

**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 2022  
and  
Minutes of the Vestry and Annual Parochial Church Meeting  
held on Sunday 3<sup>rd</sup> 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.

**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 16<sup>th</sup> APRIL 2023 IN CHURCH  
AT 11.30AM**

**PRAYER**

**APOLOGIES**

**EASTER VESTRY**

**ELECTION OF WARDENS**

**Annual Parochial Church Meeting**

**APCM MINUTES OF 3<sup>RD</sup> 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 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.

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 31<sup>st</sup> 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 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 3<sup>rd</sup> April 2022 until the date this report was accepted are:

#### ***Ex Officio members:***

Incumbent	The Revd James Richards ( <i>Chairman</i> )
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 3<sup>rd</sup> 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 10<sup>th</sup> 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 five times 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 Shanthy. 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 4<sup>th</sup> 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 9<sup>th</sup> 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 (5<sup>th</sup> 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 £
<b>INCOMING RESOURCES</b>					
<b>Voluntary Income:</b>	2				
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
<b>Fees:</b>					
PCC fees for weddings & funerals		3876		3876	4089
Bellringers fees donated	2(c)	667		667	590
		4543	0	4543	4679
<b>Church Activities:</b>					
Parish News advertising		78		78	40
Gift Stall		7102		7102	2225
Concerts & Events	2(d)	5220		5220	0
		12400	0	12400	2265
<b>Investments:</b>					
Dividends and interest	2(e)	4	294	298	170
<b>Total Incoming Resources</b>		<b>83217</b>	<b>2699</b>	<b>85916</b>	<b>88691</b>
<b>RESOURCES EXPENDED</b>					
<b>Ministry:</b>	3				
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
<b>Building:</b>					
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
<b>Church Activities:</b>					
Gift Stall Purchases		3728	0	3728	1155
<b>Missions:</b>					
Missionary and Charitable Giving	3(f)	3090	1964	5054	2264
<b>Total Resources Expended</b>		<b>76539</b>	<b>8016</b>	<b>84555</b>	<b>73321</b>
<b>Net Incoming Resources before Other Gains and Losses.</b>		<b>6678</b>	<b>-5317</b>	<b>1361</b>	<b>15370</b>
<b>Gains on disposal and revaluation of assets and investments</b>	4	<b>-18</b>	<b>-31</b>	<b>-49</b>	<b>51</b>
<b>Net Movement in Funds</b>		<b>6660</b>	<b>-5348</b>	<b>1312</b>	<b>15421</b>
<b>Transfers between Funds</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Balances b/fwd on 1st January 2022</b>		<b>33372</b>	<b>29888</b>	<b>63260</b>	<b>47839</b>
<b>Balances c/fwd on 31st December 2022</b>		<b>40032</b>	<b>24540</b>	<b>64572</b>	<b>63260</b>

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**

	<u>Note</u>	<u>Unrestricted Funds</u> £	<u>Restricted Funds</u> £	<u>Total Funds</u> <u>2022</u> £	<u>Total Funds</u> <u>2021</u> £
<b><u>FIXED ASSETS</u></b>					
Tangible				0	0
Investments	5	137	17512	17649	17691
		137	17512	17649	17691
<b><u>CURRENT ASSETS</u></b>	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
<b><u>CURRENT LIABILITIES</u></b>	7				
Creditors falling due within one year				0	0
Receipts in advance				0	340
Accruals	7(a)	4571		4571	1929
		4571	0	4571	2269
<b>Net current assets/ (liabilities)</b>		39895	7028	46923	45569
<b><u>TOTAL NET ASSETS</u></b>		<b>40032</b>	<b>24540</b>	<b>64572</b>	<b>63260</b>
<b><u>PARISH FUNDS</u></b>	8				
Unrestricted	8(a)	40032		40032	33372
Restricted	8(b)		24540	24540	29888
<b><u>TOTAL FUNDS</u></b>		<b>40032</b>	<b>24540</b>	<b>64572</b>	<b>63260</b>

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

Approved by the Parochial Church Council on the 9th February 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 (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) 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:

	<u>Unrestricted</u>	<u>Restricted</u>
	£	£
CBF C of E Income shares	-18	
COIF Charities Income units		-31

<b>5. FIXED ASSETS – INVESTMENT</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total</b>	<b>2021</b>
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 31 December 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
<b>Total Unrestricted Investments</b>			<b>137</b>
CBF C of E Deposit fund (Restricted)			10922
COIF Charities Income Units	13 units	-do-	236
Barclays Base Rate Reward Deposit			6354
<b>Total Restricted Investments</b>			<b>17512</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(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 31<sup>st</sup> 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 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 15<sup>th</sup> 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](http://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 our 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 spent 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 as 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)*

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