of the PCC. Other expenses were paid to officers for expenses wholly and exclusively incurred by them in the performance of their duties.

Parochial Church Council of the Ecclesiastical Parish of St Martin, Windermere

Independent Examiner's Report

I report on the accounts of the Trust for the year ended 31st December 2022 which are set out on pages 1 to 5.

Respective responsibilities of the PCC and examiner

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

It is my responsibility to:

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

Basis of the 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 PCC 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 members 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:

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

   - to keep accounting records in accordance with section 130 of the Charities Act); and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

   have not been met, or

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

A E LISHMAN, F.M.A.A.T

Jackson & Graham
Lake Road
Bowness-on-Windermere
Cumbria LA23 2JJ

Date 1st March 2023

Fabric & Terrier

An audit of the Church inventory has been undertaken & found to be in order. However, during the year under review a "Quinquennial Report" was undertaken which highlighted numerous matters in need of attention. Repairs to the urgent structural matters have already been undertaken, but there are a number of decorative issues which are still outstanding & will be completed when finances allow & when sanction is given by the P.C.C.

The roof still gives cause for concern, particularly the higher south facing section, which continues to leak. In addition the heating boilers will need to be replaced & although the current ones are still operational their life span is now very limited. However, the costs involved with both these items are well outside current resources & will probably need to be the subject of a special fund raising event.

I have not considered it appropriate to report all the minor repairs & maintenance items which have been undertaken during the year.

Mike Fletcher, Church Warden

Deanery Synod Report

To be given verbally by James

Safeguarding Report

Having conducted a Survey of all the churches in our team via Church Wardens to establish their needs, the main focus on our safeguarding activity during 2022 was to get all church teams up to date with diocesan requirements. To that end: -

- All churches are now displaying the approved safeguarding posters – thanks to Canon Clarence Hendrickse.

- Safeguarding training has been undertaken by those who require it such as PCC members, children's workers & Church Wardens. This has either been done online via the Church of England training portal or by Iain Johnson (Kentmere) who is a diocese approved trainer. Many thanks Iain

- Our team is now using the 31.8 online system for applying for DBS certification & the Team Rector James & I are authorised recruiters for that system. This allows us to do the document checks & administer the application process.

During 2022 there has been one safeguarding concern that I have reported & discussed with the Diocesan Safeguarding Advisor. No further action was required within our team.

Ian Durrell
Safeguarding Officer – South Lakes Team

Sunday Youth Club

We meet fortnightly in term time at 7pm for an hour to an hour & a half. We generally have 4 young people attending. It is run as a safe space for senior school young people to attend. Each session is based on a theme, with a relevant Bible passage. There are related activities within each theme, which include drama (scripted &/or improvised), quizzes, questionnaires, craft activities & thinking about the world we live in be it local, countrywide or worldwide. Discussions form the majority of each session.

Ali Jarvis

Sunday Club

We follow Key Stage One Friends & Heroes, which is an animated adventure series set in the first century about the friends of Jesus & incorporates a Bible story. We then discuss the story & relate it to our everyday lives, for example in the way we behave towards others in being kind, caring, helping others & being a Christian. We then do a craft activity which helps to reinforce the story.

We usually have films from Superbooks at Christmas & Easter which aim to help the children understand the meaning behind the stories.

At the moment we have one regular member of Sunday Club but visitors are always welcome.

Miriam Rayner

Home Group

We have about 12 members & meet alternate Friday evenings during term time.

We have found that homegroups.org.uk have some interesting courses, & last year we followed Exploring Prayer with Archbishop Welby, What is Heaven with Paula Gooder & Sharing Jesus in Your Everyday life with Carolyn Skinner. We have just started Confident Christianity run by Premier Unbelievable. The presentations are always followed by lively discussion.

We also had a meal & a social evening at Christmas.

Miriam Rayner

Team Rector's Remarks

It has been an encouragement to see the beginning of a reasonable recovery of numbers for Sunday worship at St. Martin's, and also a return of visitors.

So many people play a part in the life of St. Martin's that I am anxious that in acknowledging specific groups I will miss some out But here goes. Many thanks to our lay worship leaders and musicians on various instruments and the organ or digitally who support and sustain our Sunday worship. Thanks too to readers, intercessors, sidespersons, sacristans, chalice assistants, duty wardens and refreshment servers. And thanks too to everyone who makes a point of welcoming visitors and newcomers. Thank you to our cleaners and flower arrangers who keep the church looking beautiful, to our welcomers whose ministry is so much appreciated by our visitors. Thanks to our PCC members, especially our secretary, treasurers and churchwarden, and to ur electoral roll officer. Thanks to Sarah whose presence in the office during the week is a help and support not only to me, but to many who need information, advice or help about events in church. And thank you to everyone who in prayer, worship, practical actions and pastoral care, and financially plays a part in sustaining our life and witness together.

As you will be aware, our income comes very substantially from our regular givers, in the plate or in other ways, and our accounts show what it goes out on. Some people wonder about the 'Parish Offer' amount – what happens to that? What does the Diocese do with the money it receives from parishes. The attached 'infographic' shows the picture. Every penny from the parishes is spend on supporting local ministry in the parishes, and the Diocese additionally pays about a ninth of that cost. Thank you again to everyone who helps us to pay our fair share of that cost, as well as all the other costs associated with running the church.

I have now officially been team rector of the South Lakes Team Ministry for nearly seventeen months, and I am very pleased to have been joined by our team vicar, Lawrence Basham. We are looking at arranging a couple of 'swap months' so that all the congregations get to meet him, and I keep contact with all the congregations as well.

We will also be looking forward to how we can best work together as a team of six parishes for the benefit of all, and also how to go forward as a Mission Community along with Carver Uniting Church and Windermere Methodist Church, and perhaps others.

As you are out and about in our communities, please reflect and pray on how we as God's people can see and join in with what |God is already doing. Perhaps you can purposely reflect on what attracts you, maybe take time to slow right down and really notice what is around us. See what patterns you notice in the life of our communities, and look for the beauty in everything. Pray that together we may discern what God's calling is on us has his people, called to be salt and light for him in this place.

Deanery Synod 2022

The Deanery Synod met on three occasions during the year 2022.

The first of these meetings was on 22nd February when, as well as ministry strategy & mission community reports, & an update from Chris Mason on the Deanery Network Youth Ministry, the evening focused on a presentation & discussion led by Jayne Potts from the Churches Trust for Cumbria with the title "Our church buildings: a burden or a blessing." Many interesting issues were raised & discussed.

The second meeting was on 4th July when the guest speaker was Rev Nicky Smith, Director of Ministry Development. Nicky is primarily involved in training in the Diocese & introduced the meeting to the discipleship & new lay ministry course-"The Discipleship Project" which is open to everyone. It is a year-long course of six sessions, designed to stimulate vocational growth within the church.

The third meeting of the year on 1st November was the final meeting for Rev. Beverley Lock from Central Lakes before her retirement in January 2023. The Rural Dean thanked her for all that she had contributed to the Deanery. It was also reported that Rev. Lawrence Basham had been appointed as Team Vicar in South Lakes.
The Synod received a presentation from Mr. Richard Passmore on "The mixed Ecology of Church", more details of which can be found on the Church of England website.

Further information on Deanery Finance, Deanery Network Youth Ministry & Ministry strategy/Mission communities activities can be made available on request.

***James Richards** (with acknowledgements to Rose White, Ings PCC Deanery Synod Rep)*

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE

England & Wales - Charity number 1161992

Accounts

The Ecclesiastical Parish of St Martin, Windermere
Charity Number 1161992

St Martin's
You're always welcome

Annual Report & Financial Statement of the Parochial Church Council for the year ended 31st December 2021 and Minutes of the Vestry and Annual Parochial Church Meeting held on Sunday 18th April 2021

"We aim to respond to God's love, enjoying it together in worship and mutual care, and sharing it with everyone."

Incumbent:
The Revd. James Richards BA MA
The Rectory,
Longlands Road,
Bowness-on-Windermere,
LA23 3AS.

Parish Office:
St. Martin's Parish Church,
Lake Road,
Bowness-on-Windermere,
LA23 3DE

Bank:
Barclays Bank plc
Windermere

Independent Examiner:
Jackson and Graham,
Chartered Accountants,
Lake Road,
Bowness-on-Windermere,
LA23 2JJ

The Parish Church of St Martin, Windermere
Agenda for the Annual Vestry and Parochial Church Meeting
to be held on Sunday 3rd April 2022 in Church at 11.30 am

Prayer

Apologies

Easter Vestry

Election of Wardens

Annual Parochial Church Meeting

1. APCM Minutes of 18th April 2021
2. Matters arising
3. Electoral Roll Officer's Report
4. Report Of PCC for 2021
5. Safeguarding Report
6. Accounts & Financial Report For 2021
7. Appointment of Independent Examiner
8. Church Fabric & Terrier Report
9. Deanery Synod Report
10. Election of lay representatives to Deanery Synod (2 vacancies)
11. Election to PCC
12. Sunday Club and Young People's Group Report
13. Home Group Report
14. Questions from the floor *(Advance notice, if possible, is likely to enable a better response)*
15. Rector's Closing Remarks And Prayer

**** **** **** **** **** ****

There will be a short meeting of the new PCC immediately following the APCM specifically to elect the officers of the PCC and confirm Sidespersons:

Vice (Lay) Chair; Secretary; Treasurer(s); Electoral Roll Officer; Safeguarding Officer

THE PARISH CHURCH OF ST. MARTIN, WINDERMERE.

MINUTES OF THE ANNUAL VESTRY AND PAROCHIAL MEETING for the year 2021, held in the Church at 11.30am on SUNDAY 18th April 2021

1 OPENING PRAYER and ATTENDANCE

The Rector, the Revd. James Richards opened the meeting with prayer.
There were about 25 parishioners present.

2 APOLOGIES

Patricia Platt, Ted Cook, Leila Frank, Joan and Gordon Williamson, Rob and Ann Collins, Margaret Tyson, Edith Gibson, Vivienne Wilde.

3 ELECTION OF WARDENS (4 vacancies; Wardens are ex-officio members of PCC)

Resolution under s.3 of the Churchwardens Measure 2001

James explained this resolution, which requires a one year break after a person has served 6 consecutive terms as churchwarden. Those present agreed unanimously that said resolution shall not apply to this parish.
Wardens can be voted for by anyone on the Church Electoral Roll or in the parish and on the ordinary Civil Electoral Roll. Mike Fletcher is willing to stand again. James said how grateful he is for Mike's support and work. Elected unanimously.

4 APCM MINUTES OF OCTOBER 2020

These were approved and signed as correct by the Chairman. There were no matters arising.

5 REPORT OF PCC FOR 2020

This document had been approved by the PCC and circulated prior to the meeting. It was approved unanimously.

6 ACCOUNTS & FINANCIAL REPORT FOR 2020

Mike Baldwin spoke on the reports which had been prepared jointly with Ted Cook and distributed previously.
Mike said he appreciated all the cash flow statements etc. that Ted had regularly produced. He said there had been challenges regarding worship this past year, but thanks to James and Shanthi, this had been overcome with online services. He thanked all for their continued giving of regular gifts, saying that the lack of visitors had made a further loss in revenue, and with less weddings, no summer fete or cream teas, £30000 had been lost in total. The appeal which was made had a good response and covered half of our loss. A small saving was made in expenditure. We paid the full Parish Offer of £50000 but were unable to send funds to CMS, although some individual donations were made. Everything will be kept under review, including the Parish Offer for this year. Restricted funds are at minimum level. On mentioning Christian Aid, Clarence asked if it would be possible to drop off the envelopes only and have them posted back rather than picked up, he asked for feedback.
The accounts were received unanimously.
James thanked both Mike and Ted for all their work and for keeping the PCC up to date on a regular basis.

Jackson and Graham were proposed and agreed as our continued independent examiner.

7 THE FOLLOWING REPORTS HAD BEEN CIRCULATED PRIOR TO APCM

a) Church Fabric & Terrier Report, with thanks to Mike Fletcher
b) Deanery Synod, with thanks to Pat Baldwin
All reports were accepted.

8 ELECTORAL ROLL OFFICER'S REPORT

Pat Baldwin reported that there are 100 parishioners on the electoral roll, 28 of whom are not resident in the parish. Three names were added but two have sadly died, and two have left the area. The average weekly attendance, counted in October 2020, was 31, the number being smaller than previous years due to the pandemic. There were two weddings with a total attendance or 43.
The report was accepted unanimously, with thanks to Pat.

9 ELECTIONS

a) PCC:
1 year term – Janet Rudd, Ros Rooke.
3 year term – Jennie Cartwright, Diana Dodd
All were elected unanimously.

b) SIDESMEN

The current sidesmen: David & Carol Brooks, Ruth Richards, Mary Shankley, Margaret & Ted Cook, Hilary Sharpe, Ann Wanska, Barbara Fletcher, Loretto Gentry, agreed to stand again.
Liz Haworth had volunteered to also be a sidesman.
All were elected unanimously.

AOB Pat Baldwin said that she would like to resign from the Deanery Synod. James said they meet three times a year, and if anyone is interested to please contact him or Pat. With regard to the Christian Aid envelopes, Joan Pollard suggested they be put back into the church letterbox, James agreed.

10 RECTOR'S CLOSING REMARKS FOR ANNUAL CHURCH MEETING 2021

James had already distributed his report which was included within the APCM bundle. He added that all had done exceptional work during this trying time and thanked everyone. He said that church is not just a rector, the whole body must, and does, work together, and every part of the church body is equally important.

The meeting closed at 12pm with the Grace.

M.F.

The Parochial Church Council of the Ecclesiastical Parish of St. Martin, Windermere
Annual Report for the year ended 31st December 2021.

Administrative Information
St. Martin's Church is situated close to Lake Windermere at Bowness. It is part of the South Lakes Team of parishes within the Diocese of Carlisle within the Church of England. The correspondence address is The Parish Church of St. Martin, Lake Road, Bowness on Windermere, LA23 3DE.
On 3rd June 2015, the PCC became a Registered Charity with the title of 'The Parochial Church Council of the Ecclesiastical Parish of St. Martin, Windermere' with the Charity Number 1161992. our Charity details can be accessed by all on the Charity Commission Register.

PCC members elected at the APCM of 18th April 2021 until the date this report was accepted are:
Ex Officio members:

Incumbent	The Revd James Richards *(Chairman)*
Warden:	Mike Fletcher
Electoral Roll Officer	Mrs. Pat Baldwin

Elected members:
Mike Baldwin *(Treasurer)*; Diana Dodd; Jennie Cartwright; Mary Fenna *(Secretary)*; Jill Butler; Ann Wanska; Ted Cook *(Treasurer)*; Martin Rayner; Janet Rudd; Ros Rooke.

Structure, governance and management:
The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll so as to be eligible to vote for and/or stand for election to the PCC.

Objectives and activities:
The primary objective of St. Martin's is the promotion of the Gospel of our Lord Jesus Christ according to the doctrine and practice of the Church of England. St Martin's PCC has the responsibility of co-operating with the incumbent, the Revd. James Richards, in promoting in the ecclesiastical parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical. The PCC has the maintenance responsibility for St. Martin's Church building.

Church attendance
There were 100 members on the Church Electoral Roll at 18.04.2021; 28 of whom resided outside the parish. The average weekly attendance, counted at all services during October 2021 (when national attendance count is done), was 36. At festivals and special occasions the weekly attendance number may exceed 500 (*under normal circumstances).* Notice of closure of the Electoral Roll for revision will be posted 18th February 2022 and displayed for 14 days. The revision date for the Roll is end February 2022, and the new and revised Roll displayed in Church at the beginning of March 2022. Details of the updated Electoral Roll are reported to the APCM.

Review of the year:
> The full PCC met four times in church and once by Zoom, due to Covid restrictions in place early in the year, and the Standing Committee also met four time in church and once by Zoom. Working Groups and sub-committees met between meetings when possible and their reports were received by the full PCC and discussed where necessary.
> Hybrid Church: Martin Rayner had been looking into making online access to church services more accessible to all, the use of this facility during lockdown has proved to be of enormous benefit. But for it to depend on clergy to manage the transmissions is unfair, their main role is the spiritual work of the church rather than the technical side. He and James contacted a firm called Audioworks to discuss our requirements, for example an operating system and microphones to record services such as weddings, with the opportunity to ask for donations for copies of the videos

made. A quote was eventually received for broadcast and recording facilities, but unfortunately, at £8400, this will prove too expensive. James confirmed that we do want to continue to live stream for the future, and they will go over the requirements again with Audioworks, Martin said he will look at getting sponsorship.
> Pastoral Changes: As Shanthi left our parish and re-located to Kendal Parish Church, a consultation period for the creation of the South Lakes Team was entered into. This ended with no objections and our six parishes are now legally a Team Ministry of which James is the Team Rector and incumbent. A Team Vicar can now be sought as a successor for Shanthi. Each PCC was asked to present a profile of their considered requirements for the new incumbent.
> Safeguarding: Ian Durrell is the safeguarding co-ordinator for the new Team Ministry, and issues regular reports.
> Fire Risk Assessment: The stewards had a fire safety briefing and an officer is still to be appointed.
> There is no choir at the moment. The PCC thanks all musicians, singers, organists, and instrumentalists, for their contribution to the Sunday Morning Praise services which are led by the congregation on a regular basis, in conjunction with Holy Communion services.
> Also remembered with thanks are those who work to keep the church clean, and sanitised, arrange flowers and keep the church open for private prayer as and when allowed.

Mission and Evangelism:
> Part of the ministry of the church, beyond that to regular attenders, was to the 13 couples who were married at St. Martin's and to their families and friends in 2021. Also the families and friends of the people whose funeral/memorial services were held here and to the 3 children baptised at St. Martin's and their parents, families and friends during the year.
> Youth work in the church is on Sunday mornings, for children between 3 – 11 years, thanks go to Miriam Rayner for running the Sunday Club, and Ali Jarvis, who holds a Youth Club meeting for older children in her home, plus all those who are involved, as always, more helpers would be appreciated.
> Christmas and Easter greetings cards with service details were again not delivered to surrounding areas due to the present circumstances. Many services have been held via Zoom each Sunday, even when a service in church was possible, to reach out to those who felt unable to attend personally. The Christmas Carol service was held in church, as was the Christmas Eve service, Christingle was held
outside in the church grounds, and Christmas Day was able to be held in church.
> Home groups naturally had to cancel some meetings, they normally meet regularly for fellowship, prayer and discussion. All meetings are held at member's homes.
> The pastoral visiting team visits the sick and bereaved, in hospital or nursing homes and offers lifts to any wishing to join us for the 4th Wednesday service of Holy Communion, and enjoy tea and cake afterwards, when refreshments are allowed.

Social events:
Events usually organised by the social committee in order to continue the social life of the parish by the following means were unable to take place -
> The Garden Party.
> efreshments provided after special services such as Mothering Sunday and the Christmas Carol service.
> The Lunch Bunch ladies could not continue to meet once a month after church, to enjoy lunch and fellowship at a local restaurant, but were able to meet for a Christmas lunch/afternoon tea in December.
> Wednesday afternoon summer Cream Teas.
> The Martinmas Fair.

Finance:
As we were unable to fulfill our contribution to the Parish Offer in full, it is reviewed each meeting, but because there are now 6 churches in our benefice, our contribution was reduced to £38661. We agreed to increase our payment from the £30000 paid for 2021 as soon as possible. Hopefully, with the expected full opening of the church, and therefore visitors resuming, we were confident that it wouldn't be long. The financial statement in June showed that, due to very generous donations, our balance sheet was looking good. It was agreed that the Parish offer for 2022 should be £37504 and we would continue to review the 2021 offer and our CMS donation. We received a card machine for contactless donations which is now up and running, and appears to be helping with donations. At the end of September we were able to pay half of the shortfall of the 2021 Parish offer and paid the rest in November, we were also able to make a substantial donation to CMS.
The Finance Committee monitor financial performance and both Mike Baldwin and Ted Cook update PCC regularly and bring any issues to PCC as needed. The Treasurers report to the APCM contains fuller details of the parish finances.

Approved by the PCC on 7th February 2022 and signed on its behalf by the Revd. James Richards (Chairman)

M.F

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
FINANCIAL REPORT FOR THE YEAR ENDED 31st DECEMBER 2021

The Annual Accounts have been prepared in accordance with the Charities Act 2011 and PCC Accountability (5th edition) using the accruals accounting basis.

The year started in lockdown due to the Covid pandemic, the vaccination programme was just starting to roll out and, at that time, the year ahead looked very bleak and uncertain. PCC had approved a balanced budget on unrestricted funds but this had meant making some very difficult decisions on costs, in particular, a reduction in the expected Parish Offer. In the event, lockdown started to ease in May and we were able to open up with minimum restrictions in late July and it is very pleasing to report that, not only did we meet our Parish Offer expectation in full but, the year ended with an increase in unrestricted reserves of £16526. Donations included three generous and unexpected gifts which, in total with gift aid, amounted to £19990 We saw restricted reserves decrease by £1105 in the year as a consequence of final costs and fees on the Church Renovation Project and exceptional non routine repairs but we were able to claim grants of £2280 under the Listed Places of Worship Grant Scheme.. The pandemic hindered the usual fundraising efforts by preventing both our Summer Fayre going ahead and our group of St Martin's ladies from serving cream teas to visitors during the summer. It also meant that in Spring and early Summer visitors, both at services and all other times were reduced to a trickle as the pandemic took hold but we were able to welcome a surge in visitor numbers through late Summer and Autumn so casual donations and the associated gift aid claims rose significantly. Weddings began to return to normal during the year and this is reflected in PCC and bell ringers' fees and retiring collections. At the close of the year unrestricted reserves stood at £33372 and restricted reserves at £29888, both comfortably in excess of the minimum our reserves policy says is needed.

Planned giving, including gift-aid tax, at £45006 showed a 2.5% decrease on the previous year (£46,130) with the number of regular subscribers decreasing from 56 to 52. The PCC have again had to focus throughout the year on the catastrophic effects of the pandemic on our finances but thanks to the generous donations already mentioned, a further urgent Appeal to Parishioners was avoided. We are thankful for the regular gifts from our Parishioners throughout the year and trust you will be able to continue your valued support in 2022.

As in previous years, we are grateful to the Bell ringers and our Musicians who waive their fees in favour of the Church. Increasing visitors meant that the Gift stall could again provide the usual valuable source of income, after purchases. We are thankful for the income we received from Jenny's book sales, flower fund and refreshments which are starting again to make their usual contribution.

Our Parish Offer to the Diocese, which provides the stipends, pensions and housing for clergy, was £38661, (£50000 2020), and took 45% (2020 74%) of unrestricted incoming resources, (excluding legacies). Accruals have been included for any expenditure incurred but not paid for at year-end. Final costs and professional fees on the Minor Works Contract as Phase I of our Renovation Project and other exceptional repairs, appear as restricted expenditure. Routine maintenance appears as unrestricted expenditure.

PCC were able to resume their financial support for our Mission Partners CMS and in December sent a cheque for £2000. We were able to resume our usual Christingle service

albeit outside the church and were pleased to send a cheque for £224 to the Children's Society. In addition, as usual, people worked hard to ensure that gifts from Children's Society boxes and from the Christian Aid door to door collection were maximised and as these are sent direct they are not included in these Accounts.

We cannot finish without mentioning that during the year the benefices of Windermere (Applethwaite) St Mary and Troutbeck and the benefice of Staveley, Ings and Kentmere and the benefice of St Martin's became 'The United Benefice of South Lakes' and a Team Ministry was established. We look forward to working with the other five Parishes and gaining some potential cost benefits of scale.

Ted Cook
Mike Baldwin PCC Treasurers

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2021

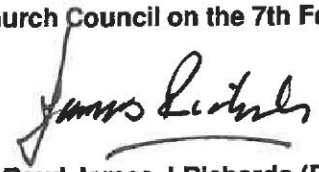
		Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
	INCOMING RESOURCES	2				
Voluntary Income:	Planned Giving with Gift Aid		34804		34804	34739
	Planned Giving without Gift Aid		1501		1501	2706
	Collections with Gift Aid		954		954	483
	Collections without Gift Aid		2967	224	3191	777
	Boxes		3938		3938	245
	SUMUP		1175		1175	0
	Donations with Gift Aid	2(a)	16872		16872	11430
	Donations without Gift Aid		1401		1401	3534
	Gift Aid recovered	2(b)	14925		14925	11800
	Compensation (re Power Outage)		420		420	0
	Jenny's Books		116		116	0
	Legacies		0		0	1258
	Grants	2(c)	0	2280	2280	52300
			79073	2504	81577	119272
Fees:	PCC fees for weddings & funerals		4089		4089	1854
	Bellringers' fees donated	2(d)	590		590	0
			4679	0	4679	1854
Church Activities:	Parish News advertising		40		40	250
	Gift Stall		2225		2225	204
	Concerts & Events	2(e)	0		0	0
			2265	0	2265	454
Investments:	Dividends and interest	2(f)	4	166	170	235
	TOTAL INCOMING RESOURCES		**86021**	**2670**	**88691**	121815
	RESOURCES EXPENDED	3				
Ministry:	Diocesan Parish Offering	3(a)	38661		38661	50000
	Clergy, Secretarial and Office Exp.	3(b)	12443		12443	13714
	Altar Supplies		15		15	77
	Organist		1224		1224	707
	Other costs	3(c)	1232	181	1413	1299
			53575	181	53756	65797
Building:	Power & Water		5214		5214	5158
	Insurance	3(d)	4056		4056	4437
	Renovation Project	3(e)		740	740	39502
	Repairs & Maintenance	3(f)	3473	2663	6136	2369
			12743	3403	16146	51466
Church Activities:	Gift Stall Purchases		1155	0	1155	103
Missions:	Missionary and Charitable Giving	3(g)	2040	224	2264	425
	TOTAL RESOURCES EXPENDED		**69513**	**3808**	**73321**	117791
	Net Incoming Resources before Other Gains and Losses.		16508	-1138	15370	4024
	Gains on disposal and revaluation of assets and investments	4	18	33	51	22
	Net Movement in Funds		16526	-1105	15421	4046
	Transfers between Funds				0	0
Balances b/fwd on 1st January 2021			16846	30993	47839	43793
Balances c/fwd on 31st December 2021			33372	29888	63260	47839

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
BALANCE SHEET AT 31st DECEMBER 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
FIXED ASSETS					
Tangible				0	0
Investments	5	151	17540	17691	17636
		151	17540	17691	17636
CURRENT ASSETS	6				
Stock	6(a)	2907		2907	3999
Debtors	6(b)	5471	46	5517	3097
Short-term deposits				0	0
Cash at bank and in hand		26888	12526	39414	36015
		35266	12572	47838	43111
CURRENT LIABILITIES	7				
Creditors falling due within one year				0	10200
Receipts in advance	7(a)	340		340	0
Accruals	7(b)	1705	224	1929	2708
		2045	224	2269	12908
Net current assets/ (liabilities)		33221	12348	45569	30203
TOTAL NET ASSETS		**33372**	**29888**	**63260**	47839
PARISH FUNDS	8				
Unrestricted	8(a)	33372		33372	16846
Restricted	8(b)		29888	29888	30993
TOTAL FUNDS		**33372**	**29888**	**63260**	47839

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

Approved by the Parochial Church Council on the 7th February 2022 and signed on its behalf by



The Revd James J Richards (PCC Chairman)

Notes to the financial statements
For the year ended 31 December 2021

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011 and the PCC (5th edition) including the Church Accounting Regulations 2017 published for the House of Bishops of the General Synod. The financial statements have been prepared under the historical cost convention except for the valuation of 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.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.
Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.
Unrestricted funds are general funds that can be used for PCC ordinary purposes.

Incoming resources

Planned giving, collections and donations are recognized when received. Tax refunds are recognized when they are claimed. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due and they are received. Dividends and interest are accounted for when received. All other income is recognized when it is due and/or received. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish offer is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with S.10 (2) (a) of the Charities Act 2011.
Movable church furnishings held by the rector and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1000 and these items of equipment, whether used within the church premises or rectory office, are written off when the asset is acquired.

Investments are valued at market value at 31 December.

2. INCOMING RESOURCES

2(a) This is made up of a small number of generous and unexpected gifts.

2(b) Includes tax recovered and tax claimed not yet recovered (£2997) up to 31 December, and tax claimed on loose cash in collections and boxes under the GASD Scheme.

2(c) These are grants under the Listed Places of Worship Grant Scheme in respect of VAT paid on church repairs..

2(d) The bell ringers have generously waived their wedding fees.

2(e) It was not possible to hold the Summer Garden Party or serve cream teas this year.

2(f) Dividends and interest received on investments and permanent endowments detailed in note 5 below.

3. RESOURCES EXPENDED

3(a) Diocesan Parish Offering paid in twelve equal instalments

3(b) Includes £9524 for the Parish Administrator (2020 £9593).

3(c) Includes £330 fee for Independent Examination (Unrestricted) and Bank charges of £386 (Unrestricted) and £181 (Restricted).

3(d) Insurance premium paid by instalments.

3(e) Final costs under the JCT Minor Works Contract on the Church Tower and South Aisle Roof.

3(f) Unrestricted costs are routine maintenance and restricted costs represent exceptional non-routine work not related to the Renovation Project.

3(g) Unrestricted costs represent a donation to our Mission Partners at CMS and the Bishop's Harvest Appeal. Restricted donations this year represent our donation to the Childrens Society from the Christingle Service.

4. GAINS/LOSSES ON THE DISPOSAL AND REVALUATION OF INVESTMENTS

These can be analysed as follows:	Unrestricted	Restricted
	£	£
CBF C of E Income shares	18	
COIF Charities Income units		33

5. FIXED ASSETS – INVESTMENT	Unrestricted	Restricted	Total	2020
Investments at 1 January 2021 at market value	£ 129	17507	17636	162592
Disposal/withdrawal at market value				
Purchases at cost				
Revaluation profit	£ 18	33	51	22
Transfers	£			-145190
Re-investment of dividends	£ 4		4	213
Investments at 31December 2021 at market value	£ 151	17540	17691	17636

At 31 December 2021 Investments were held in the following Funds:

			£
CBF C of E Income Shares	6 shares	market value	151
Total Unrestricted Investments			**151**
CBF C of E Deposit fund (Restricted)			10922
COIF Charities Income Units	13 units	-do-	267
Barclays Base Rate Reward Deposit			6351
Total Restricted Investments			**17540**

The PCC also receive restricted income from three connected Charity endowments (Registered Charities).

6. CURRENT ASSETS

6(a) Gift stall stock held at cost price.

6(b) Includes Gift Aid tax refund for 3 months to 31st December claimed but not received.

7. CURRENT LIABILITIES

7(a) Settlement in advance of a claim by our Insurers for repair work on a stained glass window not done at year-end.

7(b) Unrestricted accruals at year-end include clergy and administration costs £734, power and water costs £942 and other costs £29, due but not paid at year-end. Restricted accrual is the amount due to the Children's Society not paid at year-end.

8. PARISH FUNDS

8(a) The limited reserves available to meet future shortfalls in incoming resources against resources expended. Every effort is made to increase incoming resources and control resources expended. **The PCC has a Reserves Policy which states that we should hold at least 3 month's average running costs in unrestricted reserve together with at least £20,000, for emergency fabric work, in either restricted or unrestricted reserve and, unless better terms can be obtained from our own bankers, fund balances will be invested with the CBF Church of England Funds.** The Reserves Policy is reviewed annually.

8(b) Funds which have arisen from legacies, fundraising, dividends and asset sales (in particular sale of Church Rooms) are restricted to the purposes directed i.e. Fabric.

PAYMENTS TO PCC MEMBERS

A small immaterial portion of the expenses paid to the incumbent may have related to his services as chairman of the PCC. Other expenses were paid to officers for expenses wholly and exclusively incurred by them in the performance of their duties.

Parochial Church Council of the Ecclesiastical Parish of St Martin, Windermere

Independent Examiner's Report

I report on the accounts of the Trust for the year ended 31st December 2021 which are set out on pages 1 to 5.

Respective responsibilities of the PCC and examiner

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

It is my responsibility to:

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

Basis of the 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 PCC 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 members 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:

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

   - to keep accounting records in accordance with section 130 of the Charities Act); and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

   have not been met, or

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

A E LISHMAN, F.M.A.A.T

Jackson & Graham
Lake Road
Bowness-on-Windermere
Cumbria LA23 2JJ

Date 9th March 2022

FABRIC AND TERRIER REPORT

An audit of the Church inventory has been undertaken and found to be in order.

No major additions, alterations or repairs have been undertaken during the year under review. However, the upper facing south roof remains a constant concern since all efforts to effect short term repairs have been unsuccessful and two points of water ingress remain. The north facing roof needs replacing, but regrettably no funds are available to cover the cost. The same applies to the electrics which require modernisation and the main heating boiler which will need replacing. Some form of fund raising is becoming more and more urgent.

The day to day repairs needed to keep the church functioning have not been detailed, but have been funded via the normal church income.

Mike Fletcher, Church Warden.

DEANERY SYNOD REPORT

This report needs to begin with a note of thanks to Pat Baldwin who has represented St. Martin"s on the Deanery Synod for a number of years, but who has now stood down from that role. Thank you Pat for your commitment over the years.

The Deanery Synod met three times in 2021, in March, July and September. Because of the pandemic, the first two meetings were by Zoom, and the third took place at St. Mary's Church, Allithwaite.

Regular business of the Synod includes reports on

* Safeguarding

* the Archdeaconry Pastoral Committee (parish reorganisation, clergy housing etc.),

* Diocesan Synod

* General Synod;

* the work of Chris Mason our Network Youth Church Minister,

* ministry strategy in the three Mission Communities in the Windermere Deanery

* Parish Offer

* Deanery finances.

The members of the Deanery Synod also elect members (who do not need to be existing Deanery Synod members) from within the Deanery to Diocesan Synod and from within the Diocese to General Synod. (Any person elected to Diocesan Synod or General Synod is then automatically a member of the Deanery Synod)

The Deanery is financed by a levy on the parishes, pro rata according to the number of members they are entitled to. (There isn't a discount if they don't appoint their quota of members!) A mall part of the levy covers the administrative costs of the Deanery, and the larger part pays the expenses of Network Youth Church across the Deanery.

This year we heard via the Archdeaconry Pastoral Committee from Ric Jaques from Church House in Penrith about how the diocese is responding to the general financial challenge and the particular issues of the pandemic. This had include furloughing staff, and a restructuring and reduction of the already lean staff team in Penrith. Katherine Froggatt introduced us to the work of Ann Chaplaincy Ministry to older people,

In July the Synod elected Helen Hoyle, Susan Barr and Biddy Hibbert to Diocesan Synod with a further three lay vacancies to be filled. The clergy elected to Diocesan Synod are John Dixon, Jane Maycock, Jane Nattrass, James Richards, and David Wilmot.

In September we noted the death of Giles Wingate-Saul a very committed member of the church in Satterthwaite, and a committed and valued member of Synod fro many years.

The Archdeacon spoke to us about "What will Church look like in 2030". He took 1Peter 2v 9-11 as a starting point to reflect on four ares

1) "Culture Wars": does the Church end up simply adopting the contemporary culture. What are the points of conflict? How can/should we be different?

2) Being Disciples in Exile: the challenge of making discipleship our primary vocation, both individually and collectively. Discipleship as a continuing, life-transforming challenge.

3) Reclaiming the Institution: what should Church be?

4) Being Missional in focus the move from High Visibility to Big Impact: Mission is not about high visibility events – national or civic. Rather it is about how we make a big impact locally and in community.

SUNDAY CLUB AND YOUNG PEOPLE'S GROUP REPORT

Sunday Club meets every Sunday in term time and we continue to follow the 'Friends and Heroes' adventure stories which incorporate a Bible story linked in to the adventure. We talk about the story and relate it to our everyday lives. We then have a game or do a craft activity which usually the children take home as a reminder during the week of what we have learnt.

At Christmas and Easter we have films from 'Super Books' which transport the children back to the events in Jesus's life as if they were there themselves and this helps them to understand the true meaning of Christmas and Easter.

We have between 1 and 5 children but visiting children are welcome to join us. We also have a party at Christmas and end of term in July.

Miriam Rayner.

HOME GROUP

Home Group meets alternate Fridays during term time and we have about 12 members. Studies are varied. We have listened to Bishop James' talks on the History of the Church and we have just finished a course on prayer presented by Archbishop Welby. We are about to start a Lenten study resourced from the Scottish Bible Society.

These studies incorporate questions for people to consider and provoke lots of discussion.

Miriam Rayner.

2021 Annual Meeting – Rector's remarks

I am writing these remarks in the shadow of the invasion of the Ukraine which began three weeks ago, but which was nowhere on most people's horizons in 2021.

2021 had us see-sawing between church being open and locked down, as well as continuing to adjust to the new arrangements as we brought six parishes in three benefices served by three clergy into a single team served by two clergy.

Then in the summer, Canon Shanthi Thompson was asked to put in an application for the post of vicar of Holy Trinity, Kendal for which she was then successful. This was not something either she or I had foreseen, and from the end of September I found myself responsible for all six parishes, pending the appointment of a successor to Shanthi.

I am enormously grateful to all at St. Martin's, and in the other parishes, who have been very gracious about supporting me in this challenge, about stepping up to new roles within the life of the church, and in prayerful support for me in this challenging situation.

The new appointment really needed to wait until the new team ministry was official, and it duly became so at the beginning of November. We are formally now part of the South Lakes Team Ministry, and I am team rector.

Moves are already afoot to appoint a team vicar, and I sincerely hope there will be someone in place by the beginning of September, In the meantime I continue to be grateful for all the ways in which people are stepping up to the challenge of the situation, and also offering support to me in my role.

I am also grateful for all who through regular giving or special donations have continued to enable the work of the church to be funded, and in particular that we were able to pay the full amount of our share of Parish Offer for 2021, by means of two supplementary payments at the end of the year. Ric Jaques, Head of Finance at Church House emailed me to say *"I just wanted to send a personal thanks for the additional payments St Martin's were able to make last year over and above the initial offer made of £30,000.*

"2020 and 2021 will obviously have hit you hard with the long periods of lost visitors into the Lakes, and predicting your income and hence offer over this period will have been a tall order.

"It is helpful and encouraging that parishes who ended the year perhaps in a better position than they feared have been able to show generosity with additional payments like this – our overall offer has taken a significant hit since 2019 so these extra gifts have been much appreciated. Please do pass on our grateful thanks to your PCC and congregation."

Niels Bohr, the 1922 Nobel Prize winning Danish physicist, is supposed to have said, "Prediction is very difficult, especially about the future." and certainly the past couple of years have proved that abundantly. Similarly in the Letter of James chapter 4, it says *'Now listen, you who say, "Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money." Why, you do not even know what will happen tomorrow... Instead, you ought to say, "If it is the Lord's will, we will live and do this or that."'*

Whatever the coming year has in store for us as a parish, a team or a mission community, may we go on seeking to work with God in his mission to our communities and to be doers of his will.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE

England & Wales - Charity number 1161992

Accounts

The Ecclesiastical Parish of St Martin, Windermere
Charity Number 1161992

St Martin's
You're always welcome

Annual Report & Financial Statement of the Parochial Church Council for the year ended 31st December 2020 and Minutes of the Vestry and Annual Parochial Church Meeting held on Sunday 18th October 2020

"We aim to respond to God's love, enjoying it together in worship and mutual care, and sharing it with everyone."

Incumbent:
The Revd. James Richards BA MA
The Rectory,
Longlands Road,
Bowness-on-Windermere,
LA23 3AS.

Parish Office:
St. Martin's Parish Church,
Lake Road,
Bowness-on-Windermere,
LA23 3DE

Bank:
Barclays Bank plc
Windermere

Independent Examiner:
Jackson and Graham,
Chartered Accountants,
Lake Road,
Bowness-on-Windermere,
LA23 2JJ

THE PARISH CHURCH OF ST MARTIN, WINDERMERE
AGENDA FOR THE ANNUAL MEETING OF PARISHIONERS AND PAROCHIAL CHURCH MEETING
TO BE HELD ON SUNDAY 18th April 2021 IN CHURCH
AT 11.30 am

Prayer

Apologies

MEETING OF PARISHIONERS (EASTER VESTRY)

Resolution under s.3 of the Churchwardens Measure 2001

Section 3 of the Churchwardens Measure 2001 provides that

> "a person shall be disqualified from being chosen for the office of churchwarden when that person has served as a churchwarden of the same parish for six successive periods of office until the annual meeting of the parishioners to elect churchwardens in the next year but one following the date on which that person vacated office at the end of the last such period"

In simple terms it requires a one year break after a person has served six consecutive terms as churchwarden.

The Annual Meeting of Parishioners, however, can pass a resolution that the Section should not apply for this parish. The resolution can be reversed at any future Meeting of Parishioners.

Accordingly the Meeting is invited to pass a resolution as follows:
"This meeting of parishioners resolves that s.3 of the Churchwardens Measure 2001 shall not apply in this parish."

Election of Wardens

ANNUAL PAROCHIAL CHURCH MEETING

APCM Minutes of 18th October 2020

Report of PCC for 2020

Accounts & Financial Report for 2020

Appointment of Independent Examiner

Church Fabric & Terrier Report

Deanery Synod Report

Electoral Roll Officer's Report

Election to PCC

Election of Sidesmen

Rector's closing remarks and prayer

**** **** **** **** **** ****

There will be a short meeting of the new PCC immediately following the APCM specifically to elect the officers of the PCC:

Lay Chair; Secretary; Joint Treasurers; Electoral Roll Officer.

THE PARISH CHURCH OF ST. MARTIN, WINDERMERE.

MINUTES OF THE ANNUAL VESTRY AND PAROCHIAL MEETING
for the year 2020, held in the Church at 11.30am on
SUNDAY 18th October 2020
Draft

1 OPENING PRAYER and ATTENDANCE

The Rector, the Revd. James Richards opened the meeting with prayer.
There were about 26 parishioners present, and 8 on Zoom who couldn't attend in person.

2 APOLOGIES

Patricia Platt, Ted Cook, Leila Frank.

3 ELECTION OF WARDENS (4 vacancies; Wardens are ex-officio members of PCC)

Wardens can be voted for by anyone on the Electoral Roll. Mike Fletcher is willing to stand again. James said how grateful he is for Mike's support and work. Elected unanimously.

4 APCM MINUTES OF MARCH 2019

These were approved and signed as correct by the Chairman. There were no matters arising.

5 REPORT OF PCC FOR 2019

This document had been approved by the PCC and circulated prior to the meeting. It was approved unanimously.

6 ACCOUNTS & FINANCIAL REPORT FOR 2019

Mike Baldwin spoke on the reports which had been prepared jointly with Ted Cook and distributed previously. He said that since the reports had been completed a lot had happened, it has been, and still is, a very strange time. 2019 had finished with reasonable reserves in a strong position but, as the PCC was aware, we were in a deficit position. The Parish offer of £60000 had been reduced to £50000 which had caused ripples at the Diocese, resulting in a meeting with the Archdeacon to allow us to give our explanation for the reduction.
Mike thanked everyone for their continued planned giving, and other contributions such as the book stall, and a big thank you to all who had responded so generously to the appeal.
The renovation project has been completed successfully.
John Parker, on Zoom, asked what percentage of our resources made up the £50000 Parish offer. Mike said that last year it was about 78% but it was very difficult to say for this year, probably nearer 100%.
James thanked both Mike and Ted for all their work and for keeping the PCC up to date on a regular basis.

Jackson and Graham were proposed and agreed as our continued independent examiner.

7 THE FOLLOWING REPORTS HAD BEEN CIRCULATED PRIOR TO APCM

a) Church Fabric & Terrier Report, with thanks to Mike Fletcher
b) Deanery Synod, with thanks to Pat Baldwin
All reports were accepted. James made a point of thanking Miriam Rayner and Ali Jarvis for their work with children.

8 ELECTORAL ROLL OFFICER'S REPORT

Pat Baldwin reported that there are 101 parishioners on the electoral roll, 28 of whom are not resident in the parish. Three names were added but two have sadly died. The average weekly attendance, counted in October 2019, was 78. However, there was one funeral service and if this is included the figure increases to 97. The report was accepted unanimously with thanks to Pat.

9 ELECTIONS

a) PCC:

1 year term – Janet Rudd.
2 year term – Martin Rayner, Mike Baldwin, Ann Wanska, Jill Butler.
All were elected unanimously.

b) SIDESMEN

The current sidesmen, Jenny Cartwright, David & Carol Brooks, Ruth Richards, Mary Shankley, Margaret & Ted Cook, Hilary Sharpe, Ann Wanska, Barbara Fletcher, Joan Williamson, Loretto Gentry, Leila Frank agreed to stand again.
All were elected unanimously.

10 RECTOR'S CLOSING REMARKS FOR ANNUAL CHURCH MEETING 2020

James started by quoting from James chapter 4 about not knowing what will happen today or tomorrow, which is certainly relevant for us now.
He particularly wanted to note the death of Edward Boow last year who was a long time treasurer. He stood down in 2001 but continued looking after Gift Aid, he had also been a big part of the youth group of the time. James thanked Mike Fletcher for all his help during the year. He said the work on the church is now finished, apart from a few leaks, and he is happy and satisfied with both the architect and the contractors.
Regarding the life of the church, there have had to be quite a few changes, David Wilmot moved to Grasmere leaving only two clergy available which meant a new pattern of officiating at church services. James is now only taking services, and therefore communion, on alternate Sundays at St. Martin. He is very grateful to all who are managing the other services. As far as can be seen, everything is working well, but because of the lockdown it is difficult to be sure. Mission Communities, in James' opinion, is good and we should discern God's purpose for us and rest in His Grace, trusting in him to guide us. It is challenging and somewhat daunting but we know God is still at work in it all.
Clarence offered to help out where needed while in the UK.

The meeting closed at 12pm with the Grace.

M.F.

The Parochial Church Council of the Ecclesiastical Parish of St. Martin, Windermere
Annual Report for the year ended 31st December 2020.

Administrative Information
St. Martin's Church is situated close to Lake Windermere at Bowness. It is part of the Diocese of Carlisle within the Church of England. The correspondence address is The Parish Church of St. Martin, Lake Road, Bowness on Windermere, LA23 3DE. On 3rd June 2015, the PCC became a Registered Charity with the title of 'The Parochial Church Council of the Ecclesiastical Parish of St. Martin, Windermere' with the Charity Number 1161992. our Charity details can be accessed by all on the Charity Commission Register.

PCC members elected at the APCM of 18th October 2020 until the date this report was accepted are:
Ex Officio members:

Incumbent	The Revd James Richards *(Chairman)*
Wardens:	Mike Fletcher
Deanery Synod:	Mrs. Pat Baldwin

Elected members:
Mike Baldwin *(Treasurer)*; Diana Dodd; Jenny Cartwright; Mary Fenna *(Secretary)*; Jill Butler; Ann Wanska; Ted Cook *(Treasurer)*; Martin Rayner; Janet Rudd; Ros Rooke.

Structure, governance and management:
The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll so as to be eligible to vote for and/or stand for election to the PCC.

Objectives and activities:
The primary objective of St. Martin's is the promotion of the Gospel of our Lord Jesus Christ according to the doctrine and practice of the Church of England. St Martin's PCC has the responsibility of co-operating with the incumbent, the Revd. James Richards, in promoting in the ecclesiastical parish the whole mission of the Church; pastoral, evangelistic, social and ecumenical. The PCC has the maintenance responsibility for St. Martin's Church building.

Church attendance
There were 101 members on the Church Electoral Roll at 9.03.2020; 28 of whom resided outside the parish. The average weekly attendance, counted at all services during October 2020 (when national attendance count is done), was 30. At festivals and special occasions the weekly attendance number may exceed 500 (*under normal circumstances).* Notice of closure of the Electoral Roll for revision will be posted March 2021 and displayed for 14 days. The revision date for the Roll is mid March 2021, and the new and revised Roll displayed in Church at the beginning of April 2021. Details of the updated Electoral Roll are reported to the APCM.

Review of the year:
> The full PCC met only twice during 2020, due to the Government imposed lockdown because of the Covid pandemic; Standing Committee met once and Working Groups and sub-committees met between meetings when possible and their reports were received by the full PCC and discussed where necessary.
> Building development: James said there were site meetings every month, there were some small repairs needed which were not in the quote, the quantity surveyor mentioned that the construction period could run over, and we agreed to cover his out of pocket expenses by £630. The project is now substantially finished, with a few leaks remaining that will only be repaired with a still needed new roof.
> Pastoral Changes: With the departure of the Revd David Wilmot from St. Mary's and Jesus Church to Grasmere and Rydal, new arrangements are being put in place for the six parishes which will form part of the Mission Community in our area. The Rector, the Revd James Richards, and Canon Shanthi Thompson will be sharing responsibility for the six parishes. Shanthi will have pastoral responsibility for St. James, Staveley, St. Mary, Windermere (Applethwaite) and Jesus Church, Troutbeck, and James will have responsibility for St. Martin's, St Anne, Ings and St. Cuthbert, Kentmere.

Pending formal reorganisation, James has additionally been appointed Associate Vicar of St. Mary's, Jesus Church, St. Anne's, St. James's and St. Cuthbert's, and Shanthi has additionally been appointed as Associate Vicar of Jesus Church, St. Mary's and St. Martin's. A formal pastoral reorganisation process is going ahead which will see the six parishes being formed into a team with James as Team Rector and Shanthi as Team Vicar, and she is also designated to be the Mission Community Leader. One immediate practical effect is that on second and fourth Sundays in the month morning worship is led by lay-people when James is at Ings, and there

will also in time need to be adjustments around what happens in major festivals.

At the same time, the Mission Community process which began with a Moving Forward Workshop in November 2019 has been stalled. Nonetheless it will still go ahead, and some plans are being made to enable that. In addition to the six parishes, the Mission Community will include Windermere Methodist Church and Carver (URC) Uniting Church.

> Safeguarding: The PCC unanimously approved the appointment of Ian Durrell as safeguarding co-ordinator for all six parishes in the proposed new benefice.

> The choir did meet regularly with Vivienne before lockdown. The PCC thanks all musicians, singers, organists, and instrumentalists, for their contribution to the services which we have been able to hold when the lockdowns were temporarily lifted.

> Also remembered with thanks are those who work to keep the church clean, and sanitised, arrange flowers and keep the church open for private prayer as and when allowed.

Mission and Evangelism:

> Part of the ministry of the church, beyond that to regular attenders, was to the 3 couples who were married at St. Martin's and to their families and friends in 2020. Also the families and friends of the people whose funeral/memorial services were held here and to the 1 child baptised at St. Martin's and their parents, families and friends during the year.

> Youth work in the church is on Sunday mornings, for children between 3 – 11 years, thanks go to Miriam Rayner and all those who are involved, as always, more helpers would be appreciated.

> Christmas and Easter greetings cards with service details were not delivered to surrounding areas due to the present circumstances. Many services have been held via Zoom each Sunday, even when a service in church was possible, to reach out to those who felt unable to attend personally. The Christmas carol service, Christingle and Midnight services were not held in church, but Christmas Day was able to be held. Christingle gift packs were sent out to local schools as an invite to join in with the Zoom service.

> Home groups naturally had to be cancelled, they normally meet regularly for fellowship, prayer and discussion. All meetings are held at member's homes.

> The pastoral visiting team visits the sick and bereaved, in hospital or nursing homes and offers lifts to any wishing to join us for the 4th Wednesday service of Holy Communion, and enjoy tea and cake afterwards.

> Prayer for Healing during the bi-monthly Wednesday service is greatly appreciated.

Social events:

Events usually organised by the social committee in order to continue the social life of the parish by the following means were unable to take place -

> The Garden Party.

> Refreshments provided after special services such as Mothering Sunday and the Christmas Carol service.

> The Lunch Bunch ladies could not continue to meet once a month after church, to enjoy lunch and fellowship at a local restaurant.

> Wednesday afternoon summer Cream Teas.

> The Martinmas Fair.

Finance

Early in the year we received a letter requesting a meeting with the Archdeacon with regard to the Parish offer, as we were unable to increase our offer from last year. Detailed papers were produced showing the reasons behind this decision which were sent to the Bishop as a starting point for the meeting. The meeting went well and the decision was understood and accepted. The offer will be reviewed at each PCC meeting. It was believed that churches would be given card swipe machines to enable easier giving by visitors etc. It was decided that the Parish offer should, for the foreseeable future, be made by cheque rather than standing order while we monitor our cash flow. We unfortunately also felt unable to make our usual contribution to CMS while we cannot fulfill our obligation to the Parish offer. An appeal for funds which was sent out was met with great generosity.

The Finance Committee monitor financial performance and both Mike Baldwin and Ted Cook update PCC regularly and bring any issues to PCC as needed. The Treasurers report to the APCM contains fuller details of the parish finances.

Approved by the PCC on 4th February 2020 and signed on its behalf by the Revd. James Richards (Chairman)

M.F

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE

ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2020

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
FINANCIAL REPORT FOR THE YEAR ENDED 31st DECEMBER 2020

The Annual Accounts have been prepared in accordance with the Charities Act 2011 and PCC Accountability (5th edition) using the accruals accounting basis.

Prior to the start of the year, PCC had approved a balanced budget on unrestricted funds and this had meant making some very difficult decisions on costs but we had not anticipated the huge impact of Covid 19, an unknown virus at that time. In the event, it is not surprising to report that the year ended with a reduction in unrestricted reserves of £8864. There were two legacies received during the year from the Estates of the late Rachel Berry and Sylvia Deacon. We saw restricted reserves increase by £12910 in the year as a consequence of phase one of the Church Renovation Project, which included work on the Tower and the South Aisle Roof, being completed on target at the end of March and the claims for grants under the LPWG Scheme received in full (£50781). The pandemic hindered the usual fundraising efforts by preventing both our Summer Fayre going ahead and our group of St Martin's ladies from serving cream teas to visitors during the summer. It also meant that visitors both at services and all other times were reduced to a trickle as the pandemic took hold and this was reflected in reduced casual donations and the associated gift aid claims. Weddings were another casualty and this was reflected in reduced PCC and bell ringers' fees and retiring collections. At the close of the year unrestricted reserves stood at £16846 and restricted reserves at £30993, the former less than our reserves policy says is needed for day to day operations (currently £19500),

Planned giving, including gift-aid tax, at £46,130 showed a 3% decrease on the previous year (£47,592) with the number of regular subscribers decreasing from 61 to 56. The PCC have had to focus throughout the year on the catastrophic effects of the pandemic on our finances and, with this in mind, an urgent Appeal for help was made to Parishioners. The response was truly exceptional with a total received of almost £15000 with gift aid. Some also increased their existing annual giving which is of lasting benefit. A regular financial commitment in this way enables PCC to budget with confidence for the year ahead. The PCC would like to thank everyone who responded to the Appeal or donated in any way to St Martin's in the year and trust that you will be able to continue your valued support in 2021.

We are always grateful to the Bell ringers and our Musicians who waive their fees in favour of the Church but it was not possible to do so this year. Lack of visitors meant that the Gift stall could not provide the usual valuable source of income, after purchases. We are thankful for Parish News advertising which brought in £250 but our usual other sources of income were severely affected by the pandemic.

Our Parish Offering to the Diocese, which provides the stipends, pensions and housing for clergy, was £50000, (£60000 2019), and took 74% (2019 73%) of unrestricted incoming resources, (excluding legacies). Accruals have been included for any expenditure incurred but not billed at year-end. In 2019 the PCC agreed a JCT Minor Works Contract as Phase I of our Renovation Project at a cost of £275.000 including professional fees but excluding VAT. The costs in the year including accruals for retention monies and architects fees as well as any exceptional repairs, appear as restricted expenditure. Routine maintenance appears as unrestricted expenditure.

PCC were unable to continue their financial support for their Mission Partners CMS but a special appeal to parishioners for help meant we were able to send a cheque for £425 with others sending their gifts directly. Similarly, we were not able to make any of the usual donations to Charities raised from special collections and events. In the case of the Children's Society we provided an online Christingle service and made up packs for schools to give out to children so that they could participate and they were asked to make any gifts directly. In addition, as usual, gifts from Children's Society boxes and from the Christian Aid door to door collection were sent direct and are not included in these Accounts.

Ted Cook
Mike Baldwin PCC Treasurers

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2020

		Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
	INCOMING RESOURCES	2				
Voluntary Income:	Planned Giving with Gift Aid		34739		34739	35604
	Planned Giving without Gift Aid		2706		2706	3088
	Collections with Gift Aid		483		483	2914
	Collections without Gift Aid		777		777	5436
	Gift Aid recovered	2(a)	11800		11800	11989
	Donations with Gift Aid		11430		11430	1450
	Donations without Gift Aid	2(b)	3534		3534	1179
	Boxes		245		245	7393
	Jenny's Books		0		0	462
	Legacies		1258		1258	0
	Grants	2(c)		52300	52300	1931
			66972	52300	119272	71446
Fees:	PCC fees for weddings & funerals		1854		1854	5365
	Bellringers' fees donated	2(d)	0		0	880
			1854	0	1854	6245
Church Activities:	Parish News advertising		250		250	383
	Gift Stall		204		204	5522
	Concerts & Events	2(e)	0	0	0	4005
			454	0	454	9910
Investments:	Dividends and interest	2(f)	4	231	235	1022
	Total Incoming Resources		**69284**	**52531**	**121815**	88623
	RESOURCES EXPENDED	3				
Ministry:	Diocesan Parish Offering	3(a)	50000		50000	60000
	Clergy, Secretarial and Office Exp.	3(b)	13714		13714	14837
	Altar Supplies		77		77	468
	Organist		707		707	2192
	Other costs	3(c)	1166	133	1299	1765
			65664	133	65797	79262
Building:	Power & Water		5158		5158	5128
	Insurance	3(d)	4437		4437	4524
	Renovation Project	3(e)		39502	39502	292039
	Repairs & Maintenance		2369	0	2369	3029
			11964	39502	51466	304720
Church Activities:	Gift Stall Purchases		103	0	103	3715
Missions:	Missionary and Charitable Giving	3(f)	425	0	425	2928
	Total Resources Expended		**78156**	**39635**	**117791**	390625
	Net Incoming Resources before Other Gains and Losses.		-8872	12896	4024	-302002
	Gains on disposal and revaluation of assets and investments	4	8	14	22	51
	Net Movement in Funds		-8864	12910	4046	-301951
	Transfers between Funds				0	0
Balances b/fwd on 1st January 2020			25710	18083	43793	345744
Balances c/fwd on 31st December 2020			16846	30993	47839	43793

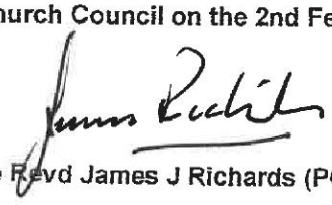
The notes on the following pages form part of these Accounts.

THE PCC OF THE ECCLESIASTICAL PARISH OF ST MARTIN, WINDERMERE
BALANCE SHEET AS AT 31st DECEMBER 2020

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £	Total Funds 2019 £
FIXED ASSETS					
Tangible				0	0
Investments	5	129	17507	17636	162592
		129	17507	17636	162592
CURRENT ASSETS	6				
Stock	6(a)	3999		3999	3328
Debtors	6(b)	3097		3097	2457
Short-term deposits				0	0
Cash at bank and in hand		12329	23686	36015	53455
		19425	23686	43111	59240
CURRENT LIABILITIES	7				
Creditors falling due within one year	7(a)		10200	10200	175000
Receipts in advance		0		0	1000
Accruals	7(b)	2708		2708	2039
		2708	10200	12908	178039
Net current assets/ (liabilities)		16717	13486	30203	-118800
TOTAL NET ASSETS		**16846**	**30993**	**47839**	43792
PARISH FUNDS	8				
Unrestricted	8(a)	16846		16846	25710
Restricted	8(b)		30993	30993	18083
TOTAL FUNDS		**16846**	**30993**	**47839**	43793

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

Approved by the Parochial Church Council on the 2nd February 2021 and signed on its behalf by



The Revd James J Richards (PCC Chairman)

Notes to the financial statements
For the year ended 31 December 2020

1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011 and the PCC (5th edition) including the Church Accounting Regulations 2017 published for the House of Bishops of the General Synod. The financial statements have been prepared under the historical cost convention except for the valuation of 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.

Funds

Endowment funds are funds, the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.
Restricted funds represent (a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and (b) donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund. *Unrestricted funds* are general funds that can be used for PCC ordinary purposes.

Incoming resources

Planned giving, collections and donations are recognized when received. Tax refunds are recognized when they are claimed. Grants and legacies are accounted for when the PCC is legally entitled to the amounts due and they are received. Dividends and interest are accounted for when received. All other income is recognized when it is due and/or received. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that award creates a binding or constructive obligation on the PCC. The diocesan parish offer is accounted for when due. Amounts received specifically for mission are dealt with as restricted funds. All other expenditure is generally recognized when it is incurred and is accounted for gross.

Fixed assets

Consecrated and benefice property is not included in the accounts in accordance with S.10 (2) (a) of the Charities Act 2011.
Movable church furnishings held by the rector and churchwardens on special trust for the PCC and which require a faculty for disposal are inalienable property, listed in the church's inventory, which can be inspected (at any reasonable time). For anything acquired prior to 2000 there is insufficient cost information available and therefore such assets are not valued in the financial statements. Subsequently no individual item has cost more than £1000 and these items of equipment, whether used within the church premises or rectory office, are written off when the asset is acquired.

Investments are valued at market value at 31 December.

2. INCOMING RESOURCES

2(a) Includes tax recovered and tax claimed not yet recovered (£2696) up to 31 December, including tax claimed on loose cash in collections and boxes under the GASD Scheme.

2(b) These gifts represent our urgent appeal to parishioners for help to support the Church through the pandemic.

2(c) These are grants under the Listed Places of Worship Grant Scheme in respect of VAT paid on the JCT Minor Works contract and also £1519 toward the cost of a roof alarm.

2(d) In previous years the Bell ringers have generously waived their fees and the musicians who play on the second Sunday each month have done likewise. However, the pandemic has prevented both of these activities for most of this year

2(e) It was not possible to hold the Summer Garden Party or serve cream teas this year.

2(f) Dividends and interest received on investments and permanent endowments detailed in note 5 below.

3. RESOURCES EXPENDED

3(a) Diocesan Parish Offering paid in twelve equal instalments

3(b) Includes £9593 for the Parish Administrator (2019 £9246).

3(c) Includes £330 fee for Independent Examination (Unrestricted) and Bank charges of £208 (Unrestricted) and £133 (Restricted).

3(d) Insurance premium paid by instalments.

3(e) Costs in the year under the JCT Minor Works Contract on the Church Tower and South Aisle Roof including accrued commitments of £10200 ex VAT, for retention and Architects fees.

3(f) Unrestricted costs represent a donation to our Mission Partners at CMS. There were no restricted donations this year.

4. GAINS/LOSSES ON THE DISPOSAL AND REVALUATION OF INVESTMENTS

These can be analysed as follows:	Unrestricted	Restricted
	£	£
CBF C of E Income shares	8	
COIF Charities Income units		14

5. FIXED ASSETS – INVESTMENT	Unrestricted	Restricted	Total	2019
Investments at 1 January 2020 at market value	£ 117	162475	162592	296746
Disposal/withdrawal at market value				
Purchases at cost				
Revaluation profit	£ 8	14	22	
Transfers	£	- 145190	-145190	
Re-investment of dividends	£ 4	209	213	
Investments at 31December 2020 at market value	£ 129	17507	17636	162592

At 31 December 2020 Investments were held in the following Funds:

			£
CBF C of E Income Shares	6 shares	market value	129
Total Unrestricted Investments			**129**
CBF C of E Deposit fund (Restricted)			10922
COIF Charities Income Units	13 units	-do-	234
Barclays Base Rate Reward Deposit			6351
Total Restricted Investments			**17507**

The PCC also receive restricted income from three connected Charity endowments (Registered Charities).

6. CURRENT ASSETS

6(a) Gift stall stock held at cost price.

6(b) Includes Gift Aid tax refund for 3 months to 31st December of £2696 claimed but not received.

7. CURRENT LIABILITIES

7(a) Retention and Architectural commitments under the JCT Minor Works Contract referred to in note 3(e).

7(b) Accruals at year-end include clergy and administration costs £1355, Power and water costs £1303 and other costs £50, due but not paid at year-end.

8. PARISH FUNDS

8(a) The limited reserves available to meet future shortfalls in incoming resources against resources expended. Every effort is made to increase incoming resources and control resources expended. **The PCC has a Reserves Policy which states that we should hold at least 3 month's average running costs in unrestricted reserve together with at least £20,000, for emergency fabric work, in either restricted or unrestricted reserve and, unless better terms can be obtained from our own bankers, fund balances will be invested with the CBF Church of England Funds.** The Reserves Policy is reviewed annually.

8(b) Funds which have arisen from legacies, fundraising, dividends and asset sales (in particular sale of Church Rooms) are restricted to the purposes directed i.e. Fabric.

PAYMENTS TO PCC MEMBERS

A small immaterial portion of the expenses paid to the incumbent may have related to his services as chairman of the PCC. Other expenses were paid to officers for expenses wholly and exclusively incurred by them in the performance of their duties.

Parochial Church Council of the Ecclesiastical Parish of St Martin, Windermere

Independent Examiner's Report

I report on the accounts of the Trust for the year ended 31st December 2020 which are set out on pages 1 to 5.

Respective responsibilities of the PCC and examiner

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

It is my responsibility to:

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

Basis of the 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 PCC 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 members 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:

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

   - to keep accounting records in accordance with section 130 of the Charities Act); and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

   have not been met, or

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

A E LISHMAN, F.M.A.A.T

Jackson & Graham
Lake Road
Bowness-on-Windermere
Cumbria LA23 2JJ

A E Lishman

Date 11th March 2021

Fabric and Terrier Report, St Martin's Church 2019-2020

An audit of the Church inventory has been undertaken and found to be in order.

A new catering water heater was purchased to replace the old one which was no longer serviceable.

A monitored intruder alarm has been added to cover the lead roof which, in addition to increasing the amount insured, has resulted in slightly reducing the premium.

The lower south-facing roof has been replaced, which has stopped much of the water ingress, but the remainder is causing some concern with two leaks still evident. Walkers (the conservation specialists who replaced the roof) have been asked to solve the problem, but so far they have not achieved success.

The bell tower has been pointed in order to stop water ingress and the ringing chamber had the damp-damaged plaster removed. The walls are still drying and it will be some time before full restoration can occur. However, all expenses in this regard, which have been sanctioned by the PCC, are included in the full restoration cost which can be covered within the existing church funds.

The north side of the roof, together with the old roof on the south side, remains a concern, and will receive attention when funds allow. However, the cost is currently beyond church resources, but will receive attention together with the aged electrical system, when funds permit.

A number of minor repairs and maintenance issues have been undertaken during the year under review which have not been detailed.

Mike Fletcher
Church Warden

Deanery Synod Annual Report

Due to the pandemic there was only one Deanery Meeting in 2020. This took place via Zoom on the 2nd November, 2020.

The main item on the agenda was the Network Youth Ministry. Chris Mason reported that there had been many new challenges due to the lockdowns. Most meetings had been held on Zoom. However, when the schools returned in September there was a short period when the young people were able to meet together outside. Chris has obviously done an amazing job maintaining meaningful contact with the youth in our Deanery. If you would like to know more or could support him in any way, please contact him on chris.mason@carlislediocese.org.uk.

Pat Baldwin
Deanery Synod Representative

2020 Annual Meeting – Rector's remarks

There was nothing unusual about the way 2020 began to warn us that it would be anything out of the ordinary.

At the end of 2019 we had taken part in a Moving Forward workshop to begin a process of forming into a Mission Community made up of Windermere Methodist Church, Carver Uniting Church, St. Martin's, Bowness, St. Mary's, Windermere, Jesus Church Troutbeck, St Cuthbert's, Kentmere, St Anne's, Ings and St. James's Staveley.

The outbreak of a new virus in Wuhan in central eastern China was like a cloud on the horizon no larger than a person's hand. At first it seemed that it might like MERS or SARS never quite make it to these shores, or like Swine flu turn out not to be a big problem after all. But as the year advanced it became clear that it was a very different proposition. On Sunday 15th March we had normal services in church, but in that week we went into lockdown and next week's Mothering Sunday service at St. Martin's was live-streamed from an empty church.

We have all had to learn very fast and adapt to the new situation. I am very conscious of the way in which people have been looking out for each other as the year has gone on.

Our churches re-opened at the end of July, but worship looked very different with everybody masked and no singing or socialising after the service. And of course some people needed to continue to self-isolate for their own protection so we were also live-streaming services.

For St. Martin's the year saw a considerable loss of about a third of our usual income because of the absence of visitors. Church members responded generously to this situation, and thankfully we have been able to bump along so far.

A year which saw 126,000 deaths from the virus in the UK has given us and the whole world pause for thought, and a desire, as the slogan goes, to "build back better".

At the time of writing it is not clear how 2021 is going to work out, although we have been locked down again for the first three months.

The process of the Anglican part of that community coming into a single Anglican benefice has been moving forward slowly. The process of forming a Mission Community has been temporarily stalled by the lockdown, but that is still our target. We want to make sure that it is focussed on the Church's part in God's mission to the world, and doesn't get bogged down in structural questions.

Amidst all the uncertainty it remains true that "nothing in all creation can separate us from the love of God in Christ Jesus our Lord" and that we are called to bear witness to that love in word and deed, and to go on declaring that "God was in Christ reconciling the world to himself".