

# THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST OSWALD'S, GRASMERE

England & Wales - Charity number 1181346

## Details

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Other names	GRASMERE PAROCHIAL CHURCH COUNCIL, GRASMERE PCC
Status	Registered
Legal form	Other
Registered	2018-12-21
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	St. Oswald's Church Church Stile Grasmere Ambleside LA22 9SW
Phone	07891001592
Email	<a href="mailto:lawrencebasham@googlemail.com">lawrencebasham@googlemail.com</a>
Website	<a href="https://www.achurchnearyou.com/church/12407/">https://www.achurchnearyou.com/church/12407/</a>

## Activities

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

**Activities:** This Charity looks after the Parish of Grasmere Church Services, the Church building and the religious and social needs of the village residents.

## Classification

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- **How:** Makes Grants To Organisations, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Religious Activities
- **Who:** Elderly/old People, The General Public/mankind

## Geography

- Cumbria

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£65,866	£86,009	-	-
2023-12-31	£116,686	£235,650	-	-
2022-12-31	£63,722	£111,281	-	-
2021-12-31	£65,725	£45,842	-	-
2020-12-31	£50,947	£45,531	-	-

## Trustees

Name	Role	Appointed
<b>Rev Lawrence David Basham</b>	Chair	2024-11-05
Ann Elizabeth Jackman		2025-04-01
Anne Helen Rawcliffe		2024-04-21
Dr David Dodgson		2016-01-01
Gerald Richard Rawcliffe		2024-04-21

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# Accounts

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The Church of St Oswald in the Parish of Grasmere

Annual Report of the Parochial Church Council  
For the year ending 31st December 2024

Registered charity number 1181346

The Parochial Church Council (PCC) of the Church of St Oswald in Grasmere has the responsibility of co-operating with the Rector of the Parish in promoting in the ecclesiastical parish the whole mission of the Church, spiritual, pastoral, social and ecumenical.

The Rector, David Wilmot, resigned from his post in the first quarter of the year, and his successor, Lawrence Basham was installed as the new Rector on 5th November 2024. During the interregnum, the parish was led by the Church Wardens, Ann Jackman and Gerry Rawcliffe, supported by visiting clergy.

The elected members of the PCC during the year were Richard Beskeen, Sonia Rickman, David Dodgson, Anne Rawcliffe, Clare Shabi and Matthew Jackman. Helen Bunfield and June Maddison were co-opted on to the PCC. David Jackman was elected Deanery Synod representative and was ex officio a member of the PCC.

The PCC met approximately every two months throughout the year.

The average Sunday attendance was 25.

The Parochial Church Council of St Oswald's, Grasmere

Charity number: 1181346

Financial Statements for the Year Ended  
31 December 2024

# The Parochial Church Council of St Oswald's, Grasmere

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The Parochial Church Council of St Oswald's

Grasmere

Charity number: 282348

Financial Statements for the Year ended

31 December 2014

**Independent Examiner's Report on the Financial Statements to the Trustees of The Parochial Church Council of St Oswald's, Grasmere**

I report to the trustees on my examination of the accounts for the year ended 31st December 2024 which are set out on pages 2 to 6.

**Responsibilities and basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for the year under section 144 of the Charities Act 2011 and that an independent examination is appropriate.

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 independent examiner's report**

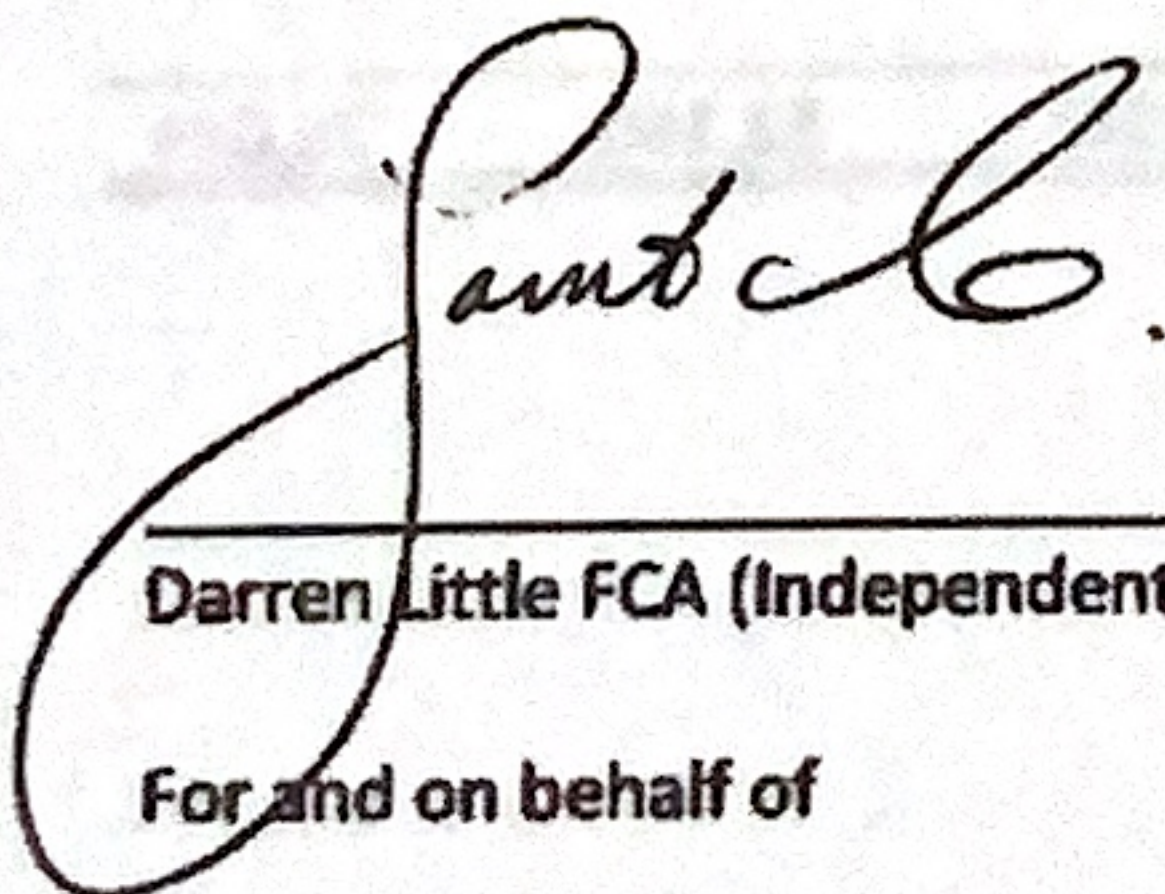
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees 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**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
\_\_\_\_\_  
Darren Little FCA (Independent Examiner)

For and on behalf of

Saint & Co  
Chartered Accountants & Statutory Auditors  
The Old Police Station  
Church Street  
Ambleside  
Cumbria  
LA22 0BT

10 March 2025 Date


## Receipts and Payments Accounts for the Year Ended 31 December 2024

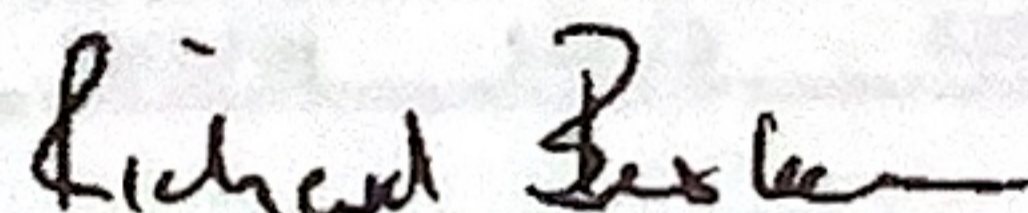
	Note	Year Ended 31 December 2024			Year Ended 31 December 2023		
		Unrestricted Funds	Restricted Funds	Total 2024	Unrestricted Funds	Restricted Funds	Total 2023
		£	£	£	£	£	£
<b>Receipts</b>							
Voluntary receipts	4a	32,211	3,630	35,841	33,907	46,545	80,452
Church activities	4b	7,365	-	7,365	4,065	-	4,065
Activities for generating funds	4c	3,051	-	3,051	2,686	-	2,686 ✓
Investment income	4d	19,287	114	19,401	16,953	120	17,073 ✓
Other receipts	4e	208	-	208	12,310	100	12,410
<b>Total receipts</b>		<b>62,122</b>	<b>3,744</b>	<b>65,866</b>	<b>69,921</b>	<b>46,765</b>	<b>116,686</b> ✓
<b>Payments</b>							
Mission giving and donations	5a	1,117	-	1,117	993	-	993
Church activities	5b	55,642	21,180	76,822	55,441	176,461	231,902
Cost of generating funds	5c	3,297	-	3,297	2,755	-	2,755
Costs of investment income	5d	-	-	-	-	-	-
Other payments	5e	4,180	593	4,773	-	-	-
<b>Total payments</b>		<b>64,236</b>	<b>21,773</b>	<b>86,009</b>	<b>59,189</b>	<b>176,461</b>	<b>235,650</b>
<b>Net receipts / (payments)</b>		<b>(2,114)</b>	<b>(18,029)</b>	<b>(20,143)</b>	<b>10,732</b>	<b>(129,696)</b>	<b>(118,964)</b>
Transfers between funds		(900)	900	-	(1,824)	1,824	-
<b>CASH &amp; BANK BROUGHT FORWARD</b>		<b>25,883</b>	<b>52,160</b>	<b>78,043</b>	<b>16,975</b>	<b>180,032</b>	<b>197,007</b>
<b>CASH &amp; BANK CARRY FORWARD</b>		<b>22,869</b>	<b>35,031</b>	<b>57,900</b>	<b>25,883</b>	<b>52,160</b>	<b>78,043</b>

Statement of Assets and Liabilities as at 31 December 2024

	Note	Year Ended 31 December 2024			Year Ended 31 December 2023		
		Unrestricted Funds	Restricted Funds	Total 2024	Unrestricted Funds	Restricted Funds	Total 2023
		£	£	£	£	£	£
<b>Cash &amp; Bank</b>	<b>3</b>						
Bank current accounts		22,869	32,695	55,564	25,883	49,345	75,228
CCLA CBF Deposit Fund		-	-	-	-	-	-
Carlisle CBF Deposit Funds		-	2,336	2,336	-	2,815	2,815
		<b>22,869</b>	<b>35,031</b>	<b>57,900</b>	<b>25,883</b>	<b>52,160</b>	<b>78,043</b>
<b>Other Monetary Assets</b>							
Aegon General Investment Account		113,103	-	113,103	101,016	-	101,016
COIF Charities Investment Fund units (Grasmere School War Memorial)		-	1,033	1,033	-	1,010	1,010
Loans made by the parish		4,180	-	4,180	-	-	-
		<b>117,283</b>	<b>1,033</b>	<b>118,316</b>	<b>101,016</b>	<b>1,010</b>	<b>102,026</b>
<b>Fixed Assets Retained for Church Use</b>							
Fixtures and fittings		-	-	-	-	-	-
<b>Investment Assets</b>							
Gingerbread shop	2	140,000	-	140,000	140,000	-	140,000
		<b>140,000</b>	<b>-</b>	<b>140,000</b>	<b>140,000</b>	<b>-</b>	<b>140,000</b>
<b>Liabilities</b>							
Legacy - part repayment		-	-	-	-	-	-

The financial statements were approved by the Parochial Church Council on 9th March, 2025

  
 Lawrence Basham  
 Minister

  
 Richard Beskeen  
 Treasurer

Notes to the Financial Statements for the Year Ended 31 December 2024

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations using the Receipts and Payments basis.
2. The Gingerbread shop is subject to revaluation
3. The movements in cash and bank funds during the year were:

	BROUGHT FORWARD	RECEIPTS	PAYMENTS	EXCESS (DEFICIT)	TRANSFERS	CARRY FORWARD
	£	£	£	£	£	£
<b>Restricted Funds</b>						
<u>Held in CBF deposits</u>						
Blake Piano Maintenance	1,853	95		95		1,948
Summer Choir Fund	368	19		19		387
CW Wordsworth Bequest	513		(513)	(513)		-
Grasmere School	81		(81)	(81)		-
<u>Held in bank accounts</u>						
Organ Fund	19,462	660	-	660	(19,711)	411
Church Tower Fund	(20,117)	2,970	(21,179)	(18,209)	20,611	(17,715)
Meeting area in church	50,000			-		50,000
Fabric Fund	-			-		-
Diocesan Energy Grant						
	<b>52,160</b>	<b>3,744</b>	<b>(21,773)</b>	<b>(18,029)</b>	<b>900</b>	<b>35,031</b>
<b>Unrestricted Funds</b>						
<b>Designated Reserve:</b>						
Rector and Churchwardens						
- held in CCLA deposit	-			-		-
- held in bank account	6,913			-	(900)	6,013
	<b>6,913</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(900)</b>	<b>6,013</b>
<b>General Reserves</b>						
- held in bank account	18,970	62,122	(64,236)	(2,114)	-	16,856
	<b>18,970</b>	<b>62,122</b>	<b>(64,236)</b>	<b>(2,114)</b>	<b>-</b>	<b>16,856</b>
	<b>25,883</b>	<b>62,122</b>	<b>(64,236)</b>	<b>(2,114)</b>	<b>(900)</b>	<b>22,869</b>
<b>Total Funds</b>	<b>78,043</b>	<b>65,866</b>	<b>(86,009)</b>	<b>(20,143)</b>	<b>-</b>	<b>57,900</b>

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

	Year Ended 31 December 2024			Year Ended 31 December 2023		
	Unrestricted Funds	Restricted Funds	Total 2024	Unrestricted Funds	Restricted Funds	Total 2023
	£	£	£	£	£	£
<b>4 Receipts</b>						
<b>4a Voluntary Receipts</b>						
Church collections	2,436		2,436	1,870		1,870
Collecting boxes	13,657	355	14,012	10,245	252	10,497
Sundry donations	12,129	110	12,239	10,900	5,499	16,399
Donations from church bookstall	-		-	500		500
Gift aid tax	3,989	23	4,012	7,074	1,222	8,296
Legacies	-	-	-	-	-	-
Grants VAT Scheme	-	3,142	3,142	-	29,572	29,572
Closed churchyard	-	-	-	651	-	651
Diocesan Energy Grant	-		-	2,667		2,667
War Memorials Trust	-		-		10,000	10,000
	<b>32,211</b>	<b>3,630</b>	<b>35,841</b>	<b>33,907</b>	<b>46,545</b>	<b>80,452</b>
<b>4b Church Activities</b>						
Wedding and funeral fees	5,488		5,488	3,628		3,628
Clergy mileage claims	362		362	437		437
Church bookings	1,515		1,515			
	<b>7,365</b>	<b>-</b>	<b>7,365</b>	<b>4,065</b>	<b>-</b>	<b>4,065</b>
<b>4c Activities for Generating Funds</b>						
Parish magazine advertising	2,571		2,571	2,180		2,180
Sale of plants	480		480	506		506
	<b>3,051</b>	<b>-</b>	<b>3,051</b>	<b>2,686</b>	<b>-</b>	<b>2,686</b>
<b>4d Investment Income</b>						
Investment property rent	19,283		19,283	16,950		16,950
Interest	4	114	118	3	120	123
	<b>19,287</b>	<b>114</b>	<b>19,401</b>	<b>16,953</b>	<b>120</b>	<b>17,073</b>
<b>4e Other Receipts</b>						
Transfer from investment accounts	-	-	-	12,000	-	12,000
Wall damage claim	208		208	210		210
Compensation income	-	-	-	100	100	200
Proceeds from sale of CBF Investment	-		-			-
Fund Income shares						
	<b>208</b>	<b>-</b>	<b>208</b>	<b>12,310</b>	<b>100</b>	<b>12,410</b>
<b>Total Receipts</b>	<b>62,122</b>	<b>3,744</b>	<b>65,866</b>	<b>69,921</b>	<b>46,765</b>	<b>116,686</b>

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

	Year Ended 31 December 2024			Year Ended 31 December 2023		
	Unrestricted Funds	Restricted Funds	Total 2024	Unrestricted Funds	Restricted Funds	Total 2023
<b>5 Payments</b>	£	£	£	£	£	£
<b>5a Mission Giving and Donations</b>						
Home mission/church societies and secular charities	1,117		1,117	993		993
	<u>1,117</u>	<u>-</u>	<u>1,117</u>	<u>993</u>	<u>-</u>	<u>993</u>
<b>5b Church Activities</b>						
<b>Ministry:</b>						
Parish Offering	30,000		30,000	30,000		30,000
Clergy expenses	892		892	1,643		1,643
			-			-
<b>Church:</b>						
Organist and choir	4,155		4,155	3,592		3,592
Organ maintenance		-	-		175,909	175,909
Tower maintenance		21,180	21,180		-	-
Churchyard maintenance	3,050	-	3,050	4,540	-	4,540
Equipment	127	-	127	-	-	-
Churchyard memorial stone	-	-	-	-	-	-
Repairs and maintenance	3,202	-	3,202	566	552	1,118
Heating and lighting	4,800		4,800	7,488		7,488
Insurance	3,594		3,594	3,282		3,282
Weddings and funerals	2,357		2,357	589		589
Services and fees	1,006		1,006	2,086		2,086
Printing and stationery	122		122	121		121
Other expenses	1,527		1,527	766		766
Accountancy/Independent Examination	810		810	768		768
	<u>55,642</u>	<u>21,180</u>	<u>76,822</u>	<u>55,441</u>	<u>176,461</u>	<u>231,902</u>
<b>5c Costs of Generating Funds</b>						
Parish magazine printing	2,959		2,959	2,509		2,509
Purchase of plants	338		338	246		246
	<u>3,297</u>	<u>-</u>	<u>3,297</u>	<u>2,755</u>	<u>-</u>	<u>2,755</u>
<b>5d Costs of Investment Income</b>						
Investment property costs	-		-	-		-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>5e Other Payments</b>						
Loan to Daffodil Garden	4,180		4,180			-
CBF deposit accounts - assigned to Grasmere School		593	593			-
	<u>4,180</u>	<u>593</u>	<u>4,773</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Total Payments</b>	<u>64,236</u>	<u>21,773</u>	<u>86,009</u>	<u>59,189</u>	<u>176,461</u>	<u>235,650</u>

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# Accounts

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**PCC**

The following were elected: I Hare, F Close-Thomas, S Rickman, J Rickman, R Beskeen, M Jackman, H Bunfield, D Dodgson

Deanery Synod

D Jackman was elected representative

Independent Examiners

Saint and Co were confirmed as independent examiners.

Safeguarding

The meeting confirmed that the diocesan policies were being followed. DW is undergoing data-protection training.

Rector's remarks

DW gave his highlights for the year as the gatherings in Moss Parrock on Christmas Eve and Good Friday, The queen' Jubilee and funeral commemorations, Rushbearing, the visit of Queen's, the completion of the tower, the coming to fruition of the organ restoration, the appreciation expressed by visitors, the start of planning for the Langdale Aisle, the construction of the memorial garden, the use of the prayer basket and the purchase of the new Rectory. Discussions on the pattern of Sunday Worship will begin.

**PCC meeting**

D Dodgson was elected secretary, D Jackman was appointed lay chair

R Beskeen was appointed treasurer.

It was resolved that the accounts be affixed to the church notice board for a period of 2 weeks.

It was resolved that the accounts be submitted to the Archdeacon at his next visitation.

The date of the next meeting will be 14<sup>th</sup> May at 1.00pm

**The Parochial Church Council of St Oswald's,  
Grasmere**

Charity number: 1181346

**Financial Statements for the Year Ended  
31 December 2023**

# **The Parochial Church Council of St Oswald's, Grasmere**

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**Independent Examiner's Report on the Financial Statements to the Trustees of The Parochial Church Council of St Oswald's, Grasmere**

I report to the trustees on my examination of the accounts for the year ended 31st December 2023 which are set out on pages 2 to 6.

**Responsibilities and basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for the year under section 144 of the Charities Act 2011 and that an independent examination is appropriate.

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 independent examiner's report**

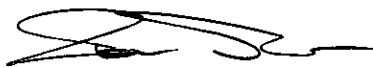
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**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Ian Thompson FCA (Independent Examiner)

For and on behalf of

Saint & Co  
Chartered Accountants & Statutory Auditors  
The Old Police Station  
Church Street  
Ambleside  
Cumbria  
LA22 0BT

3/4/24 Date

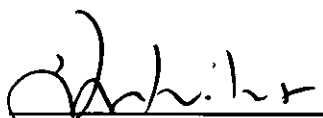
Receipts and Payments Accounts for the Year Ended 31 December 2023


	Note	Year Ended 31 December 2023			Year Ended 31 December 2022		
		Unrestricted Funds	Restricted Funds	Total 2023	Unrestricted Funds	Restricted Funds	Total 2022
		£	£	£	£	£	£
<b>Receipts</b>							
Voluntary receipts	4a	33,907	46,545	80,452	27,474	11,986	39,460
Church activities	4b	4,065	-	4,065	5,966	-	5,966
Activities for generating funds	4c	2,686	-	2,686	2,598	-	2,598
Investment income	4d	16,953	120	17,073	15,451	34	15,485
Other receipts	4e	12,310	100	12,410	213	-	213
<b>Total receipts</b>		<b>69,921</b>	<b>46,765</b>	<b>116,686</b>	<b>51,702</b>	<b>12,020</b>	<b>63,722</b>
<b>Payments</b>							
Mission giving and donations	5a	993	-	993	3,642	-	3,642
Church activities	5b	55,441	176,461	231,902	49,093	56,947	106,040
Cost of generating funds	5c	2,755	-	2,755	1,599	-	1,599
Costs of investment income	5d	-	-	-	-	-	-
Other payments	5e	-	-	-	-	-	-
<b>Total payments</b>		<b>59,189</b>	<b>176,461</b>	<b>235,650</b>	<b>54,334</b>	<b>56,947</b>	<b>111,281</b>
<b>Net receipts / (payments)</b>		<b>10,732</b>	<b>(129,696)</b>	<b>(118,964)</b>	<b>(2,632)</b>	<b>(44,927)</b>	<b>(47,559)</b>
Transfers between funds		(1,824)	1,824	-	(24)	24	-
<b>CASH &amp; BANK BROUGHT FORWARD</b>		<b>16,975</b>	<b>180,032</b>	<b>197,007</b>	<b>19,631</b>	<b>224,935</b>	<b>244,566</b>
<b>CASH &amp; BANK CARRY FORWARD</b>		<b>25,883</b>	<b>52,160</b>	<b>78,043</b>	<b>16,975</b>	<b>180,032</b>	<b>197,007</b>

Statement of Assets and Liabilities as at 31 December 2023

	Note	Year Ended 31 December 2023			Year Ended 31 December 2022		
		Unrestricted Funds	Restricted Funds	Total 2023	Unrestricted Funds	Restricted Funds	Total 2022
		£	£	£	£	£	£
<b>Cash &amp; Bank</b>	<b>3</b>						
Bank current accounts		25,883	49,345	75,228	16,975	177,337	194,312
CCLA CBF Deposit Fund		-	-	-	-	-	-
Carlisle CBF Deposit Funds		-	2,815	2,815	-	2,695	2,695
		<b>25,883</b>	<b>52,160</b>	<b>78,043</b>	<b>16,975</b>	<b>180,032</b>	<b>197,007</b>
<b>Other Monetary Assets</b>							
Aegon General Investment Account		101,016	-	101,016	113,588	-	113,588
COIF Charities Investment Fund units (Grasmere School War Memorial)		-	1,010	1,010	-	924	924
		<b>101,016</b>	<b>1,010</b>	<b>102,026</b>	<b>113,588</b>	<b>924</b>	<b>114,512</b>
<b>Fixed Assets Retained for Church Use</b>							
Fixtures and fittings		-	-	-	-	-	-
<b>Investment Assets</b>							
Gingerbread shop	2	140,000	-	140,000	140,000	-	140,000
		<b>140,000</b>	<b>-</b>	<b>140,000</b>	<b>140,000</b>	<b>-</b>	<b>140,000</b>
<b>Liabilities</b>							
Legacy - part repayment		-	-	-	-	-	-

The financial statements were approved by the Parochial Church Council on 17th March 2024

  
 David Wilmott  
 Minister

  
 Richard Beskeen  
 Treasurer

Notes to the Financial Statements for the Year Ended 31 December 2023

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations using the Receipts and Payments basis.
2. The Gingerbread shop is subject to revaluation
3. The movements in cash and bank funds during the year were:

	BROUGHT FORWARD	RECEIPTS	PAYMENTS	EXCESS (DEFICIT)	TRANSFERS	CARRY FORWARD
	£	£	£	£	£	£
<b>Restricted Funds</b>						
<u>Held in CBF deposits</u>						
Blake Piano Maintenance	1,772	81		81		1,853
Summer Choir Fund	352	16		16		368
CW Wordsworth Bequest	490	23		23		513
Grasmere School	81	-		-		81
				-		-
<u>Held in bank accounts</u>						
Organ Fund	128,115	46,645	(175,909)	(129,264)	20,611	19,462
Church Tower Fund	(1,330)			-	(18,787)	(20,117) *
Meeting area in church	50,000			-		50,000
Fabric Fund	552		(552)	(552)		-
Diocesan Energy Grant		-				-
	<b>180,032</b>	<b>46,765</b>	<b>(176,461)</b>	<b>(129,696)</b>	<b>1,824</b>	<b>52,160</b>

\* This includes a payment on behalf of the Organ fund for £20,561 to be refunded.

**Unrestricted Funds**

Designated Reserve:

Rector and Churchwardens

- held in CCLA deposit
- held in bank account

-			-		-
10,297		(1,560)	(1,560)	(1,824)	6,913
10,297	-	(1,560)	(1,560)	(1,824)	6,913

General Reserves

- held in bank account

6,678	69,921	(57,629)	12,292	-	18,970
6,678	69,921	(57,629)	12,292	-	18,970
<b>16,975</b>	<b>69,921</b>	<b>(59,189)</b>	<b>10,732</b>	<b>(1,824)</b>	<b>25,883</b>

Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)

	Year Ended 31 December 2023			Year Ended 31 December 2022		
	Unrestricted Funds	Restricted Funds	Total 2023	Unrestricted Funds	Restricted Funds	Total 2022
	£	£	£	£	£	£
<b>4 Receipts</b>						
<b>4a Voluntary Receipts</b>						
Church collections	1,870		1,870	4,703		4,703
Collecting boxes	10,245	252	10,497	9,045		9,045
Sundry donations	10,900	5,499	16,399	7,538	4,126	11,664
Donations from church bookstall	500		500	4,642		4,642
Gift aid tax	7,074	1,222	8,296	1,546		1,546
Legacies	-	-	-		(154)	(154)
Grants						
VAT Scheme	-	29,572	29,572		8,014	8,014
Closed churchyard	651	-	651			-
Diocesan Energy Grant	2,667		2,667			-
War Memorials Trust		10,000	10,000			
	<b>33,907</b>	<b>46,545</b>	<b>80,452</b>	<b>27,474</b>	<b>11,986</b>	<b>39,460</b>
<b>4b Church Activities</b>						
Wedding and funeral fees	3,628		3,628	4,869		4,869
Clergy mileage claims	437		437	1,097		1,097
	<b>4,065</b>	<b>-</b>	<b>4,065</b>	<b>5,966</b>	<b>-</b>	<b>5,966</b>
<b>4c Activities for Generating Funds</b>						
Parish magazine advertising	2,180		2,180	2,160		2,160
Sale of plants	506		506	438		438
	<b>2,686</b>	<b>-</b>	<b>2,686</b>	<b>2,598</b>	<b>-</b>	<b>2,598</b>
<b>4d Investment Income</b>						
Investment property rent	16,950		16,950	15,450		15,450
Interest	3	120	123	1	34	35
	<b>16,953</b>	<b>120</b>	<b>17,073</b>	<b>15,451</b>	<b>34</b>	<b>15,485</b>
<b>4e Other Receipts</b>						
Transfer from investment accounts	12,000	-	12,000			-
Wall damage claim	210		210	213		213
Compensation income	100	100	200	-		-
Proceeds from sale of CBF Investment			-			-
Fund Income shares						
	<b>12,310</b>	<b>100</b>	<b>12,410</b>	<b>213</b>	<b>-</b>	<b>213</b>

Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)

	Year Ended 31 December 2023			Year Ended 31 December 2022		
	Unrestricted Funds	Restricted Funds	Total 2023	Unrestricted Funds	Restricted Funds	Total 2022
	£	£	£	£	£	£
<b>5 Payments</b>						
<b>5a Mission Giving and Donations</b>						
Home mission/church societies and secular charities	993		993	3,642		3,642
	<b>993</b>	<b>-</b>	<b>993</b>	<b>3,642</b>	<b>-</b>	<b>3,642</b>
<b>5b Church Activities</b>						
<u>Ministry:</u>						
Parish Offering	30,000		30,000	28,080		28,080
Clergy expenses	1,643		1,643	1,567		1,567
			-			-
<u>Church:</u>						
Organist and choir	3,592		3,592	3,955		3,955
Organ maintenance		175,909	175,909		25,322	25,322
Tower maintenance		-	-		28,224	28,224
Churchyard maintenance	4,540	-	4,540	2,690	710	3,400
Churchyard memorial stone	-	-	-	240	2,691	2,931
Repairs and maintenance	566	552	1,118	992		992
Heating and lighting	7,488		7,488	3,163		3,163
Insurance	3,282		3,282	3,453		3,453
Weddings and funerals	589		589	1,108		1,108
Services and fees	2,086		2,086	938		938
Printing and stationery	121		121	383		383
Other expenses	766		766	1,810		1,810
Accountancy/Independent Examination	768		768	714		714
	<b>55,441</b>	<b>176,461</b>	<b>231,902</b>	<b>49,093</b>	<b>56,947</b>	<b>106,040</b>
<b>5c Costs of Generating Funds</b>						
Parish magazine printing	2,509		2,509	1,458		1,458
Purchase of plants	246		246	141		141
	<b>2,755</b>	<b>-</b>	<b>2,755</b>	<b>1,599</b>	<b>-</b>	<b>1,599</b>
<b>5d Costs of Investment Income</b>						
Investment property costs	-		-	-		-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>5e Other Payments</b>						
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Payments</b>	<b>59,189</b>	<b>176,461</b>	<b>235,650</b>	<b>54,334</b>	<b>56,947</b>	<b>111,281</b>

**The Parochial Church Council of St Oswald's,  
Grasmere**

Charity number: 1181346

**Financial Statements for the Year Ended  
31 December 2023**

# The Parochial Church Council of St Oswald's, Grasmere

<b>Contents</b>	<b>Page</b>
Independent examiner's report on the financial statements	1
Receipts and payments accounts	2
Statement of assets and liabilities at the end of the period	3
Notes to the Financial Statements	4

**Independent Examiner's Report on the Financial Statements to the Trustees of The Parochial Church Council of St Oswald's, Grasmere**

I report to the trustees on my examination of the accounts for the year ended 31st December 2023 which are set out on pages 2 to 6.

**Responsibilities and basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

The charity's trustees consider that an audit is not required for the year under section 144 of the Charities Act 2011 and that an independent examination is appropriate.

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 independent examiner's report**

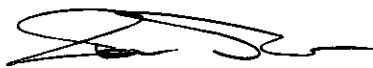
My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees 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**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Ian Thompson FCA (Independent Examiner)

For and on behalf of

Saint & Co  
Chartered Accountants & Statutory Auditors  
The Old Police Station  
Church Street  
Ambleside  
Cumbria  
LA22 0BT

3/4/24 Date

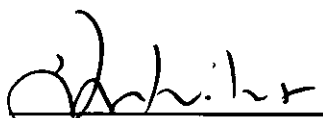
Receipts and Payments Accounts for the Year Ended 31 December 2023


	Note	Year Ended 31 December 2023			Year Ended 31 December 2022		
		Unrestricted Funds	Restricted Funds	Total 2023	Unrestricted Funds	Restricted Funds	Total 2022
		£	£	£	£	£	£
<b>Receipts</b>							
Voluntary receipts	4a	33,907	46,545	80,452	27,474	11,986	39,460
Church activities	4b	4,065	-	4,065	5,966	-	5,966
Activities for generating funds	4c	2,686	-	2,686	2,598	-	2,598
Investment income	4d	16,953	120	17,073	15,451	34	15,485
Other receipts	4e	12,310	100	12,410	213	-	213
<b>Total receipts</b>		<b>69,921</b>	<b>46,765</b>	<b>116,686</b>	<b>51,702</b>	<b>12,020</b>	<b>63,722</b>
<b>Payments</b>							
Mission giving and donations	5a	993	-	993	3,642	-	3,642
Church activities	5b	55,441	176,461	231,902	49,093	56,947	106,040
Cost of generating funds	5c	2,755	-	2,755	1,599	-	1,599
Costs of investment income	5d	-	-	-	-	-	-
Other payments	5e	-	-	-	-	-	-
<b>Total payments</b>		<b>59,189</b>	<b>176,461</b>	<b>235,650</b>	<b>54,334</b>	<b>56,947</b>	<b>111,281</b>
<b>Net receipts / (payments)</b>		<b>10,732</b>	<b>(129,696)</b>	<b>(118,964)</b>	<b>(2,632)</b>	<b>(44,927)</b>	<b>(47,559)</b>
Transfers between funds		(1,824)	1,824	-	(24)	24	-
<b>CASH &amp; BANK BROUGHT FORWARD</b>		<b>16,975</b>	<b>180,032</b>	<b>197,007</b>	<b>19,631</b>	<b>224,935</b>	<b>244,566</b>
<b>CASH &amp; BANK CARRY FORWARD</b>		<b>25,883</b>	<b>52,160</b>	<b>78,043</b>	<b>16,975</b>	<b>180,032</b>	<b>197,007</b>

Statement of Assets and Liabilities as at 31 December 2023

	Note	Year Ended 31 December 2023			Year Ended 31 December 2022		
		Unrestricted Funds	Restricted Funds	Total 2023	Unrestricted Funds	Restricted Funds	Total 2022
		£	£	£	£	£	£
<b>Cash &amp; Bank</b>	<b>3</b>						
Bank current accounts		25,883	49,345	75,228	16,975	177,337	194,312
CCLA CBF Deposit Fund		-	-	-	-	-	-
Carlisle CBF Deposit Funds		-	2,815	2,815	-	2,695	2,695
		<b>25,883</b>	<b>52,160</b>	<b>78,043</b>	<b>16,975</b>	<b>180,032</b>	<b>197,007</b>
<b>Other Monetary Assets</b>							
Aegon General Investment Account		101,016	-	101,016	113,588	-	113,588
COIF Charities Investment Fund units (Grasmere School War Memorial)		-	1,010	1,010	-	924	924
		<b>101,016</b>	<b>1,010</b>	<b>102,026</b>	<b>113,588</b>	<b>924</b>	<b>114,512</b>
<b>Fixed Assets Retained for Church Use</b>							
Fixtures and fittings		-	-	-	-	-	-
<b>Investment Assets</b>							
Gingerbread shop	2	140,000	-	140,000	140,000	-	140,000
		<b>140,000</b>	<b>-</b>	<b>140,000</b>	<b>140,000</b>	<b>-</b>	<b>140,000</b>
<b>Liabilities</b>							
Legacy - part repayment		-	-	-	-	-	-

The financial statements were approved by the Parochial Church Council on 17th March 2024

  
 David Wilmott  
 Minister

  
 Richard Beskeen  
 Treasurer

Notes to the Financial Statements for the Year Ended 31 December 2023

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations using the Receipts and Payments basis.
2. The Gingerbread shop is subject to revaluation
3. The movements in cash and bank funds during the year were:

	BROUGHT FORWARD	RECEIPTS	PAYMENTS	EXCESS (DEFICIT)	TRANSFERS	CARRY FORWARD
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<u>Held in CBF deposits</u>						
Blake Piano Maintenance	1,772	81		81		1,853
Summer Choir Fund	352	16		16		368
CW Wordsworth Bequest	490	23		23		513
Grasmere School	81	-		-		81
				-		-
<u>Held in bank accounts</u>						
Organ Fund	128,115	46,645	(175,909)	(129,264)	20,611	19,462
Church Tower Fund	(1,330)			-	(18,787)	(20,117) *
Meeting area in church	50,000			-		50,000
Fabric Fund	552		(552)	(552)		-
Diocesan Energy Grant			-			
	<b>180,032</b>	<b>46,765</b>	<b>(176,461)</b>	<b>(129,696)</b>	<b>1,824</b>	<b>52,160</b>

\* This includes a payment on behalf of the Organ fund for £20,561 to be refunded.

**Unrestricted Funds**

Designated Reserve:

Rector and Churchwardens

- held in CCLA deposit
- held in bank account

	-			-		-
	10,297		(1,560)	(1,560)	(1,824)	6,913
	10,297	-	(1,560)	(1,560)	(1,824)	6,913

General Reserves

- held in bank account

	6,678	69,921	(57,629)	12,292	-	18,970
	6,678	69,921	(57,629)	12,292	-	18,970
	<b>16,975</b>	<b>69,921</b>	<b>(59,189)</b>	<b>10,732</b>	<b>(1,824)</b>	<b>25,883</b>

Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)

	Year Ended 31 December 2023			Year Ended 31 December 2022		
	Unrestricted Funds	Restricted Funds	Total 2023	Unrestricted Funds	Restricted Funds	Total 2022
	£	£	£	£	£	£
<b>4 Receipts</b>						
<b>4a Voluntary Receipts</b>						
Church collections	1,870		1,870	4,703		4,703
Collecting boxes	10,245	252	10,497	9,045		9,045
Sundry donations	10,900	5,499	16,399	7,538	4,126	11,664
Donations from church bookstall	500		500	4,642		4,642
Gift aid tax	7,074	1,222	8,296	1,546		1,546
Legacies	-	-	-		(154)	(154)
Grants						
VAT Scheme	-	29,572	29,572		8,014	8,014
Closed churchyard	651	-	651			-
Diocesan Energy Grant	2,667		2,667			-
War Memorials Trust		10,000	10,000			
	<b>33,907</b>	<b>46,545</b>	<b>80,452</b>	<b>27,474</b>	<b>11,986</b>	<b>39,460</b>
<b>4b Church Activities</b>						
Wedding and funeral fees	3,628		3,628	4,869		4,869
Clergy mileage claims	437		437	1,097		1,097
	<b>4,065</b>	<b>-</b>	<b>4,065</b>	<b>5,966</b>	<b>-</b>	<b>5,966</b>
<b>4c Activities for Generating Funds</b>						
Parish magazine advertising	2,180		2,180	2,160		2,160
Sale of plants	506		506	438		438
	<b>2,686</b>	<b>-</b>	<b>2,686</b>	<b>2,598</b>	<b>-</b>	<b>2,598</b>
<b>4d Investment Income</b>						
Investment property rent	16,950		16,950	15,450		15,450
Interest	3	120	123	1	34	35
	<b>16,953</b>	<b>120</b>	<b>17,073</b>	<b>15,451</b>	<b>34</b>	<b>15,485</b>
<b>4e Other Receipts</b>						
Transfer from investment accounts	12,000	-	12,000			-
Wall damage claim	210		210	213		213
Compensation income	100	100	200	-		-
Proceeds from sale of CBF Investment			-			-
Fund Income shares						
	<b>12,310</b>	<b>100</b>	<b>12,410</b>	<b>213</b>	<b>-</b>	<b>213</b>

Notes to the Financial Statements for the Year Ended 31 December 2023 (continued)

	Year Ended 31 December 2023			Year Ended 31 December 2022		
	Unrestricted Funds	Restricted Funds	Total 2023	Unrestricted Funds	Restricted Funds	Total 2022
<b>5 Payments</b>	£	£	£	£	£	£
<b>5a Mission Giving and Donations</b>						
Home mission/church societies and secular charities	993		993	3,642		3,642
	<b>993</b>	<b>-</b>	<b>993</b>	<b>3,642</b>	<b>-</b>	<b>3,642</b>
<b>5b Church Activities</b>						
<u>Ministry:</u>						
Parish Offering	30,000		30,000	28,080		28,080
Clergy expenses	1,643		1,643	1,567		1,567
			-			-
<u>Church:</u>						
Organist and choir	3,592		3,592	3,955		3,955
Organ maintenance		175,909	175,909		25,322	25,322
Tower maintenance		-	-		28,224	28,224
Churchyard maintenance	4,540	-	4,540	2,690	710	3,400
Churchyard memorial stone	-	-	-	240	2,691	2,931
Repairs and maintenance	566	552	1,118	992		992
Heating and lighting	7,488		7,488	3,163		3,163
Insurance	3,282		3,282	3,453		3,453
Weddings and funerals	589		589	1,108		1,108
Services and fees	2,086		2,086	938		938
Printing and stationery	121		121	383		383
Other expenses	766		766	1,810		1,810
Accountancy/Independent Examination	768		768	714		714
	<b>55,441</b>	<b>176,461</b>	<b>231,902</b>	<b>49,093</b>	<b>56,947</b>	<b>106,040</b>
<b>5c Costs of Generating Funds</b>						
Parish magazine printing	2,509		2,509	1,458		1,458
Purchase of plants	246		246	141		141
	<b>2,755</b>	<b>-</b>	<b>2,755</b>	<b>1,599</b>	<b>-</b>	<b>1,599</b>
<b>5d Costs of Investment Income</b>						
Investment property costs	-		-	-		-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>5e Other Payments</b>						
	-		-	-		-
	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Payments</b>	<b>59,189</b>	<b>176,461</b>	<b>235,650</b>	<b>54,334</b>	<b>56,947</b>	<b>111,281</b>

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# Accounts

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### **3 Parochial Church Council Meeting:**

The following were passed:

1. Appointment of Hon Secretary. David Dodgson
2. Appointment of Lay Chairman. Sonia Rickman
3. Appointment of Hon. Treasurer. John Rickman
4. Resolve:  
That the Accounts & Report be affixed at the church notice board for TWO weeks.
5. Resolve:  
That the Accounts be submitted to the Archdeacon at his forthcoming visitation
6. Date of the next Meeting: Monday May 23<sup>rd</sup> at 10.00am Rydal Hall

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# Accounts

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**THE PAROCHIAL CHURCH COUNCIL OF  
ST OSWALD'S, GRASMERE**

**Financial Statements for the year ended  
31st December 2021**

**Charity number: 1181346**

**THE PAROCHIAL CHURCH COUNCIL OF  
ST OSWALD'S, GRASMERE  
YEAR ENDED 31ST DECEMBER 2021**

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Independent Examiner's Report	<b>1</b>
Receipts and Payments Account	<b>2</b>
Statement of Assets and Liabilities	<b>3</b>
Notes to the Financial Statements	<b>4 to 6</b>

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE  
PAROCHIAL CHURCH COUNCIL OF ST OSWALD'S, GRASMERE**

**FOR THE YEAR ENDED 31ST DECEMBER 2021**

I report on the accounts for the year ended 31st December 2021 which are set out on pages 2 to 6.

**Respective Responsibilities of Trustees and Examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees 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 Independent Examiner's Report**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 the trustees 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 our examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Ian Thompson FCA  
Saint & Co  
Chartered Accountants  
The Old Police Station  
Church Street, Ambleside  
Cumbria LA22 0BT

..... Date

**THE PAROCHIAL CHURCH COUNCIL OF  
ST OSWALD'S, GRASMERE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021**

**RECEIPTS AND PAYMENTS ACCOUNT**

	NOTE	YEAR ENDED 31 DECEMBER 2021			YEAR ENDED 31 DECEMBER 2020		
		UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS
		£	£	£	£	£	£
<b>RECEIPTS</b>							
Voluntary receipts	4a	19,663	2,014	21,677	17,850	12,037	29,887
Church activities	4b	6,806	0	6,806	2,470	0	2,470
Activities for generating funds	4c	2,625	0	2,625	1,710	0	1,710
Investment income	4d	15,602	10	15,612	16,773	107	16,880
Other receipts	4e	19,005	0	19,005	0	0	0
<b>TOTAL RECEIPTS</b>		<b>63,701</b>	<b>2,024</b>	<b>65,725</b>	<b>38,803</b>	<b>12,144</b>	<b>50,947</b>
<b>PAYMENTS</b>							
Mission giving and donations	5a	210	230	440	510	300	810
Church activities	5b	42,012	2,137	44,149	43,735	23	43,758
Cost of generating funds	5c	1,253	0	1,253	963	0	963
Costs of investment income	5d	0	0	0	0	0	0
Other payments	5e	0	0	0	0	0	0
<b>TOTAL PAYMENTS</b>		<b>43,475</b>	<b>2,367</b>	<b>45,842</b>	<b>45,208</b>	<b>323</b>	<b>45,531</b>
<b>EXCESS OF RECEIPTS OVER PAYMENTS/ (PAYMENTS OVER RECEIPTS)</b>		<b>20,226</b>	<b>(343)</b>	<b>19,883</b>	<b>(6,405)</b>	<b>11,821</b>	<b>5,416</b>
Transfers between funds		<b>(24,057)</b>	<b>24,057</b>	0			0
<b>CASH &amp; BANK BROUGHT FORWARD</b>		<b>23,462</b>	<b>201,220</b>	<b>224,682</b>	<b>29,867</b>	<b>189,399</b>	<b>219,266</b>
<b>CASH &amp; BANK CARRY FORWARD</b>		<b>£19,631</b>	<b>£224,934</b>	<b>£244,565</b>	<b>£23,462</b>	<b>£201,220</b>	<b>£224,682</b>

The statement of assets and liabilities on page 3 and the notes on pages 4 to 6 form part of these financial statements

**THE PAROCHIAL CHURCH COUNCIL OF  
ST OSWALD'S, GRASMERE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021**

**STATEMENT OF ASSETS AND LIABILITIES**

	NOTE	31 DECEMBER 2021			31 DECEMBER 2020		
		UNRESTRICTED	RESTRICTED	TOTAL	UNRESTRICTED	RESTRICTED	TOTAL
		FUNDS	FUNDS	FUNDS	FUNDS	FUNDS	FUNDS
		£	£	£	£	£	£
<b>CASH &amp; BANK</b>							
	<b>3</b>						
Bank current accounts		19,630	222,274	241,904	11,639	175,819	187,458
CCLA CBF Deposit Fund		1		1	9,647		9,647
Carlisle CBF Deposit Funds			2,660	2,660	2,176	25,401	27,577
		19,631	224,934	244,565	23,462	201,220	224,682
<b>OTHER MONETARY ASSETS</b>							
Aegon General Investment Account		130,032		130,032	116,389		116,389
CBF Investment Fund Income shares (Rector and Churchwardens' Account)	*			0	17,993		17,993
COIF Charities Investment Fund units (Grasmere School War Memorial)			1,046	1,046		915	915
		130,032	1,046	131,078	134,382	915	135,297
* The CBF Investment Fund Income shares were sold for £18,677 in June 2021 and the proceeds were banked in the Rector & Churchwardens' bank account, then transferred to the Organ Fund bank account.							
<b>FIXED ASSETS RETAINED FOR CHURCH USE</b>							
Fixtures, fittings & equipment				0			0
<b>INVESTMENT ASSETS</b>							
Gingerbread shop	<b>2</b>	140,000		140,000	140,000		140,000
		140,000	0	140,000	140,000	0	140,000
<b>LIABILITIES</b>							
Legacy - part repayment			154	154			0

These financial statements were approved by the Parochial Church Council on the .....  
and signed on its behalf by:

David Wilmott (Minister) .....

John Rickman (Treasurer) .....

**THE PAROCHIAL CHURCH COUNCIL OF  
ST OSWALD'S, GRASMERE**

**NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021**

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations using the Receipts and Payments basis.
2. The Gingerbread shop is subject to revaluation
3. The movements in cash and bank funds during the year were:

	BROUGHT FORWARD	RECEIPTS	PAYMENTS	EXCESS (DEFICIT)	TRANSFERS	CARRY FORWARD
	£	£	£	£	£	£
<b>RESTRICTED FUNDS</b>						
<u>Held in CBF deposits</u>						
Eileen Hall Building Maintenance (closed April 21)	16,257	6		6	(16,263)	0
Organ Fund (closed April 21)	5,933	3		3	(5,936)	0
Blake Piano Maintenance	1,748	1		1		1,749
Fabric Fund (closed July 21)	552			0	(552)	0
Summer Choir Fund	347			0		347
CW Wordsworth Bequest	484			0		484
Grasmere School	80			0		80
 <u>Held in bank accounts</u>						
Organ Fund	124,814	624	(977)	(353)	24,613	149,074
Church Tower Fund	1,005			0	21,643	22,648
Meeting area in church	50,000			0		50,000
Fabric Fund	0			0	552	552
Donation for churchyard maintenance	0	1,160	(1,160)	0		0
Collections for giving	0	230	(230)	0		0
	201,220	2,024	(2,367)	(343)	24,057	224,934
 <b>UNRESTRICTED FUNDS</b>						
Designated Reserve:						
Rector and Churchwardens						
- held in CCLA deposit	9,647	4		4	(9,650)	1
- held in bank account	6,388	18,936		18,936	(15,027)	10,297
	16,035	18,940	0	18,940	(24,677)	10,298
 General Reserves						
- held in CBF deposit (closed April 21)	2,176	1		1	(2,177)	0
- held in bank account	5,251	44,760	(43,475)	1,285	2,797	9,333
	7,427	44,761	(43,475)	1,286	620	9,333
	23,462	63,701	(43,475)	20,226	(24,057)	19,631
 <b>TOTAL FUNDS</b>	224,682	65,725	(45,842)	19,883	0	244,565

**THE PAROCHIAL CHURCH COUNCIL OF  
ST OSWALD'S, GRASMERE**

**NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021 (continued)**

RECEIPTS	YEAR ENDED 31 DECEMBER 2021			YEAR ENDED 31 DECEMBER 2020		
	UNRESTRICTED	RESTRICTED	TOTAL	UNRESTRICTED	RESTRICTED	TOTAL
	FUNDS	FUNDS	FUNDS	FUNDS	FUNDS	FUNDS
	£	£	£	£	£	£
<b>4a VOLUNTARY RECEIPTS</b>						
Church collections	4,055	230	4,285	3,378	300	3,678
Collecting boxes	5,299		5,299	2,905		2,905
Sundry donations	3,663	1,544	5,207	220	11,737	11,957
Donations from church bookstall**	1,800		1,800	784		784
Gift aid tax	1,643		1,643	563		563
Legacies	3,203		3,203	10,000		10,000
Grants - vat scheme		240	240			0
	<u>19,663</u>	<u>2,014</u>	<u>21,677</u>	<u>17,850</u>	<u>12,037</u>	<u>29,887</u>
<b>4b CHURCH ACTIVITIES</b>						
Wedding and funeral fees	5,493		5,493	2,470		2,470
Clergy mileage claims	1,313		1,313			0
	<u>6,806</u>	<u>0</u>	<u>6,806</u>	<u>2,470</u>	<u>0</u>	<u>2,470</u>
<b>4c ACTIVITIES FOR GENERATING FUNDS</b>						
Parish magazine advertising	2,625		2,625	1,710		1,710
	<u>2,625</u>	<u>0</u>	<u>2,625</u>	<u>1,710</u>	<u>0</u>	<u>1,710</u>
<b>4d INVESTMENT INCOME</b>						
Investment property rent	15,338		15,338	16,200		16,200
Interest	264	10	274	573	107	680
	<u>15,602</u>	<u>10</u>	<u>15,612</u>	<u>16,773</u>	<u>107</u>	<u>16,880</u>
<b>4e OTHER RECEIPTS</b>						
Proceeds from sale of CBF Investment						
Fund Income shares	18,677		18,677			0
Wall damage claim	328		328			0
	<u>19,005</u>	<u>0</u>	<u>19,005</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>TOTAL RECEIPTS</b>	<b><u>£63,701</u></b>	<b><u>£2,024</u></b>	<b><u>£65,725</u></b>	<b><u>£38,803</u></b>	<b><u>£12,144</u></b>	<b><u>£50,947</u></b>

\*\* The church bookstall is run outside of the control of the PCC; the movements on its bank account were as follows:

	2021	2020
Balance brought forward	65	612
Bookstall sales	3,866	1,158
Purchases	(1,595)	(921)
Donations to PCC	(1,800)	(784)
Balance carried forward	<u>536</u>	<u>65</u>

**THE PAROCHIAL CHURCH COUNCIL OF  
ST OSWALD'S, GRASMERE**

**NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021 (continued)**

PAYMENTS	YEAR ENDED 31 DECEMBER 2021			YEAR ENDED 31 DECEMBER 2020		
	UNRESTRICTED	RESTRICTED	TOTAL	UNRESTRICTED	RESTRICTED	TOTAL
	FUNDS	FUNDS	FUNDS	FUNDS	FUNDS	FUNDS
	£	£	£	£	£	£
<b>5a MISSION GIVING AND DONATIONS</b>						
Home mission/church societies and secular charities	210	230	440	510	300	810
	210	230	440	510	300	810
<b>5b CHURCH ACTIVITIES</b>						
Ministry: Parish Offering	26,400		26,400	24,000		24,000
Clergy expenses	1,268		1,268	2,320		2,320
Church:						
Organist and choir	1,560		1,560	2,895		2,895
Organ maintenance	708	977	1,685	379	23	402
Churchyard maintenance	975	1,160	2,135			0
Repairs, maintenance and renewals	437		437	3,278		3,278
Heating and lighting	2,419		2,419	2,457		2,457
Insurance	3,562		3,562	3,728		3,728
Weddings and funerals	1,785		1,785	807		807
Services and fees	1,010		1,010	2,087		2,087
Printing and stationery	303		303	245		245
Other expenses	925		925	1,539		1,539
Accountancy/Independent Examination	660		660			0
	42,012	2,137	44,149	43,735	23	43,758
<b>5c COST OF GENERATING FUNDS</b>						
Parish magazine printing	1,253		1,253	963		963
	1,253	0	1,253	963	0	963
<b>5d COSTS OF INVESTMENT INCOME</b>						
Investment property costs			0			0
	0	0	0	0	0	0
<b>5e OTHER PAYMENTS</b>						
			0			0
	0	0	0	0	0	0
<b>TOTAL PAYMENTS</b>	<b>£43,475</b>	<b>£2,367</b>	<b>£45,842</b>	<b>£45,208</b>	<b>£323</b>	<b>£45,531</b>

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# Accounts

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**THE PAROCHIAL CHURCH COUNCIL OF  
ST OSWALD'S, GRASMERE**

**Financial Statements for the year ended  
31st December 2020**

**Charity number: 1181346**

**THE PAROCHIAL CHURCH COUNCIL OF  
ST OSWALD'S, GRASMERE  
YEAR ENDED 31ST DECEMBER 2020**

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**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE  
PAROCHIAL CHURCH COUNCIL OF ST OSWALD'S, GRASMERE**

**FOR THE YEAR ENDED 31ST DECEMBER 2020**

I report on the accounts for the year ended 31st December 2020 which are set out on pages 2 to 6.

**Respective Responsibilities of Trustees and Examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees 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 Independent Examiner's Report**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity 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 the trustees 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 our examination, no material matters have come to my attention which gives me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records.

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Ian Thompson (ICAEW)  
Saint & Co  
Chartered Accountants  
The Old Police Station  
Church Street, Ambleside  
Cumbria LA22 0BT

..... Date

**THE PAROCHIAL CHURCH COUNCIL OF  
ST OSWALD'S, GRASMERE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020**

**RECEIPTS AND PAYMENTS ACCOUNT**

	NOTE	YEAR ENDED 31 DECEMBER 2020			<i>RESTATED</i> YEAR ENDED 31 DECEMBER 2019		
		UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS
		£	£	£	£	£	£
<b>RECEIPTS</b>							
Voluntary receipts	5a	17,066	12,037	29,103	28,573	152,383	180,956
Church activities	5b	2,470	0	2,470	7,104	0	7,104
Activities for generating funds	5c	2,494	0	2,494	6,460	0	6,460
Investment income	5d	16,773	107	16,880	17,626	208	17,834
Other receipts	5e	0	0	0	35,635	0	35,635
<b>TOTAL RECEIPTS</b>		<b>38,803</b>	<b>12,144</b>	<b>50,947</b>	<b>95,398</b>	<b>152,591</b>	<b>247,989</b>
<b>PAYMENTS</b>							
Mission giving and donations	6a	510	300	810	1,285	0	1,285
Church activities	6b	43,735	23	43,758	63,639	69,373	133,012
Cost of generating funds	6c	963	0	963	3,174	0	3,174
Costs of investment income	6d	0	0	0	0	0	0
Other payments	6e	0	0	0	0	0	0
<b>TOTAL PAYMENTS</b>		<b>45,208</b>	<b>323</b>	<b>45,531</b>	<b>68,098</b>	<b>69,373</b>	<b>137,471</b>
<b>EXCESS OF RECEIPTS OVER PAYMENTS/ (PAYMENTS OVER RECEIPTS)</b>		<b>(6,405)</b>	<b>11,821</b>	<b>5,416</b>	<b>27,300</b>	<b>83,218</b>	<b>110,518</b>
Transfers between funds				0	(35,635)	35,635	0
<b>CASH &amp; BANK BROUGHT FORWARD</b>		<b>29,867</b>	<b>189,399</b>	<b>219,266</b>	<b>38,202</b>	<b>70,546</b>	<b>108,748</b>
<b>CASH &amp; BANK CARRY FORWARD</b>		<b>£23,462</b>	<b>£201,220</b>	<b>£224,682</b>	<b>£29,867</b>	<b>£189,399</b>	<b>£219,266</b>

The statement of assets and liabilities on page 3 and the notes on pages 4 to 6 form part of these financial statements

**THE PAROCHIAL CHURCH COUNCIL OF  
ST OSWALD'S, GRASMERE**

**FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020**

**STATEMENT OF ASSETS AND LIABILITIES**

		<b>31 DECEMBER 2020</b>			<b><u>RESTATED</u> 31 DECEMBER 2019</b>		
		<b>UNRESTRICTED FUNDS</b>	<b>RESTRICTED FUNDS</b>	<b>TOTAL FUNDS</b>	<b>UNRESTRICTED FUNDS</b>	<b>RESTRICTED FUNDS</b>	<b>TOTAL FUNDS</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>NOTE</b>							
	<b>CASH &amp; BANK</b>						
		<b>3</b>					
	Bank current accounts	11,639	175,819	187,458	13,112	164,105	177,217
	CCLA CBF Deposit Fund	9,647		9,647	14,588		14,588
	Carlisle CBF Deposit Funds	2,176	25,401	27,577	2,167	25,294	27,461
		23,462	201,220	224,682	29,867	189,399	219,266
	<b>OTHER MONETARY ASSETS</b>						
	Aegon General Investment Account	116,389		116,389	105,000		105,000
	CBF Investment Fund - Income shares (Rector and Churchwardens' Account)	17,993		17,993	16,072		16,072
	COIF Charities Investment Fund units (Grasmere School War Memorial)		915	915		850	850
		134,382	915	135,297	121,072	850	121,922
	<b>FIXED ASSETS RETAINED FOR CHURCH USE</b>						
	Fixtures, fittings & equipment			0			0
	<b>INVESTMENT ASSETS</b>						
	Gingerbread shop	<b>2</b>	140,000	140,000	140,000		140,000
		140,000	0	140,000	140,000	0	140,000
	<b>LIABILITIES</b>						
	None identified			0			0

These financial statements were approved by the Parochial Church Council on the .....  
and signed on its behalf by:

David Wilmott (Minister) .....

John Rickman (Treasurer) .....

**THE PAROCHIAL CHURCH COUNCIL OF  
ST OSWALD'S, GRASMERE**

**NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020**

1. The financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations using the Receipts and Payments basis.
2. The Gingerbread shop is subject to revaluation
3. The movements in cash and bank funds during the year were:

	BROUGHT FORWARD	RECEIPTS	PAYMENTS	EXCESS (DEFICIT)	TRANSFERS	CARRY FORWARD
	£	£	£	£	£	£
<b>RESTRICTED FUNDS</b>						
<u>Held in CBF deposits</u>						
Eileen Hall Building Maintenance	16,188	69		69		16,257
Organ Fund	5,908	25		25		5,933
Blake Piano Maintenance	1,741	7		7		1,748
Fabric Fund	549	3		3		552
Summer Choir Fund	346	1		1		347
CW Wordsworth Bequest	482	2		2		484
Grasmere School	80			0		80
<u>Held in bank accounts</u>						
Organ Fund	113,100	11,737	(23)	11,714		124,814
Church Tower Fund	1,005			0		1,005
Meeting area in church	50,000			0		50,000
Donation for churchyard maintenance				0		0
Collections for giving		300	(300)	0		0
	189,399	12,144	(323)	11,821	0	201,220
<b>UNRESTRICTED FUNDS</b>						
Designated Reserve:						
Rector and Churchwardens						
- held in CCLA deposit	14,588	59		59	(5,000)	9,647
- held in bank account	2,701	505	(1,818)	(1,313)	5,000	6,388
	17,289	564	(1,818)	(1,254)	0	16,035
General Reserves						
- held in CBF deposit	2,167	9		9		2,176
- held in bank account	10,411	38,230	(43,390)	(5,160)		5,251
	12,578	38,239	(43,390)	(5,151)	0	7,427
	29,867	38,803	(45,208)	(6,405)	0	23,462
<b>TOTAL FUNDS</b>	219,266	50,947	(45,531)	5,416	0	224,682

**4. Restated comparatives**

The 2019 Receipts and Payments accounts only reflected transactions on the unrestricted general bank and CBF accounts and the Rector and Churchwardens' bank and CCLA accounts. We have therefore restated the 2019 figures which now include transactions on the restricted CBF deposits and bank accounts, which had substantial income and expenditure relating to the Organ and Tower Funds in particular.

**THE PAROCHIAL CHURCH COUNCIL OF  
ST OSWALD'S, GRASMERE**

**NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020 (continued)**

RECEIPTS	YEAR ENDED 31 DECEMBER 2020			<i>RESTATED</i> YEAR ENDED 31 DECEMBER 2019		
	UNRESTRICTED	RESTRICTED	TOTAL	UNRESTRICTED	RESTRICTED	TOTAL
	FUNDS	FUNDS	FUNDS	FUNDS	FUNDS	FUNDS
	£	£	£	£	£	£
<b>5a VOLUNTARY RECEIPTS</b>						
Church collections	3,378	300	3,678	9,101		9,101
Sundry donations	220	11,737	11,957	1,233	81,973	83,206
Collecting boxes	2,905		2,905	15,325		15,325
Gift aid tax	563		563	2,914	12,702	15,616
Donation from Diocese being part proceeds from sale of Rectory			0		50,000	50,000
Legacies	10,000		10,000			0
Grants - vat scheme			0		7,708	7,708
	<u>17,066</u>	<u>12,037</u>	<u>29,103</u>	<u>28,573</u>	<u>152,383</u>	<u>180,956</u>
<b>5b CHURCH ACTIVITIES</b>						
Wedding and funeral fees	2,470		2,470	7,104		7,104
	<u>2,470</u>	<u>0</u>	<u>2,470</u>	<u>7,104</u>	<u>0</u>	<u>7,104</u>
<b>5c ACTIVITIES FOR GENERATING FUNDS</b>						
Bookstall	784		784	4,500		4,500
Parish magazine advertising	1,710		1,710	1,960		1,960
	<u>2,494</u>	<u>0</u>	<u>2,494</u>	<u>6,460</u>	<u>0</u>	<u>6,460</u>
<b>5d INVESTMENT INCOME</b>						
Investment property rent	16,200		16,200	17,010		17,010
Interest	573	107	680	616	208	824
	<u>16,773</u>	<u>107</u>	<u>16,880</u>	<u>17,626</u>	<u>208</u>	<u>17,834</u>
<b>5e OTHER RECEIPTS</b>						
Aegon General Investment Account drawdown			0	35,635		35,635
	<u>0</u>	<u>0</u>	<u>0</u>	<u>35,635</u>	<u>0</u>	<u>35,635</u>
<b>TOTAL RECEIPTS</b>	<b><u>£38,803</u></b>	<b><u>£12,144</u></b>	<b><u>£50,947</u></b>	<b><u>£95,398</u></b>	<b><u>£152,591</u></b>	<b><u>£247,989</u></b>

**THE PAROCHIAL CHURCH COUNCIL OF  
ST OSWALD'S, GRASMERE**

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020 (continued)

PAYMENTS	YEAR ENDED 31 DECEMBER 2020			<i>RESTATED</i> YEAR ENDED 31 DECEMBER 2019		
	UNRESTRICTED	RESTRICTED	TOTAL	UNRESTRICTED	RESTRICTED	TOTAL
	FUNDS	FUNDS	FUNDS	FUNDS	FUNDS	FUNDS
	£	£	£	£	£	£
<b>6a MISSION GIVING AND DONATIONS</b>						
Home mission/church societies and secular charities	510	300	810	1,285		1,285
	510	300	810	1,285	0	1,285
<b>6b CHURCH ACTIVITIES</b>						
Ministry: Parish Offering	24,000		24,000	21,000		21,000
Clergy expenses	2,320		2,320	3,013		3,013
Church:						
Organist and choir	2,895		2,895	7,046		7,046
Organ maintenance	379	23	402	1,947		1,947
Repairs, maintenance and renewals	3,278		3,278	6,297	69,373	75,670
Heating and lighting	2,457		2,457	2,944		2,944
Insurance	3,728		3,728	3,986		3,986
Parish office rent			0	3,060		3,060
Weddings and funerals	807		807	1,536		1,536
Services and fees	2,087		2,087	9,683		9,683
Printing and stationery	245		245	986		986
Other expenses	1,539		1,539	2,141		2,141
	43,735	23	43,758	63,639	69,373	133,012
<b>6c COST OF GENERATING FUNDS</b>						
Parish magazine printing	963		963	3,174		3,174
	963	0	963	3,174	0	3,174
<b>6d COSTS OF INVESTMENT INCOME</b>						
Investment property costs			0			0
	0	0	0	0	0	0
<b>6e OTHER PAYMENTS</b>						
	0	0	0	0	0	0
<b>TOTAL PAYMENTS</b>	<b>£45,208</b>	<b>£323</b>	<b>£45,531</b>	<b>£68,098</b>	<b>£69,373</b>	<b>£137,471</b>