

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 from 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 from 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 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 £
	<u>INCOMING RESOURCES</u>	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
	<u>RESOURCES EXPENDED</u>	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	35
	Net Movement in Funds		-7644	-4758	-12402	57735
	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 £
<u>FIXED ASSETS</u>					
Tangible				0	0
Investments	5	75162	11185	86347	92749
		75162	11185	86347	92749
<u>CURRENT ASSETS</u>	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
<u>CURRENT LIABILITIES</u>	7				
Creditors falling due within one year				0	0
Receipts in advance				0	0
Accruals	7(a)	1692		1692	7753
		1692	0	1692	7753
		23375	187	23562	29562
Net current assets/ (liabilities)		98537	11372	109909	122311
<u>TOTAL NET ASSETS</u>					
<u>PARISH FUNDS</u>	8				
Unrestricted	8(a)	98537		98537	106181
Restricted	8(b)		11372	11372	16130
<u>TOTAL FUNDS</u>		98537	11372	109909	122311

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

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


 The Revd James J Richards (PCC Chairman)

Notes to the financial statements
For the year ended 31 December 2024

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:

	<u>Unrestricted</u>	<u>Restricted</u>
	£	£
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 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

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.



