

**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 31<sup>st</sup> December 2021  
and  
Minutes of the Vestry and Annual Parochial Church Meeting  
held on Sunday 18<sup>th</sup> 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.

**Bank:**

Barclays Bank plc  
Windermere

**Parish Office:**

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

**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 3<sup>rd</sup> April 2022 in Church at 11.30 am**

Prayer

Apologies

**Easter Vestry**

Election of Wardens

**Annual Parochial Church Meeting**

1. APCM Minutes of 18<sup>th</sup> 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 18<sup>th</sup> 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 of 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 31<sup>st</sup> 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 3<sup>rd</sup> 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 18<sup>th</sup> April 2021 until the date this report was accepted are:

*Ex Officio members:*

Incumbent	The Revd James Richards ( <i>Chairman</i> )
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 18<sup>th</sup> 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 times 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 4<sup>th</sup> 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.

> 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, 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 7<sup>th</sup> February 2022 and signed on its behalf by the Revd. James Richards (Chairman)

A handwritten signature in black ink, appearing to read 'James Richards', with a horizontal line underneath.

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 (5<sup>th</sup> 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**

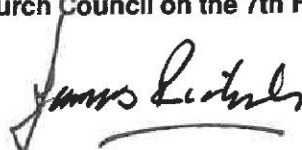
	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
<b><u>INCOMING RESOURCES</u></b>					
<b>Voluntary Income:</b>	2	34804		34804	34739
		1501		1501	2706
		954		954	483
		2967	224	3191	777
		3938		3938	245
		1175		1175	0
	2(a)	16872		16872	11430
		1401		1401	3534
	2(b)	14925		14925	11800
		420		420	0
		116		116	0
		0		0	1258
	2(c)	0	2280	2280	52300
		79073	2504	81577	119272
<b>Fees:</b>		4089		4089	1854
	2(d)	590		590	0
		4679	0	4679	1854
<b>Church Activities:</b>		40		40	250
		2225		2225	204
	2(e)	0		0	0
		2265	0	2265	454
<b>Investments:</b>	2(f)	4	166	170	235
		86021	2670	88691	121815
<b><u>TOTAL INCOMING RESOURCES</u></b>					
<b><u>RESOURCES EXPENDED</u></b>					
<b>Ministry:</b>	3	38661		38661	50000
	3(a)	12443		12443	13714
		15		15	77
		1224		1224	707
	3(c)	1232	181	1413	1299
		53575	181	53756	65797
<b>Building:</b>		5214		5214	5158
	3(d)	4056		4056	4437
	3(e)		740	740	39502
	3(f)	3473	2663	6136	2369
		12743	3403	16146	51466
<b>Church Activities:</b>		1155	0	1155	103
<b>Missions:</b>	3(g)	2040	224	2264	425
		69513	3808	73321	117791
<b><u>TOTAL RESOURCES EXPENDED</u></b>					
		16508	-1138	15370	4024
	4	18	33	51	22
		16526	-1105	15421	4046
				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 £
<b><u>FIXED ASSETS</u></b>					
Tangible				0	0
Investments	5	151	17540	17691	17636
		151	17540	17691	17636
<b><u>CURRENT ASSETS</u></b>	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
<b><u>CURRENT LIABILITIES</u></b>	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
<b>Net current assets/ (liabilities)</b>		33221	12348	45569	30203
<b><u>TOTAL NET ASSETS</u></b>		<b>33372</b>	<b>29888</b>	<b>63260</b>	<b>47839</b>
<b><u>PARISH FUNDS</u></b>	8				
Unrestricted	8(a)	33372		33372	16846
Restricted	8(b)		29888	29888	30993
<b><u>TOTAL FUNDS</u></b>		<b>33372</b>	<b>29888</b>	<b>63260</b>	<b>47839</b>

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 (5<sup>th</sup> 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:

	<u>Unrestricted</u>	<u>Restricted</u>
	£	£
CBF C of E Income shares	18	
COIF Charities Income units		33

<b>5. FIXED ASSETS – INVESTMENT</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>2020</b>
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 31 December 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
<b>Total Unrestricted Investments</b>			<b>151</b>
CBF C of E Deposit fund (Restricted)			10922
COIF Charities Income Units	13 units	-do-	267
Barclays Base Rate Reward Deposit			6351
<b>Total Restricted Investments</b>			<b>17540</b>
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 31<sup>st</sup> 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.

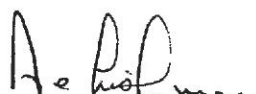
#### **Independent examiner's statement**

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 Acthave 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 9<sup>th</sup> 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 small 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 for 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 areas

- 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.